# ATMs and Credit Card Skimmers

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#### Bank of America Customer Finds Something...

- Facade fell off of the card slot
- Person suspected of placing the device asked for it back

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• Three devices found at the branch

## What She Found



- Facade was a credit card skimmer
- Other two devices were pinhole cameras disguised as panels

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## **Pinhole Cameras**



- Panels placed over keypad
- Cameras are readily available with memory
- Sometimes cameras are disguised as pamphlets
- Eavesdropping (Shoulder Surfing)

## Credit Card Skimmers



- Disguised to look like dip-readers
- ATMs use motorized readers, gas stations use dip-readers

• Skimmer reads the magnetic strip on card and saves/broadcasts the information

#### How It's Used

- Thief buys a blank debit card and uses the extracted information to clone card
- Uses card to withdraw money
- addresses PIN countermeasure with footage taken with camera
- Online retailers sometimes don't require PIN or security codes

#### Countermeasures

- Banks monitor suspicious behavior
- Check environment for suspicious attachments/objects

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- Cover hands as you enter your pin
- RFID cards (other issues)

#### Sources

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