ATM Skimmers
What is a skimming device?

- A electronic magnetic reader that is capable of reading the information encoded on credit/debit card “mag strips”
  - Covertly placed so the legitimate user does not recognize it.
  - Can be directly hard wired to ATM card reader;
  - Or placed over the ATM card reader as a facade
How do “they” get PIN’s

• Generally a video recording device captures the customer’s PIN input.
  - Device can be attached to same façade as skimmer
  - Generally a separate device altogether
  - Concealed in a manner where the device can “see” the key pad on machine
Examples of Covert ATM Cameras
ATM on right has skimmer
ATM with concealed camera

Façade with camera concealed inside
Pin Capturing devices: An additional fascia piece fitted to the speaker area directly above the screen - can you see this additional piece?
Another example of motorized card reader overlay.

Card reader overlay with pin-hole camera. As in the previous slide, this piece is placed above the card reader to capture PIN numbers.

Below is the underside of the piece directly above.
SLO & Atascadero 2010

Recording device installed in light fixture
Signs used to conceal covert cameras
More than “a piece of mind” was added behind this sign.
Examples of façade Skimmer
ATM Skimming Device
ATM Skimming Device
ATM Skimmer & Video Camera
The micro camera mounted in the side of the fake pamphlet box can view the KEYPAD and MONITOR, and transmits wireless pictures up to 650 feet away.
ATM Skimming Device
ATM Skimming Device
ATM Skimming Devices
ATM Skimming Device
Overhead Light Panel
Overhead Light Panel Removed
ATM False Keypad & Skimming Device
False Key Pad & Skimmer
Fake PIN Pad
Skimmer Card Reader & Vestibule Access Skimmer
Access the Fascia of the ATM
Accessing of ATM Fascia

- Majority of NCR and Diebold Brand ATM’s fascia is NOT protected by alarm
- Only ATM vault has alarm protection*
- Fascia is less then ¼ thick plastic composite material
- Access can include unlimited power supply or direct hardwire read to key pad and/or card reader
All in One - Skimmer and Camera
Another ALL In ONE Skimmer system

A: The read head is visible on the skimming device
B: PIN Camera Hole – Directed to the PIN Pad
ATM on the left has a normal motorized card reader. ATM on the right has a skimming device. Notice that you cannot see the LED lights.
Examples of “Duck bill” skimming devices
What does the data look like that skimmers extract?
How Devices Are Installed

Holding tool used to remove light lens
When are ATM devices showing up?

- Statistically the devices are being installed on weekends
- Holidays are very common
- Generally when banks are closed
- SUNDAYS seem to be very common
Who is installing these devices and why?

- Organized crime groups are targeting SLO and Santa Barbara County
- Many are of native to Eastern Europe and former Soviet block countries
- Coming primarily from the So. California area (Glendale, Van Nuys, North Hollywood and Burbank)
Age does not matter...

San Rafael, CA Skimmer install
How Do You Detect Skimmers

- Inspect ATM’s DAILY (at opening and closing)
- Know YOUR machines
- Pull on the card readers
- Look for cameras
- DON’T FORGET weekends and Holidays
- Christmas Holiday Season
What to do if you find a skimmer

- CALL POLICE IMMEDIATELY
  - Monitor the device to prevent removal by suspects before Police arrive
  - DO NOT TOUCH DEVICE
  - If someone tries to remove the device, get good description and license plate (if they even have one !!)
• Thank You for your time

Detective Eric Vitale
San Luis Obispo Police Department
(805) 781-7333
evitale@slocity.org