



TARPON SPRINGS POLICE DEPARTMENT
444 S. HUEY AVE., TARPON SPRINGS, FL. 34689



INFORMATIONAL BULLETIN

ATM / GAS PUMP SKIMMING FRAUDS

The Tarpon Springs Police Department is currently investigating multiple Credit Card Fraud / Identity Theft cases, which appear to have occurred from ATM / gas pump skimming devices that had been placed at businesses within the city. Numerous victims have advised that fraudulent charges have been made in other states within the last week on their credit / debit card accounts. It should be noted that the victims are still in possession of the actual credit / debit cards.

The basic facts:

Thieves will place hidden electronic devices on ATMs and/or gas pump credit card readers. These devices read and store the information from your card. In addition, the criminals will often attach a small camera to view your PIN number when entered or place a fake keypad over the existing one to access your PIN. With this information, they can recreate a credit / debit card and make purchases on or access your account.

What to look for:

The best way to recognize a fraud is to be familiar with what is real. Check the ATM machines and/or gas pumps that you normally use and be familiar with what they look like. Look for any notable changes in the appearance of the machines. Most ATMs have a flashing light around the card reader, so a skimming device that is added over the card reader may not. Check the card entry slot to see if there appears to be an attachment added.

Always pay attention to objects mounted on the ATM or located close by. A pinhole or an additional or off-color piece of plastic could give away the camera's hiding place. Cameras could even be hidden in brochure racks. Thus, attempt to cover the numbers of the key pad when entering your PIN. If a camera is not utilized, the criminals may have placed a false keypad on the machine. Look for a protruding keypad assembly or a variation in the color of the keypad housing unit.

If something looks suspicious, notify the management and/or the police department as soon as possible.

What to do:

- Be familiar with the appearance of ATMs and gas pumps you normally use.
- Look for any changes in appearance of these machines.
- Be aware of off-color or protruding additions to the keypad, card reader or face of the machine.
- Notify management or police if ATM or gas pump has suspicious appearance.
- Notify police if suspicious activity is occurring at ATMs or gas pumps.
- Use hand or object to shield PIN entry.

The Tarpon Springs Police Department is requesting that you review your accounts to see if there are suspicious charges on your credit card / debit card accounts. If there are suspicious charges, contact your banking institutions immediately to advise them of the issue. In addition, contact law enforcement to file a report. We ask that you provide the officer with a print out of your account activity for the last two months. Note: You can redact the account balance information if you are more comfortable; however, we would request that you leave the purchase information. By comparing similar purchase locations from various victims, we can determine where the skimming device was located.

The following are photographs of skimming devices that had been placed on ATMs:

Skimming card reader placed over actual reader



Pinhole camera concealed in plastic addition



Card reader (skimmer) placed inside actual reader



Plastic attachment with pinhole for camera (center vent)



• Top photo shows an unadulterated ATM fascia. The flashing lead through entry indicator is easily observed.

Note: Most skim devices when fitted will obscure the flashing entry indicator this should be a vital clue as to any suspect tampering.

Spot the difference in the next photo.



• A skim device has been placed in or near the card reader slot. Although the device has been given the appearance of being a standard part of the terminal it is in fact and additional fitted piece & clearly is different from the above photo.

Note: No flashing lead through light can be seen.

The shape of the bezel is clearly different.

If you have any information or questions concerning skimming devices or other criminal activity, please call Det. Sgt. M. A. Trill at the Tarpon Springs Police Department (727-938-2849). The Tarpon Springs Police Department will be offering a presentation to the public in reference to Skimming Frauds and Identity Theft in December. We ask that you attend to assist us in combating these crimes.