

## Skimming Examples

Due to recent events, it is important that we are thoroughly checking our machines for signs of tampering. This diagram highlights some areas that tampering/fraud attempts could take place.

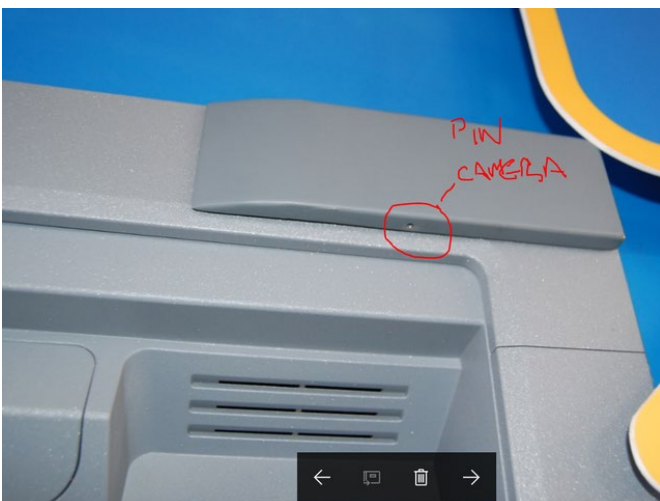


1. **Card Reader** – Overlay card skimmers/readers can be placed and removed quite quickly and easily, check your card readers daily by pulling gently. On the contrary, deep insert card readers are not detectable by the eye because they are completely inserted into the card reader.

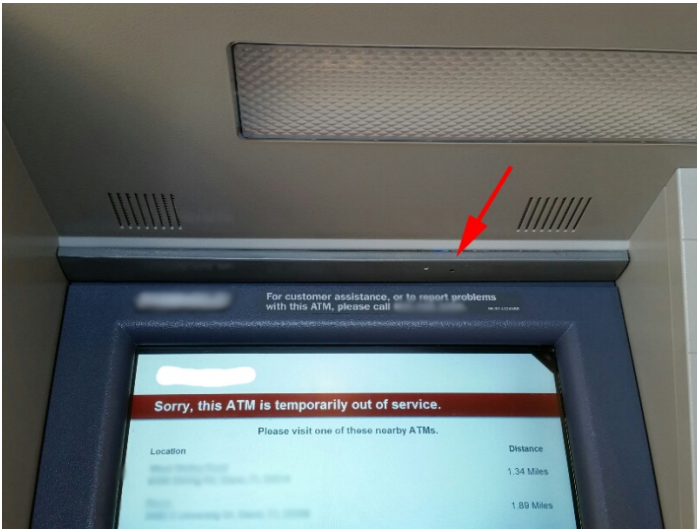
2. **EPP** – Electronic key pad covers can be placed which allows the criminal to collect PIN information while the member is performing their transaction. Check your PIN pads to ensure nothing has been placed over top.

3. **Cameras** – Criminals use double sided tape or another adhesive to attach small cameras that allow the capture of PINs while the member is performing their transaction. Often times this appears to be part of the machine, often times being the same color at the unit.

4. **Cameras** (2<sup>nd</sup> #3 at the top of the machine) – This is another location that a pin hold camera could be placed on an ATM. Again, attached with double sided tape or adhesive that will hold and allow for quick removal, likely to be same color as the unit making it harder to detect.



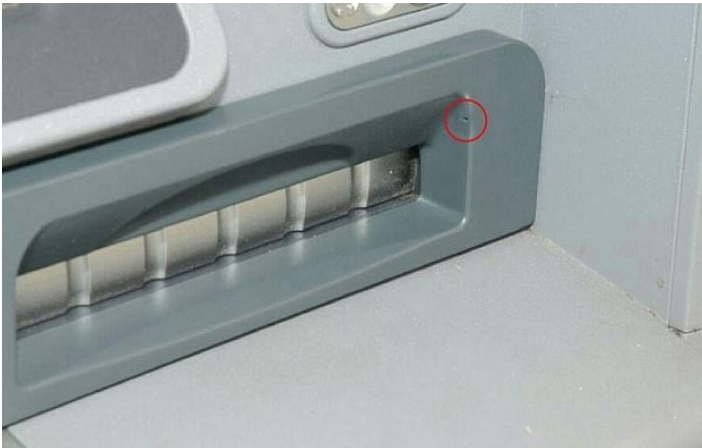
**Pin Camera** – This is an example of a camera that could be attached to a through-the-wall, walk-up or drive-up unit. There is a color difference in this example, and it is bumped out from the actual machine fascia. To a member using the machine for a withdrawal, something like this is likely to be overlooked unless they are more familiar with the aesthetics of a machine.



This is an example of a bar camera that is placed right above the screen. Notice that there is a color difference compared to other parts of this ATM, however, the screen frame and unit color is not the same either. The arrow is pointing to the small camera eye.



We do not have Diebold units, but notice this is rounded compared to the bar example before. This example is much more of a color match than the previous examples as well. Take notice again of the small hole, which is the camera eye that collects member's PINs during their transaction.



This is an example of a camera overlay on the cash dispenser area. The color of the attachment does not match the fascia however it probably matches the factory dispenser cover and the depositor cover.