

Skimmers and Identity Theft

A skimmer is a device used to copy payment card numbers and personal identification numbers (PINs), by capturing both the magnetic strip data and the PIN entered. Skimmers are installed at merchant locations, point-of-sale (POS) devices, automated teller machines (ATMs), and stand-alone kiosks.

Insert skimmers are installed inside of the card reader and are more difficult to identify. Some are used to copy the chip, and others block the chip, forcing the inserted card to read the magnetic strip.

Thieves may steal credit and debit card information for multiple reasons. Generally, a person's information is resold online or used for withdrawals from ATMs. The people stealing this information may be local criminals, international organized crime syndicates, or terrorist groups.

Skimmers are difficult to spot, even for trained law enforcement officers. Devices vary in shape, size, and design, and may be paired with small cameras designed to capture personal identification numbers (PINs). Skimmers tend to be unobtrusive and may look legitimate.

Contacts

Please do NOT remove the device if it is still in place, and if it has already been removed, do NOT handle. Initial notification involving fraud to a cardholder's account should be made to the cardholder's bank.

Clark County

Please contact the Las Vegas Metropolitan Police Department non-emergency number at 311 or (702) 828-3111.

Washoe County

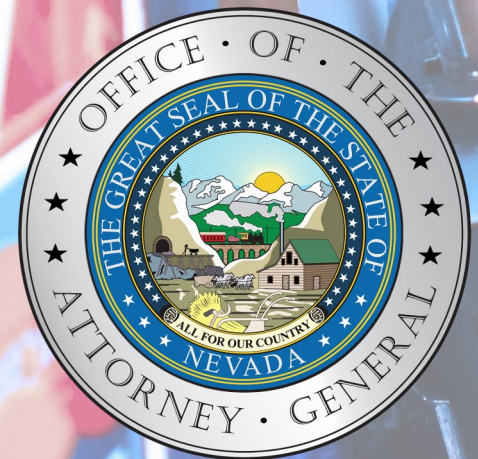
Please contact the Washoe County Sheriff's Office non-emergency number at (775) 785-9276.

Other Nevada Counties

If you are in another jurisdiction, contact your local non-emergency number for your sheriff or police department.

To download this brochure, visit the Victims of Crime section of our website under Technological Crime at: AG.NV.GOV

CARD SKIMMING: *Stay Safe at the Pump*



Office of the Nevada Attorney General



A skimmer installed inside an ATM. Photo courtesy of Henderson Police Department

ATM Skimmers

- * Keep your wits about you when you're at an ATM. Avoid standalone cash machines, as these are usually easier for thieves to target, and stick instead to ATMs that are physically installed in a bank.
- * Tug the area of the card slot. Many overlays use double-sided tape for quick installation and removal.
- * Examine above and around the PIN pad for a small pinhole camera. Cameras used for capturing PINs will blend into the ATM, as though a part of the machine. They usually are installed with double-sided tape in hard to see areas.
- * Be on the alert for individuals who appear to be tampering with the terminal, using the ATM repeatedly with different cards, showing up multiple times at the machine over a short period, or those who are using the ATM and intentionally covering their faces with sunglasses, scarves, or hats.

Gas Pump Skimmers

- ⇒ The most common type of gas pump skimmer is located inside the pump and is not readily visible.
- ⇒ Inspect that the security label is not broken on the pump. If it is torn, this is a sign of tampering. Use another pump.
- ⇒ Look for excessive or out-of-the-ordinary electrical tape.
- ⇒ The gas pumps that are farthest away from the store and out of view of security cameras are most commonly targeted.
- ⇒ Tug on the area of the card slot. Many overlays use double-sided tape for quick installation or removal.
- ⇒ Pay attention to individuals who look to be tampering with parts of the gas pump, or who are at the gas pump for long periods of time.



Not all security tape is the same, and colors vary. However, the general principle is the same. This is an unsecured security label. Note the word "void" across the face of the tape. Photo courtesy of Las Vegas Metropolitan Police Department



A skimmer behind a gas station pump. Photo courtesy of US Secret Service Las Vegas Field Office

More Tips

If you locate a skimming device, do not remove it; contact the store manager and law enforcement instead.

- ◇ Cover the PIN pad while you enter your PIN. This will help block the view of a camera that may have been installed around the pad.
- ◇ Consider using a credit card rather than a debit card. Credit cards offer more protections than debit cards and are not linked to physical funds.
- ◇ Be especially vigilant when withdrawing money on weekends, as thieves tend to strike when they know the bank won't be open again for more than 24 hours.
- ◇ Keep a close eye on your bank statements, and dispute any unauthorized charges immediately.