

## Credit Card Shimming on the Rise - An ACCESS Fraud Alert

March 21, 2017 - Credit card skimmers have been a problem for years. "Skimming" is a process that allows criminals to read all of the data on a credit card's magnetic strip. And the criminals behind skimming typically install "skimmers" on ATMs and point of sale (POS) terminals. The introduction of chip and pin credit cards to the United States was supposed to reduce the risk of skimming. Unfortunately, it has apparently resulted in a new and more technologically advanced crime; shimming. Here is what you need to know.

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Credit card skimmers are normally attached to the outside of an ATM or POS terminal. Although they are usually disguised to look like a part of the machinery they are attached to, they are relatively easy to spot to the trained eye.

On the other hand, shimmers are inserted into the same slot that you put your credit card into. They are about the same thickness as a piece of paper and contain a couple of electronic chips. When you insert your credit card in a slot that contains a shimmer, the shimmer allows all of your data to pass through it to the ATM or POS terminal. It also captures all of the data that is stored on the credit or debit card's chip.

Because the shimmer resides entirely in the credit card slot, it is totally invisible but here are some things you can do to protect yourself.

Criminals like to install shimmers where they are less likely to be detected during the installation process. This means ATM's that are not well lit and point of sale terminals that don't have a lot of supervision—such as at gas station pump that are as far away from the gas station attendant as possible. Avoid these if you can when you are making a purchase or withdrawing money.

Your risk of becoming a shimming victim at ATMs installed at banks is also greater on the weekends. Again, the criminals installing shimmers prefer to do their installations when banks will be closed for prolonged periods of time. Since most banks are closed on Sunday, installation is most likely to occur on Saturday after the bank closes. And since many credit unions are closed all weekend long, their ATMs become more susceptible beginning Friday evenings.

In addition to these precautions, consumers need to check their bank and credit card statements regularly to insure that they are accurate. The same holds true for credit reports.

byJim Malmberg

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