NYPD
COMMUNITY AFFAIRS BUREAU
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ATM "Skimming" Tips

ATM "Skimming" is an illegal activity that involves the installation of a device, usually undetectable by ATM users, that secretly records bank account data when the user inserts an ATM card into the machine. Criminals can then encode the stolen data onto a blank card and use it to steal money from the customer's bank account.

HOW IT WORKS:

The criminal places the skimmer, which is usually made from plastic or plaster and looks very much like the original card reader, directly over the ATM card reader undetectable to the customer. As the customers insert their ATM cards into the false skimmer, their bank account information on the cards magnetic strip is "skimmed" or stolen and usually stored on some electronic device. A hidden camera is used in conjunction with the skimming device in order to record the customer's Personal Identification Number. In lieu of a hidden camera, a keypad overlay, placed directly over the installed keypad, is sometimes used to record the user punching in their PIN. The skimmer device is placed over the ATM card reader or may be attached to the card swipe device at the door to gain access to the bank after hours, which are both undetectable to the customer.

HOW TO AVOID BEING SKIMMED:

- Inspect the ATM, gas pump, or credit card reader before using it. Be suspicious if you see anything loose crooked or damaged, or if you notice scratches or adhesive tape/residue. The original card reader is usually concave in shape (curving inward), while the skimmer is more convex (curving outward).
- When entering your PIN, block the keypad with your other hand to prevent possible hidden cameras from recording your number.
- If possible, use an ATM at an inside location (less access for criminals installing skimmers)
- Be careful of ATMs in tourist areas - they are a popular target of skimmers
- If your card isn't returned after the transaction or after hitting "cancel", immediately contact the financial institution that issued the card.
- Be aware of "Money Trapping", where the criminal attaches a device to the cash dispenser "trapping" the customer's money and retrieves it after the customer leaves the ATM area.