

What is a credit card skimming device?

Credit Card Skimmers are physical devices that are installed at credit card consoles/terminals, which work by copying the credit card information from the magnetic strip on the card and relaying that information to the thief via Bluetooth or stored data. Placing a scanning device, AKA Skimmer, is considered a crime under 502.6 (A) PC (Penal Code).

What are the most common types of credit card skimming devices found?

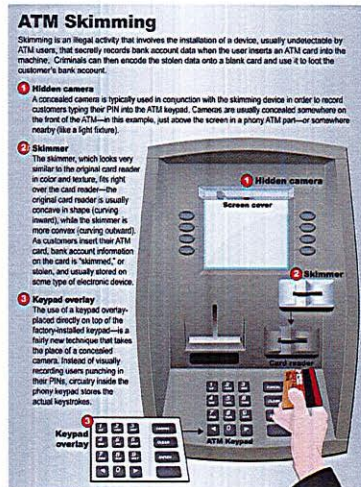
The most common credit card skimmer in consoles or terminals are the skimmer faceplates. These are credit card skimmers that have been molded, or most commonly 3D printed to replicate a credit card console or terminal and can fit easily into or over the card reader. These faceplates have been made to look like part of the machine.



(Skimmer found in La Mesa, 11/21/22)

The most common ATM credit card skimmers consist of two different parts: The actual skimming device and the PIN detector. The skimming device is usually placed over the card reader. The PIN detector can be a hidden Pinhole Camera or a Keypad overlay that gives thieves access to a victim's PIN number.

*Note that there are other credit card skimming devices used to obtain victim's information but these have been determined to be the most common ones.



(www.fbi.gov)

How to spot/prevent skimmers in your business.

Inspect your terminal- Look for anything that is protruding a little too far, slightly off center or a different quality material than the original machine. An obvious red flag in a gas pump terminal is if there is any change to the security seal or security tape on the pump. Any deviation of the sticker/tape could indicate a potential fraud issue. Ensure that all stickers/tapes on all pumps are the same.

Check for Pinhole Cameras- Look for little holes above or around your credit card terminal that looks like a pinhole, plug, or any other opening that seems out of place.

Wiggle the pieces- try wiggling various parts of your machine. If anything is looser than it should be, or not one fluid piece, that could be a sign that it has been tampered with.

Feel the PIN pad- make sure that there is no overlay device and that the keys are not harder to press.

Detection devices- there are some skimmer scanners/smart phone applications available that work by detecting the Bluetooth signal on skimming devices, note that using scanners/ applications does not guarantee that it can detect all skimmers.

What do I do if I find a credit card skimming device in my business?

If you locate a credit card skimmer in your business please isolate the area and do not remove the device if possible. If skimming device has been removed please abstain from touching the interior of the device. Call the La Mesa Police Department at 619-667-1400 and notify them about the device.