Card Skimming

is a method used by criminals to capture data from the magnetic stripe on the back of Debit/Credit card.

Skimming of credit/debit card data is performed at point of sale (POS) stations (i.e., ATMs, gas pumps and cash registers.)

By using credit or debit card into a compromised machine, the card skimmer reads the magnetic strip of card and stores the card number. PIN can be captured too, if a fake keypad was placed over the real one.

How to protect yourself against skimming

Here are some basic things you can do to protect yourself from card skimming:

- **Go to the Bank Window** – Visiting a to bank branch during office hours, go into the branch and make withdrawal from teller window rather than taking money out from ATM.
- **Pay Cash** – When possible make an effort to carry cash and use it more often at gas stations and restaurants.
- **Be discreet with your PIN.** Covering the keypad as you enter your PIN could help prevent someone stealing from you.
- **Never share your PIN.** Don't tell anyone your PIN, don't write it down and definitely do not keep a copy of it in your wallet together with your card.
- **Keep your card in sight.** If you're in a store or restaurant, make sure you hold onto your card or keep it within your sights at all times so that you know it is only being used on specific machine.
- **Look for signs of tampering.** Before you use an ATM, always check for any suspicious features. Also try wiggling parts of the machine, because legitimate ATMs are solid constructions that don't usually have loose or moving parts.
- **Avoid outdoor ATMs.** ATM at branch, inside the mall, is generally safer than a lone outdoor ATM.
- **Check your account statement.** Checking your account statement is a good habit, and it's now easier to do this regularly thanks to online banking. Doing this is important because you can identify fraudulent transactions as soon as they happen.
- **Report suspicious activity.** Immediately call your bank if you suspect your account/card has been compromised.

Be Vigilant, Stay Safe!