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
- Three devices found at the branch
What She Found

- Facade was a credit card skimmer
- Other two devices were pinhole cameras disguised as panels
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
- Cover hands as you enter your pin
- RFID cards (other issues)
Sources

http://www.dnainfo.com/20120207/greenwich-village-soho/

identity-theft-device-falls-off-as-customer-enters-bleecker-st-bank