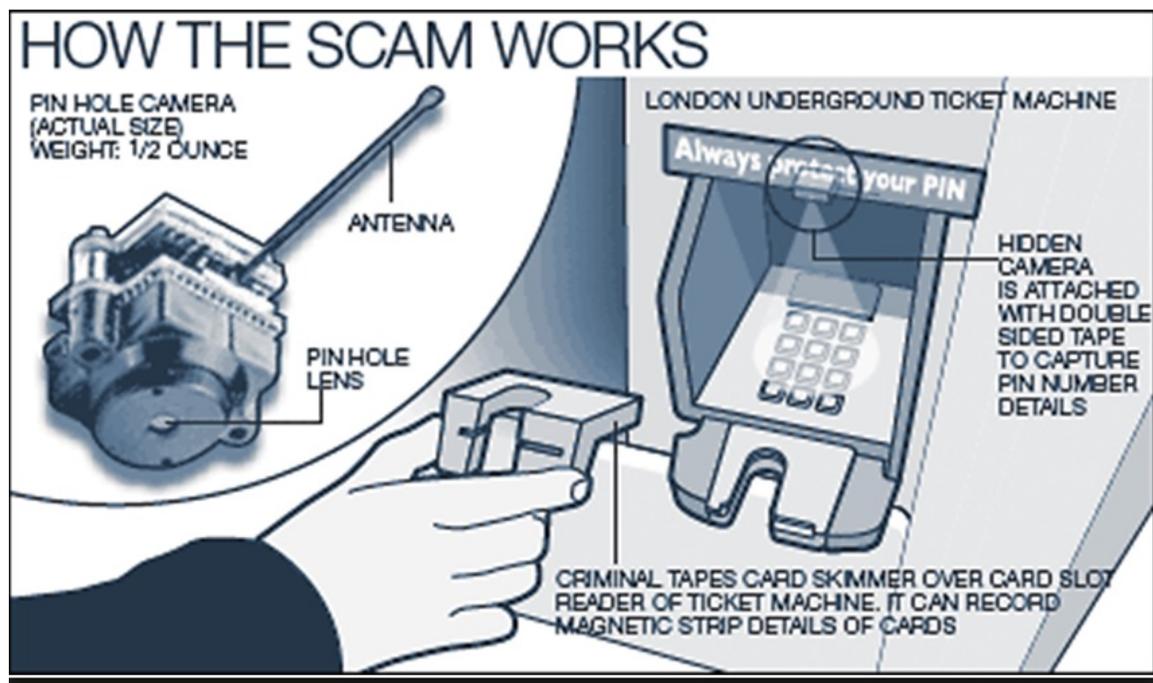


## How to Avoid Being the Victim of Credit Card Fraud by the Use of Skimmers

The Delaware State Police would like to offer the following tips in how to avoid being the victim of fraud through the use of illegal credit card skimming devices.

### What Are Skimmers?

Skimmers are malicious card readers that grab the data off the card's magnetic stripe attached to payment terminals so that they can obtain data from every person that swipes their cards. The thief has to come back to the compromised machine to pick up the file containing all the stolen data, but with that information in hand he can create cloned cards or just break into bank accounts to steal money.



### Check for Tampering

When you approach an ATM, check for some obvious signs of tampering at the top of the ATM, near the speakers, the side of the screen, the card reader itself, and the keyboard. If something looks different, such as a different color or material, graphics that aren't aligned correctly, or anything else that doesn't look right, don't use that ATM. The same is true for credit card readers.

### Wiggle Everything

Even if you can't see any visual differences, push at everything. ATMs are solidly constructed and generally don't have any jiggling or loose parts. Pull at protruding parts like the card reader. See if the keyboard is securely attached and just one piece. Does anything move when you push at it?

Skimmers read the magnetic stripe as the card is inserted, so give the card a bit of a wiggle as you put it in. The reader needs the stripe to go in a single motion, because if it isn't straight in, it can't read the data correctly.

### **Think Through Your Steps**

Whenever you enter your debit card's PIN, just assume there is someone looking. Maybe it's over your shoulder or through a hidden camera. Cover the keypad with your hand when you enter your PIN.

Even if you don't notice the skimmer and swipe your card, covering your hand when you enter your PIN can keep you safe. Obtaining the PIN is essential, since the criminals can't use the stolen magnetic stripe data without it.

### **Stay Aware**

Timely reporting is very important in cases of fraud, so be sure to keep an eye on your debit and credit card transactions. Also, try to use a credit card whenever possible. Credit card transactions can be halted and reversed at any time, and doing so puts pressure on merchants to better secure their ATMs and point-of-sale terminals.

Just remember: If something doesn't feel right about an ATM or a credit card reader, just don't use it. And whenever you can, use the chip instead of the strip on your card.