



# SKIMMERS

# &

# SCAMMERS

CRIME ANALYST TIM MEGUIRE

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# Credit Card Skimming

## What is it?

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# Credit Card Skimming

When thieves or dishonest employees/ thieves, make illegal copies of credit/debit cards using a “skimmer” device that captures credit card numbers and other account information.

The stolen credit information is used to make purchases by phone and internet, or to make counterfeit credit or debit cards.

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# Credit Card Skimming

## What's the Draw?

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# Credit Card Skimming

Easy to implement  
Difficult to Catch  
Equipment is Easily Attainable  
easy to use  
Easy  
\$\$\$\$\$\$\$\$\$\$\$\$

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# Credit Card Skimming

EASY

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# Credit Card Skimming

\$\$\$EASYS\$\$\$

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# Credit Card Skimming

**BIG MONEY**

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# Credit Card Skimming

Credit card companies lose close to an estimated **\$50 billion** dollars per year to all credit card fraud. As much as **\$18 billion** of that may come from just gas pump skimmers.

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These costs “trickle down” in higher interest rates and fees for all consumers

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# Credit Card Skimming

Deputies make largest gas skimmer arrest in Louisiana history

10 FEB 2017

As much as **\$2,000,000** in theft and credit card fraud. Iberville Parish, LA



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# Credit Card Skimming

## Don't get ripped off by credit card skimming at gas pumps

Consumer Reports, August 2013

The defendants, **Kevin** and **Elvin**, would leave skimmers in the gas pumps for one or two months, then retrieve them and wait another month or two before transferring the skimmed card information onto counterfeit cards they then used to withdraw cash from multiple ATMs, according to the court documents. On a single day in September 2012, for example, they used **75 counterfeit debit cards** containing account data they'd obtained from gas pump **skimmers to withdraw \$45,280** from ATMs in the Oklahoma City area, the indictment states.

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# Credit Card Skimming

## **Credit Card Skimmers Ripped Off Gas Station**

**Customers: Police**

Pinellas detectives investigating after credit card skimmers found at 2 gas stations

## **Hidden credit card skimmers rip off**

**Carmel residents**

## **Credit Card Skimmer Found On Mt. Juliet Gas Pump**

Two men arrested in credit card skimmer investigation

Man Discovers Card Skimmer at ANZ Kiama

## **Police: Skimmer found on gas pump in Lebanon County**

## **Albuquerque police investigating after finding skimmers used to rip off customers**

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# Credit Card Skimming

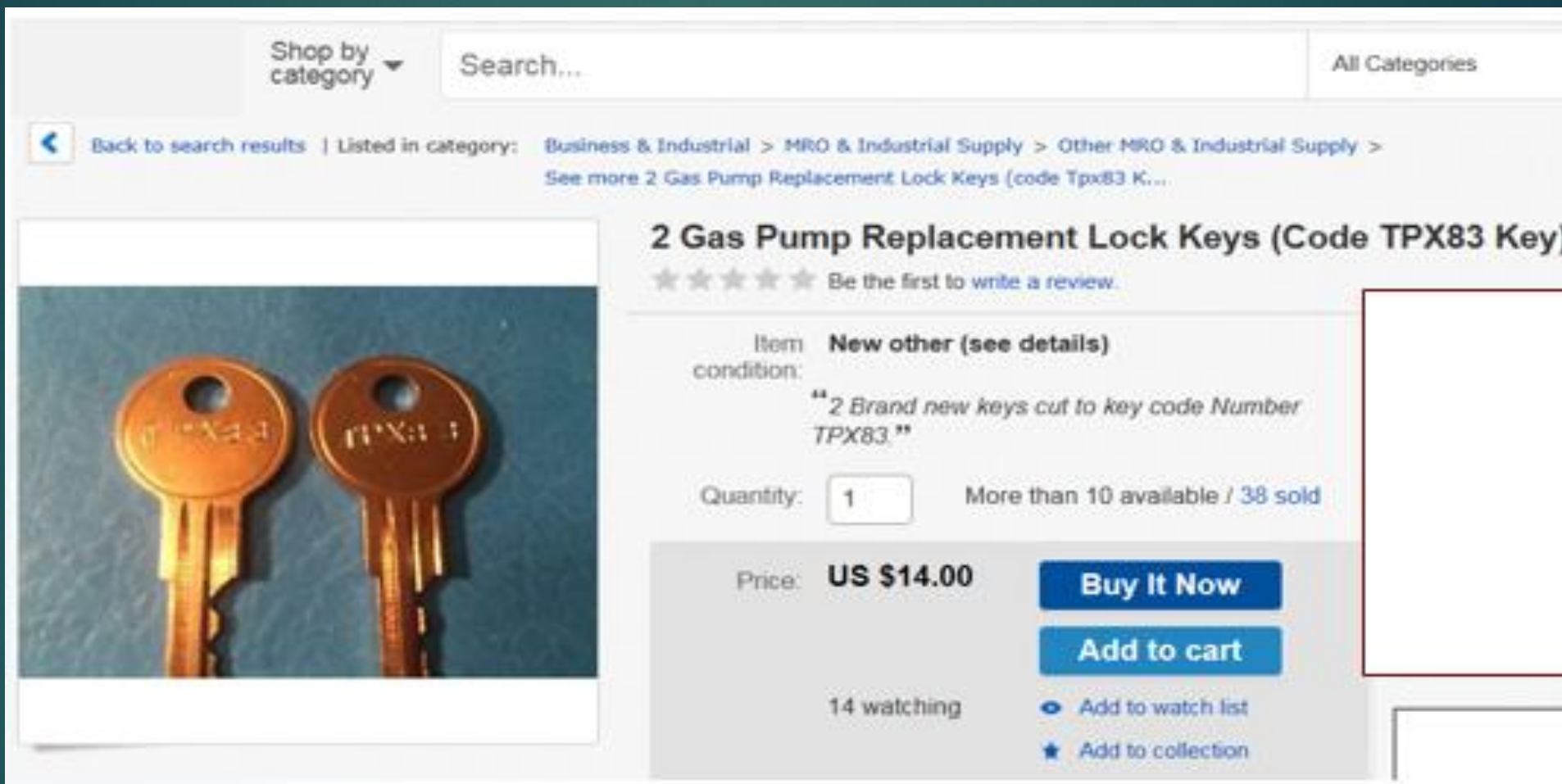
So, how do you get the  
skimmer to pump?



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# Credit Card Skimming



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# Credit Card Skimming

## Different Types of Gas Pump Skimmers

Internal

In Line

External Overlay

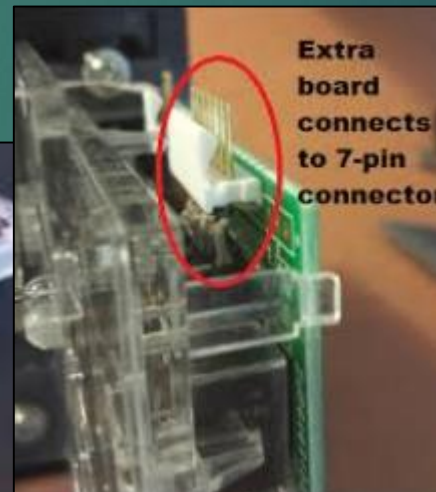
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# Credit Card Skimming

## Different Types of Gas Pump Skimmers

Some Examples of Internal, Not-In-Line Skimmers



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# Credit Card Skimming

## Different Types of Gas Pump Skimmers

Can You Spot the Skimmer?



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Can You Spot the Skimmer?



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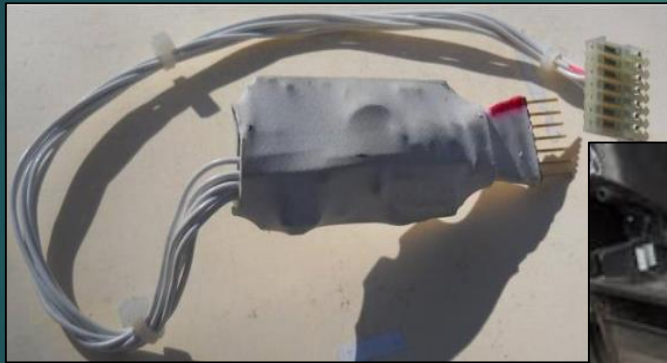
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# Credit Card Skimming

## Different Types of Gas Pump Skimmers

Some Examples of Internal In-Line Skimmers



They may even install DECOY skimmers!

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# Credit Card Skimming

## Different Types of Gas Pump Skimmers

Some Examples of External, Overlay Skimmers



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# Credit Card Skimming

<http://www.insideedition.com/videos/7702-watch-credit-card-suspects-put-skimmer-on-atm-machine-in-three-seconds>

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# Credit Card Skimming

So, They Have Your Card Data  
Now What?

They Still Need Your PIN, Don't They?



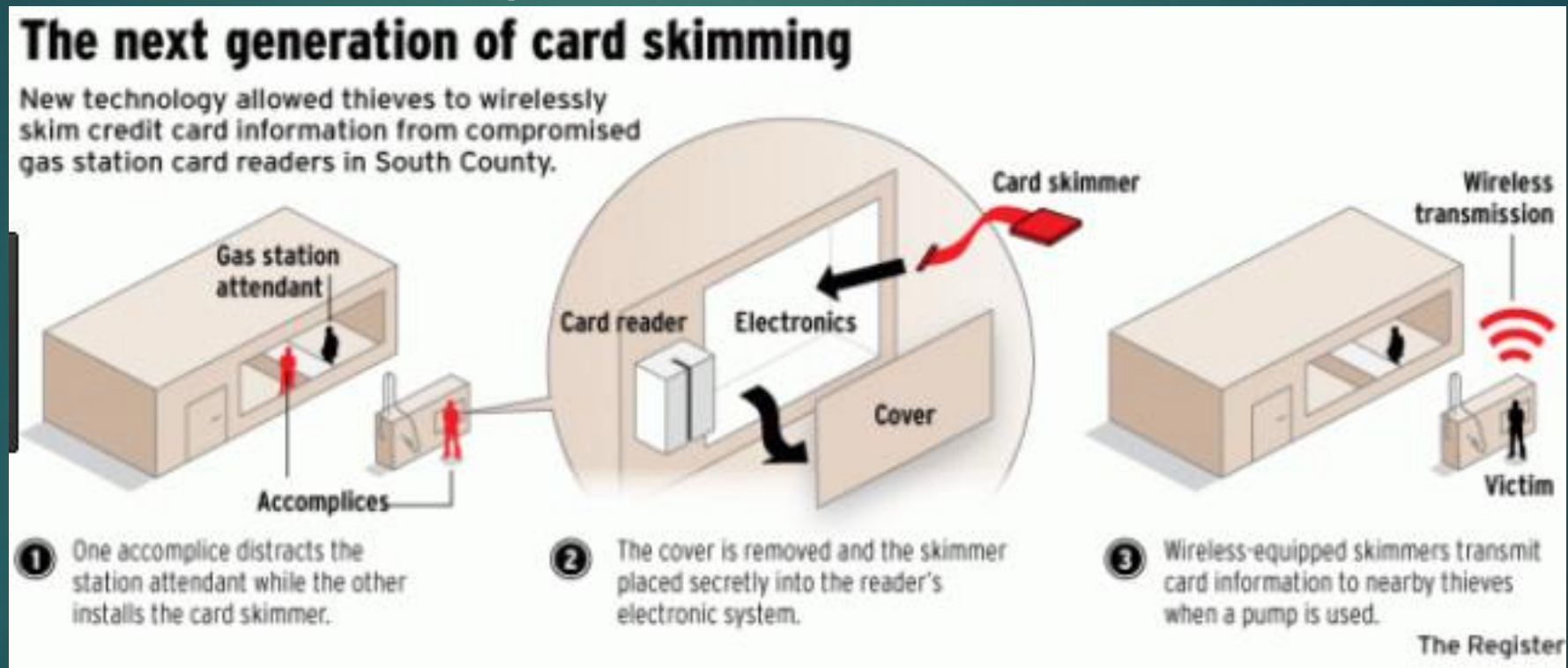
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# Credit Card Skimming

## How Do They Retrieve the Information?

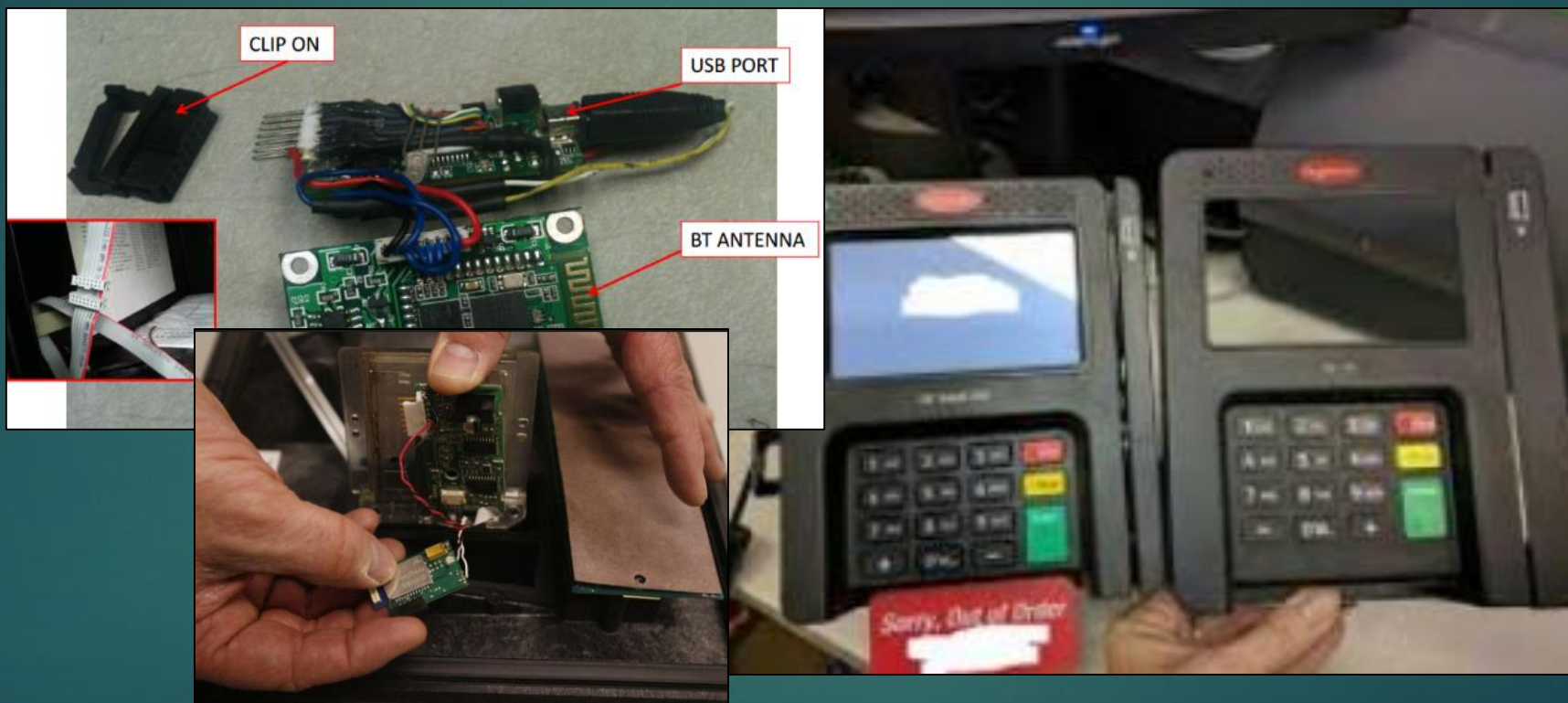


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# Credit Card Skimming

## How Do They Retrieve the Information?



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# Credit Card Skimming

What Can YOU Do?

Be/Make Aware

Pay Inside

Use a Credit Card Rather Than a Debit Card

Check the Pump: Push n Pull

Look for a Broken Security Seal

Protect Your PIN #



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# Credit Card Skimming

## What Can Retailers Do?

Change pump card readers to EMV technology  
(\$2,000-\$6,000 per pump, Required by 2020)

Re-key every pump

Alarm the pump doors

Have employees check the security seals every shift

Report Finding a Skimmer

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# Credit Card Skimming

Be Alert to Signs of Tampering

Security Seals



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# Credit Card Skimming

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# Credit Card Skimming

Sergeant Steve Wiese #1291

Lincoln Police Department  
Technical Investigations Unit

Case Study

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