

ATM Card Skimming & PIN Capturing

Customer Awareness Guide

Commonwealth Bank of Australia

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Determ

What is ATM Card Skimming?

A method used by criminals to capture data from the magnetic stripe on the back of an ATM card.

Devices used are smaller than a deck of cards and are often fastened in close proximity to, or over the top of the ATM's factory-installed card reader.

ATM skimming is a world-wide problem.



Where to spot a device on an ATM

Check these areas for any suspicious tampering:

- 1 Light diffuser area
- 2 Speaker area
- 3 ATM side fascia
- 4 Card reader entry slot
- 5 ATM keyboard area



What is PIN capturing?

Strategically attaching / positioning cameras and other imaging devices to ATMs to fraudulently capture PIN numbers.

Once captured, the electronic data is put onto a fraudulent card and the captured PIN is used to withdraw money from accounts.

PIN capturing is a world-wide problem.



Skimming devices: spot the difference



Normal fascia

The flashing card entry indicator can easily be seen.

Most skimming devices will obscure the flashing card entry indicator.

This detail serves as a vital clue in identifying suspect tampering.



Skimmer device attached to card entry slot.

The device is designed to look like a standard part of the terminal – its clearly different from the photo on the left.

No flashing card entry indicator can be seen & the shape of the snout is different.



Skimming devices

A skimming device being 'piggy-backed' onto the card reader



Skimming devices

A smaller skimmer that looks just like a normal card entry slot and attached to the ATM rain cover.



Skimming devices

Here a skimming device has been installed on the ATMs card reader.



PIN capturing devices



Photo shows a PIN capturing device fitted to the top of the ATM. These devices are usually difficult detect.



PIN capturing devices



A **brochure holder** has been placed on the side of the ATM fascia wall.

Take a closer look at the **brochure holder** – a pin-hole Camera has been installed. This is done to capture images of the keypad and customers inputting their PIN.



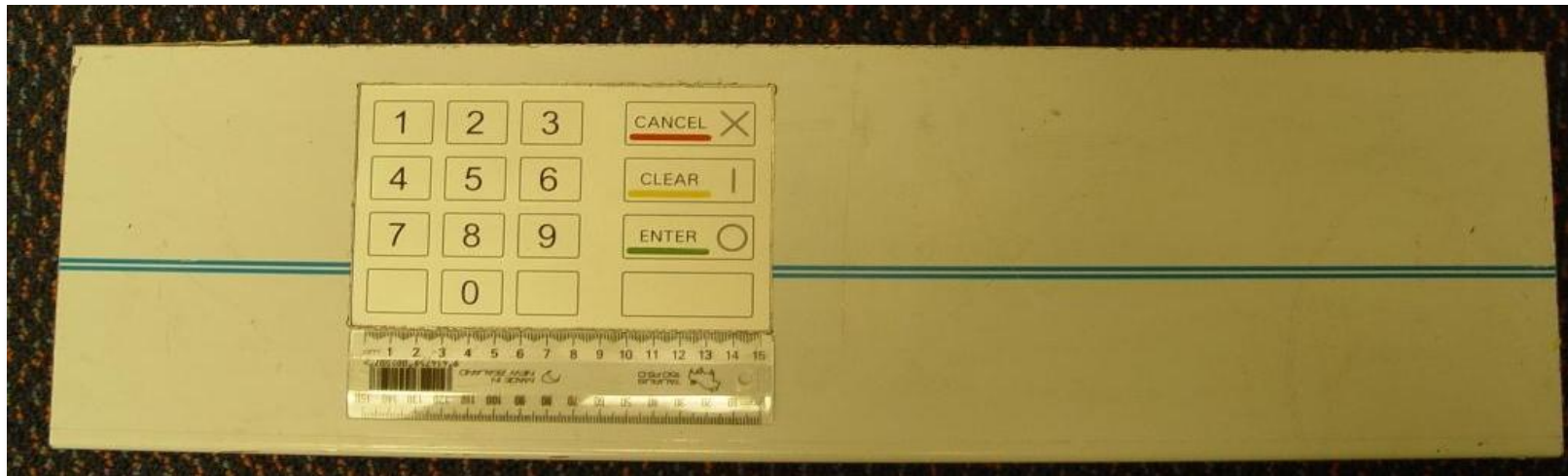
PIN capturing devices – keyboard fascia

A skimmer plate can be placed over the top of the existing keyboard as a method of PIN capturing.



PIN capturing devices

An example of what an ATM skimmer plate can look like.



Facts on skimming devices

1

- Skimming devices are normally attached to ATMs during quiet periods, e.g. early morning / late evening

2

- Length of time skimming devices are attached can vary, but normally no longer than 24 hours.

3

- Successful skimming requires both a card skimmer (card reader) & camera (PIN capturing device) to be fitted to the ATM in order to steal card data

4

- Criminals may loiter nearby to observe customers & remove equipment after machine use.
- Downloaded information can be transmitted wirelessly to other devices.



How can you reduce the risk?

- Familiarise yourself with the look & feel of the ATM fascia on machines
- Inspect the ATM & all areas of its fascia for unusual or non-standard appearance
- Is there anything unusual (card reader, area above the screen)?
- Report any unusual appearance immediately to Police or the nearest CBA branch
- Always use your hand to shield your PIN when entering it

Be vigilant!
You can reduce the risk of skimming.



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