

Cameras, devices in card slots used to steal bank information

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ing an internal investigation and we will liaise with their corporate security."

She pointed out new high-tech fraud schemes are on the rise across the GTA. As services rely more on new technologies, ways to skim

consumers grow as well.

Thieves can insert a device into a card slot that reads the card and they set up miniature cameras to catch customers keying in their PIN numbers. Double swiping — once for the store, the second time to make a duplicate card — is also a

common scam. Swiping your card into a fake terminal while the clerk watches you key in your PIN is another scheme.

People need to be vigilant in protecting themselves and use common sense, said Jeff Keay, TD Canada Trust spokesperson.

"We recognize access card fraud is an issue and we're paying close attention to it, he added, pointing out for the majority of customers, the system remains safe and losses due to fraud are refunded.

"But the bad guys are

always coming up with new ways to commit these frauds and we are combatting that," he added. "Making sure your PIN is secure is the single most important thing you can do."

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commit these frauds.

Don't write it down anywhere, he advises. Use your

hand, or body, as a shield when you enter it at bank machines or stores.

Once they have your PIN, it's a simple matter to separate you from your card," Mr. Keay pointed out.

If you notice anything unusual — like your card sticks in the slot, you see new equipment, or if someone is "shoulder surfing" behind you — report it immediately to your bank.

Keep track of your transactions. Save receipts. Check your bank statement

— not only for purchases that shouldn't be there, but purchases that should be and aren't.

That could indicate that you have swiped your card through a fake terminal somewhere and thieves can duplicate your card.

"If you are the least bit concerned your card has been compromised, let us know. If you notice anything unusual, let us know. And remember it's a simple thing to come in and change your PIN," said Mr. Keay.

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