



## Protect Your Benefits from Skimming

### What is Skimming?

Skimming is a type of theft. Thieves put an overlay on a store's card-swiping machine to copy EBT, credit and debit card information. The thieves use the information to make fake EBT, debit or credit cards. The fake cards are called clones. Cloned cards are used to steal money from real accounts. Like yours!

Skimming can happen **anywhere** you swipe your credit, debit, or EBT card. Most of the time, that means EBT or Credit Card machines and ATMs.

**You must request a new card as soon as you find out that your benefits were stolen. To get a new EBT card and change your PIN, call the EBT Helpline: 888-328-6399**

### Protect Your Benefits and Money!

If you think your card has been cloned and your benefits are being stolen, **immediately** call the HRA Fraud Unit: **718-557-1399**

### EBT/Credit Card Machine

Know the signs of fraud. Below are some examples you may see in stores.

If you answer **yes** – no fraud is found. If you answer **no** – there is fraud.

**Look for an overlay.** It's bigger than the original machine:

Overlay

Original



The overlay may hide parts of the machine. If you answer no to any of the 3 questions below, **Do not use the machine.**

**Question 1**

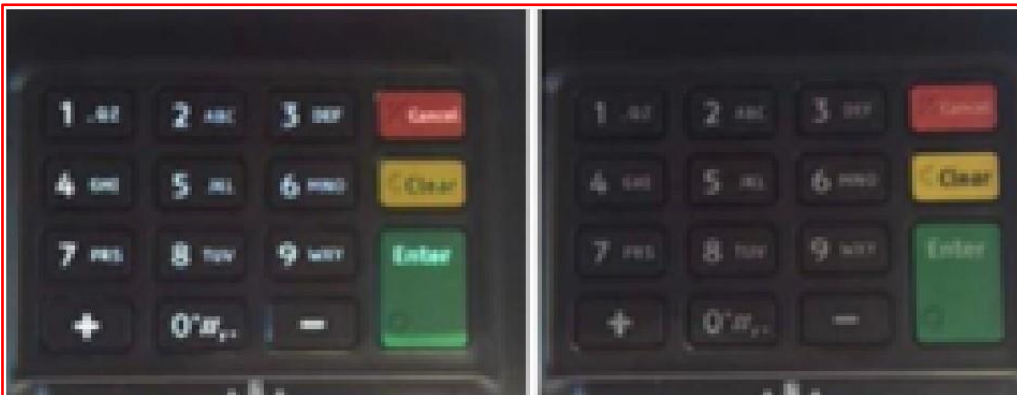
Do you see a green light, **Yes or No?**

**Question 2**

Can you see the whole stylus (pen) tray?

**Yes****No****Question 3**

Can you see the light behind the numbers? You may need to shade the machine from the room lights to see them.

**Yes****No**

Report suspected skimming overlays. Call the HRA Fraud Unit: **718-557-1399**