

# Rip-off devices record PIN numbers

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"The debit card was compromised," Const. Caroline Bollard confirmed. "Exactly how it was done is what we're investigating now."

With increased use of debit cards, fraud scams are becoming more prevalent and more varied.

### CARDS JAMMED

Thieves can use devices to jam your card in an ATM machine. A helpful stranger suggests you key in your PIN number to help un-jam the card, but it remains stuck. After you leave, they remove your card and, having watched you key in your PIN number, are ready to rip you off.

Double swiping cards is an increasingly popular way of ripping off consumers. You hand your card over to be swiped, but the clerk actually swipes it twice — once for your financial institution and once on a machine that then allows them to make a duplicate card. A tiny camera records your PIN information so the duplicate card can be used until you notice the cash missing.

Employees of retail outlets have

used bogus machines. They lift your card and PIN information but the transaction never reaches your bank. The employee then uses the information to make a duplicate card to empty your account.

The latest in rip-off devices fits inside the card slot like a glove, virtually undetectable to the user. Thieves insert the device and set up a camera to record PIN numbers.

*Within a day or two, they can generate numerous cards they then use at other ATMs or for direct debit purchases.*

They then use the information to make as many duplicate cards as possible, without the owners knowing they have been a victim until they realize their account is empty.

"Within a day or two, they can generate numerous cards they then use at other ATMs or for direct debit purchases," explained Const. Bollard, adding in

a recent case in Ottawa, thieves stole more than \$32,000 in one day using a similar device.

"(The Stouffville victim) saw nothing, heard nothing, noticed nothing unusual. Her bank gave her a print-out of locations, so she was able to say definitely certain transactions were not hers," she added.

### BANK REFUND

While the woman's bank refunded her loss, she pointed out losses from theft inevitably trickle down to the consumer.

"The thieves depend on the fact you're busy and may not be paying attention," she said. "In a day or two, they can get away with a lot of money before you notice. Who knows how many people are victims in this case? I wanted to make sure the public knew about this, I wanted to warn people."

# Watch for shoulder surfers, debit card users warned

Here are a few tips to prevent becoming a victim of debit card fraud:

- Be alert. Watch for "shoulder surfers" trying to get a glimpse of your PIN number. Use your hand or body to shield the PIN pad.
- Don't get distracted while at a bank machine.
- Don't let your debit card out of your sight. Swipe it yourself or watch closely to make sure it's not swiped twice.
- Regularly check bank statements or passbook updates for discrepancies.

Minimize the number of accounts or credit lines one card can access.

Never disclose your PIN to anyone and avoid using obvious information such as your birthday to pick PIN numbers. You could be liable if you've used your name, address, telephone number or social insurance number. Notify your bank and the police immediately if you notice strange transactions or account activity.

For more information, visit Industry Canada's business and consumer website at [strategis.gc.ca](http://strategis.gc.ca) and search for debit card fraud.



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