Skimming
A Resource Guide from the PCI Security Standards Council

WHAT IS SKIMMING?

Skimming is copying payment card numbers and personal identification numbers (PIN) and using them to make counterfeit cards, siphon money from bank accounts and make fraudulent purchases.

Criminals install equipment at merchant locations, on point-of-sale (POS) devices, automated teller machines (ATM), and kiosks that captures the information from the magnetic stripe.

magnetic stripe writer or reader

Adapter with built-in camera to record the PIN numbers

HANDHELD SKIMMER
Handheld skimmers used by corrupt staff are very small, fitting in the palm of a hand. Despite their size, these devices can store a significant amount of cardholder data.
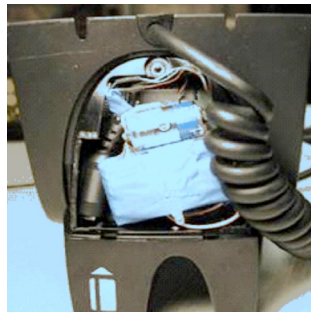
POS TERMINAL SKIMMER
Skimming devices hidden within the terminal are invisible, and neither the merchant staff nor the cardholder will know that a card was skimmed.
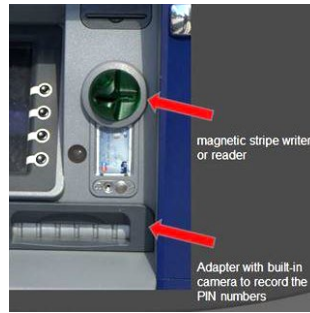
ATM SKIMMER
Criminals may not use a single attack against a device, but can use a combination of attack scenarios. In this attack we see an overlay has been placed on the ATM's card reader to capture the card data, and an additional overlay was added to the plastic that allowed for a hidden camera to capture the PIN.

FACTS & FIGURES

$2 billion
The estimated global cost of skimming[1]

$50,000
The average loss from skimming crime[2]

Skimming-related counterfeit card fraud is the leading type of third-party card fraud[3]
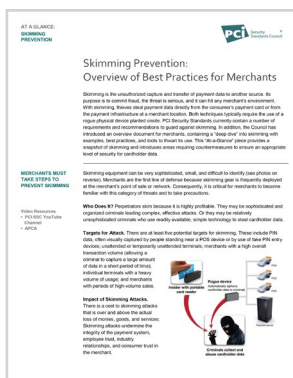
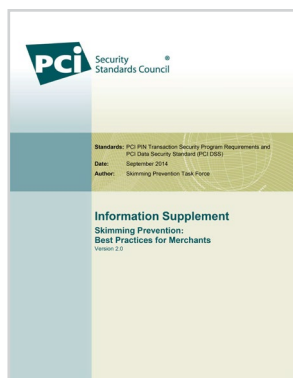**92%** Skimming is the #1 ATM crime globally making up 92% of all attacks at the ATM[1]

From Jan-Apr 2015, the number of attacks on debit cards used at ATMs reached the highest level for that period in at least 20 years[4]
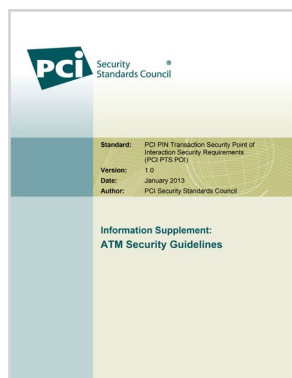
All amounts are in U.S. Dollars

IN-DEPTH BACKGROUND MATERIALS

pdf **Skimming Prevention – Overview of Best Practices for Merchants**

pdf **Skimming Prevention – Best Practices for Merchants**

pdf **ATM Security Guidelines**

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ATM SKIMMER

natgeotv.com

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www **All About Skimmers**

pdf **Skimming is a Scam**

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