



# CYBER SECURITY & YOU

MARCH 2022

## CARD SKIMMERS & HOW TO AVOID BEING SCAMMED

### Card Skimmers

Card skimmers have become an increasing problem in several parishes around our area. Just recently, some were found at a gas station near New Roads. Thieves install these illegal devices on payment terminals such as **gas station pumps** and **ATMs**. When someone swipes a credit or debit card, it captures and stores data from the magnetic stripe. After some time, the criminal will return to the device and collect the data. They use the data for online purchases, transfer it to a phony card, or sell the information.

### Minimize the Risk & Protect Yourself

There are some easy precautions you can take to minimize the risk of being scammed:

- Avoid the strip reader and use the chip reader, when possible. Skimmers work on chip-enabled cards by reading the magnetic strip, not the chip.
- Consider using mobile wallets on your smart phone as an alternative, since no physical contact is required.
- Be aware of your surroundings and stay in public view. Keep your card in sight when making purchases and avoid unmonitored payment stations. Choose indoor ATMs as they are generally safer than outdoor devices.

- Use gas pumps that are close to the store when paying by card. They are less likely to be compromised since thieves would rather stay out of sight. Even better, pay at the register inside the store.
- Inspect the card reader by wiggling it to see if it is loose. If it's loose, it could be a skimmer. Check for a tamper-resistant seal on the door of the terminal. If it is broken, do not use it. Report any suspicious or damaged devices to a store employee.
- If you are using a debit card at a payment device, run it as a credit card to skip entering your PIN. Thieves can install fake keypads and cameras to capture your PIN.

### Monitor Your Accounts

Using mobile apps to access your credit card accounts is a convenient way to stay on top of transactions. Check your statements on a regular basis and set up text or email alerts for purchases of more than \$100. If you suspect your card has been skimmed, contact your credit card provider immediately to report the fraudulent charge(s). You can also report it to the Federal Trade Commission (FTC) by visiting [ReportFraud.ftc.gov](https://www.ftc.gov/ReportFraud). ■

### QUICK TIP

Many credit cards can be used by "tapping," which avoids the magnetic stripe reader. Try using that as an option before inserting your current card. Skimmers are ineffective when customers "tap" their card.