

ATM Skimming

Skimming is an illegal activity that involves the installation of a device, usually undetectable by ATM users, that secretly records bank account data when the user inserts an ATM card into the machine. Criminals can then encode the stolen data onto a blank card and use it to loot the customer's bank account.

1 Hidden camera

A concealed camera is typically used in conjunction with the skimming device in order to record customers typing their PIN into the ATM keypad. Cameras are usually concealed somewhere on the front of the ATM—in this example, just above the screen in a phony ATM part—or somewhere nearby (like a light fixture).

2 Skimmer

The skimmer, which looks very similar to the original card reader in color and texture, fits right over the card reader—the original card reader is usually concave in shape (curving inward), while the skimmer is more convex (curving outward). As customers insert their ATM card, bank account information on the card is "skimmed," or stolen, and usually stored on some type of electronic device.

3 Keypad overlay

The use of a keypad overlay—placed directly on top of the factory-installed keypad—is a fairly new technique that takes the place of a concealed camera. Instead of visually recording users punching in their PINs, circuitry inside the phony keypad stores the actual keystrokes.

