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Three Important Tips to Battle ATM Skimming Fraud

There's a popular song lyric from the 1980s, "I always feel like somebody's watching me." These days, it seems as if the wrong kind of eyes are capturing too many members' banking information using skimmers.

Skimmers aren't new, of course. They made their debut overseas years ago, and right now, they're being discovered more frequently at financial institutions and retailers across the country.

The transition to EMV will eventually help reduce the value of personal card data by fraudsters and illegal cloning of cards that results from skimming, however that migration will take time.

Here are three important tips on how to battle ATM skimmers and white-collar crime.

1. Give it a tug.

ATM skimmers are often hidden in plain sight. A commonly seen ATM skimmer is a card reader overlay. The first major tip is to wiggle the card reader before you insert your debit card. Is the card reader loose? Does it come off completely? This is a major warning sign something is wrong.

Typically, card reader overlays are placed on the machine with something as simple as scotch tape.

From now on, before you insert your card at an ATM, make it a habit to first give the card reader a gentle tug.

2. Check your machine, surroundings.

After checking the card reader, you should give the entire ATM machine a complete, thorough scan with your eyes. Looking for something that seems out of place can be a great way to condition yourself to skimmers.

Fraudsters are also using hidden cameras, keypad overlays and holes drilled to install an internal skimmer, which is usually covered with a sticker or panel.

This would also be a good time to give a quick glance over your shoulder to make sure someone isn't watching you or the ATM.

This is the moment you should be sensible and vigilant.

3. Use your hand to cover your PIN.

While the information on the mag stripe on the back of a debit card is important, so is accessing the PIN number you enter on the keypad.

Remember those hidden cameras that can sometimes be placed right on an ATM machine? They are often installed at an angle that will give a perfect view of the keypad.

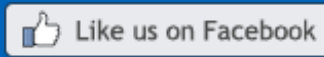
To battle this threat, cover your hand over the keypad when entering your PIN. It's another simple way to block a fraudster's access to your information.

Bottom line, if you see something out of place, you should say something to an employee of the bank, credit union or business where the ATM is located. Remember, that skimmer is a piece of evidence. Leave it alone or have an official handle it carefully.

You should also make sure that institution or business is engaging local law enforcement because this kind of crime is being reported all over the country. Engagement, education and constant observation are all a good start to stopping this kind of fraud that concerns your important financial information.

Source: SHAZAM Network

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