

# How to spot 'card-skimming' devices

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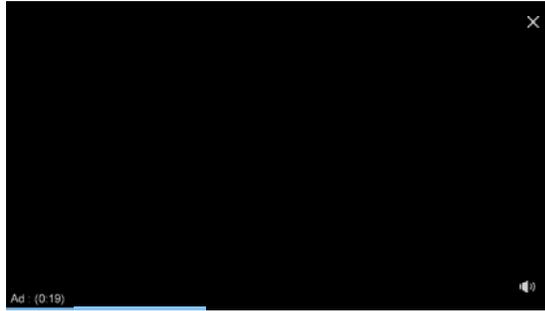
(Photo: The York Dispatch)

In the past week, eight people have been accused of "card-skimming" in the area.

Five of those people were arrested in Maryland this week, accused of installing devices and using fake credit cards in York and Cumberland counties, according to police. They allegedly took about \$17,000 from the card-skimming, police said.

Jeremy Smith, program director for the Computer Systems Specialist program at YTI Career Institute-York, said potential card-skimmers install these devices on the ATMs, which take down the card numbers, and they are then placed onto blank cards people then use.

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"It reads it, writes your data to a little USB drive inside of it," he said, adding that the culprits come back later and take the data.

Newberry Township Police Chief John Snyder said the devices "look like they belong."

**Spotting them:** Despite that, Smith said there are some ways to spot the devices. He said if a card reader doesn't seem to match the color of the rest of the machine, that might be an indicator that the ATM is compromised.

Smith also said that some keypads will have another keypad on top of them so card PIN numbers can be collected.

He also warned that some people might put in cameras near the machine to record PIN numbers.

"If you're unsure at all, don't take the risks," he said.

Smith said even if a card has a chip, it still has a magnetic strip on it which information can be taken from.

[Eight accused of 'card-skimming' in York County](http://www.yorkdispatch.com/story/news/2017/03/08/eight-accused-card-skimming-york-county/98909806/)  
(<http://www.yorkdispatch.com/story/news/2017/03/08/eight-accused-card-skimming-york-county/98909806/>)

He said if someone is a victim of card-skimming, they should call the bank or credit-card company right away so the cards will be shut off before any more purchases can be made.

"Call them first, call the police second," he said.

Typically, the cards will only be used for a limited time, so getting them shut off quickly is important, Smith said.

The devices installed on the ATMs can be bought for retail purposes, not unlike card readers some businesses use that can be attached to smart devices.

"What they're doing is placing them on top of or modifying ATM machines," Smith said.

The blank cards that are used can be purchased online. He said they can be used to make ID cards, and some can be bought with a chip in them.

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