



ATM Skimming

How It Is Evolving & How to Safeguard Your ATMs

Before We Begin

Webinar Recording & Slides

A recording of this webinar and the presentation slides will be sent to you after the webinar.

Questions

Enter your questions in the Questions box and we will address them at the end of the webinar.

Handouts

Download the “Daily ATM Inspection Checklist” in the Handouts section.

TODAY'S AGENDA

- Current Trends
- Different Types of Attacks
- Best Practices
- Safeguard Transactions
- Q&A

Meet Our Speakers

Chad Wilson | Dir. of Field Operations, FTSI



About Chad

Chad has 25 years of firsthand field experience with ATMs. He currently directs FTSI's field operations team and is knowledgeable about the different types of ATM Fraud attacks affecting financial institutions today.

Travis Hoban | CTO, FTSI



About Travis

Travis has over 10 years of experience in the financial industry and was previously with Bank of the West and NCR. Some of his areas of expertise include blockchain technology, enhanced self-service, and ATMaas.

New Ultra-Thin Deep Insert Card Skimmer

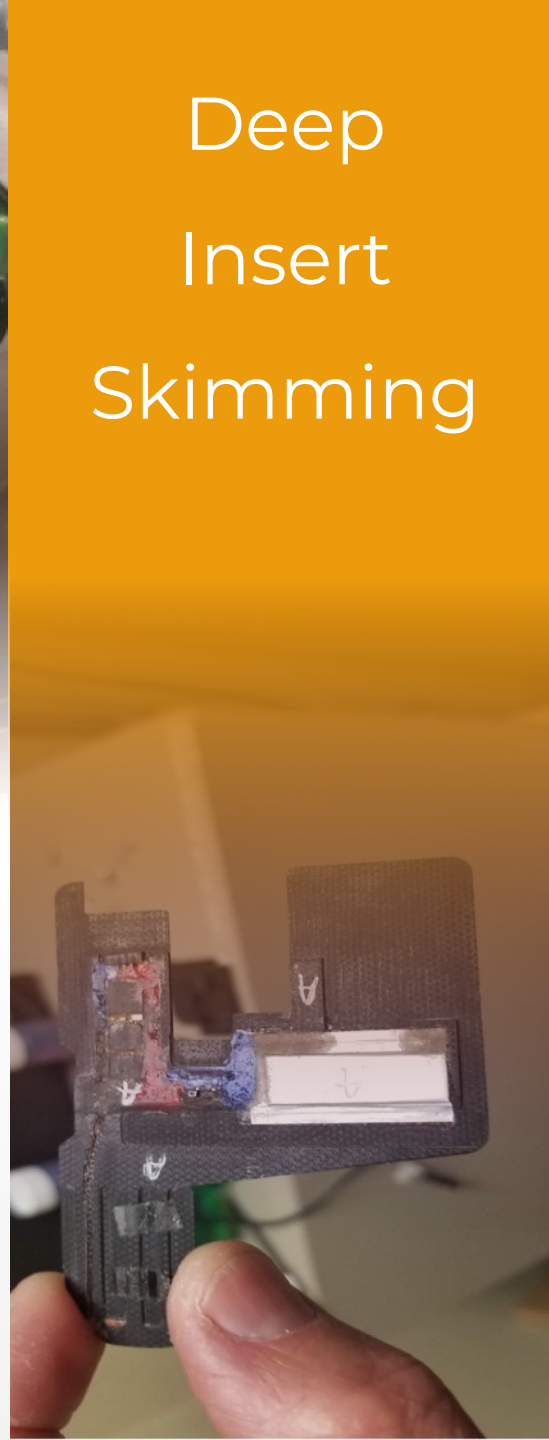


Different Types of Skimming Threats

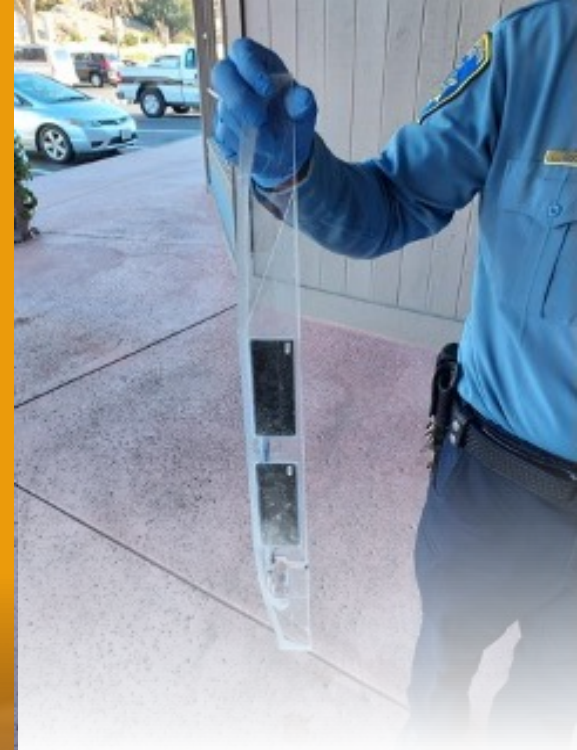
“ATM skimming” is defined as the act of grabbing debit or credit card information from unsuspecting ATM users.



Overlay Skimming



Deep Insert Skimming



PIN Cameras

Overlay Skimming

- In the area of the card reader read heads and/or bezel
 - Bezel overlays
 - Inserts
- Steals data as cards are passed through

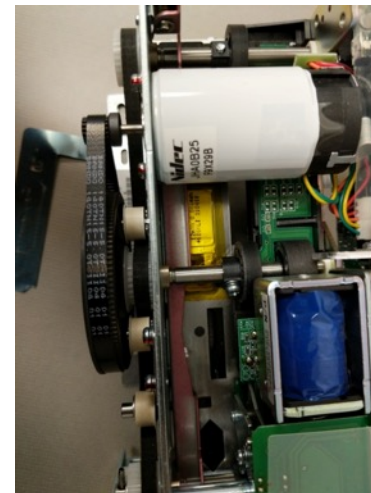
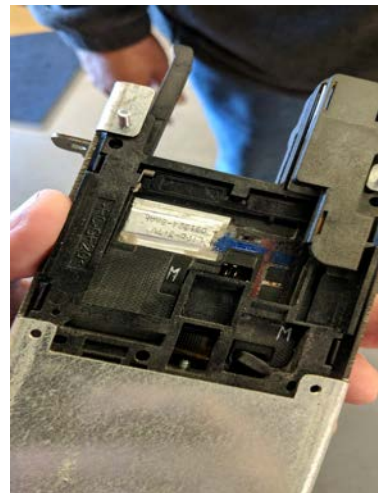
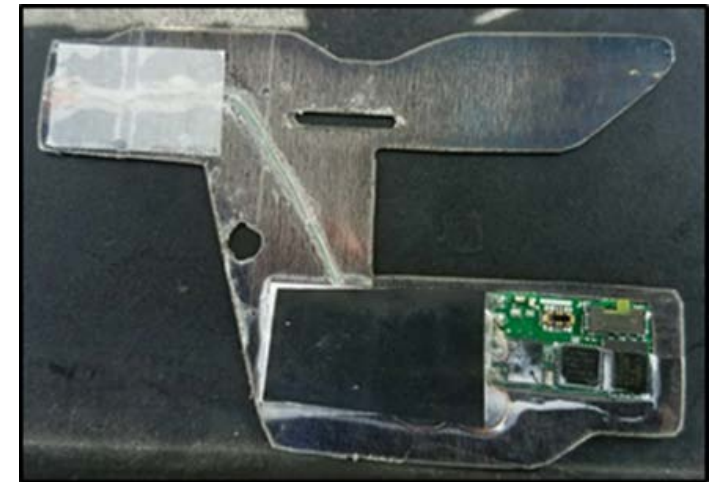
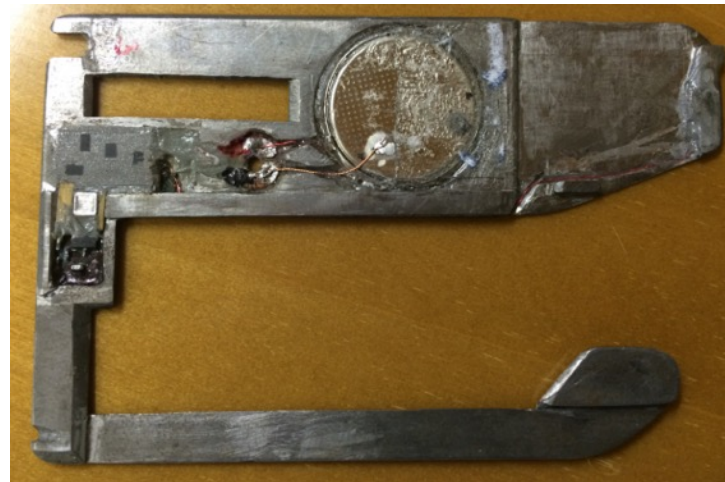


Overlay Skimmer & PIN Camera

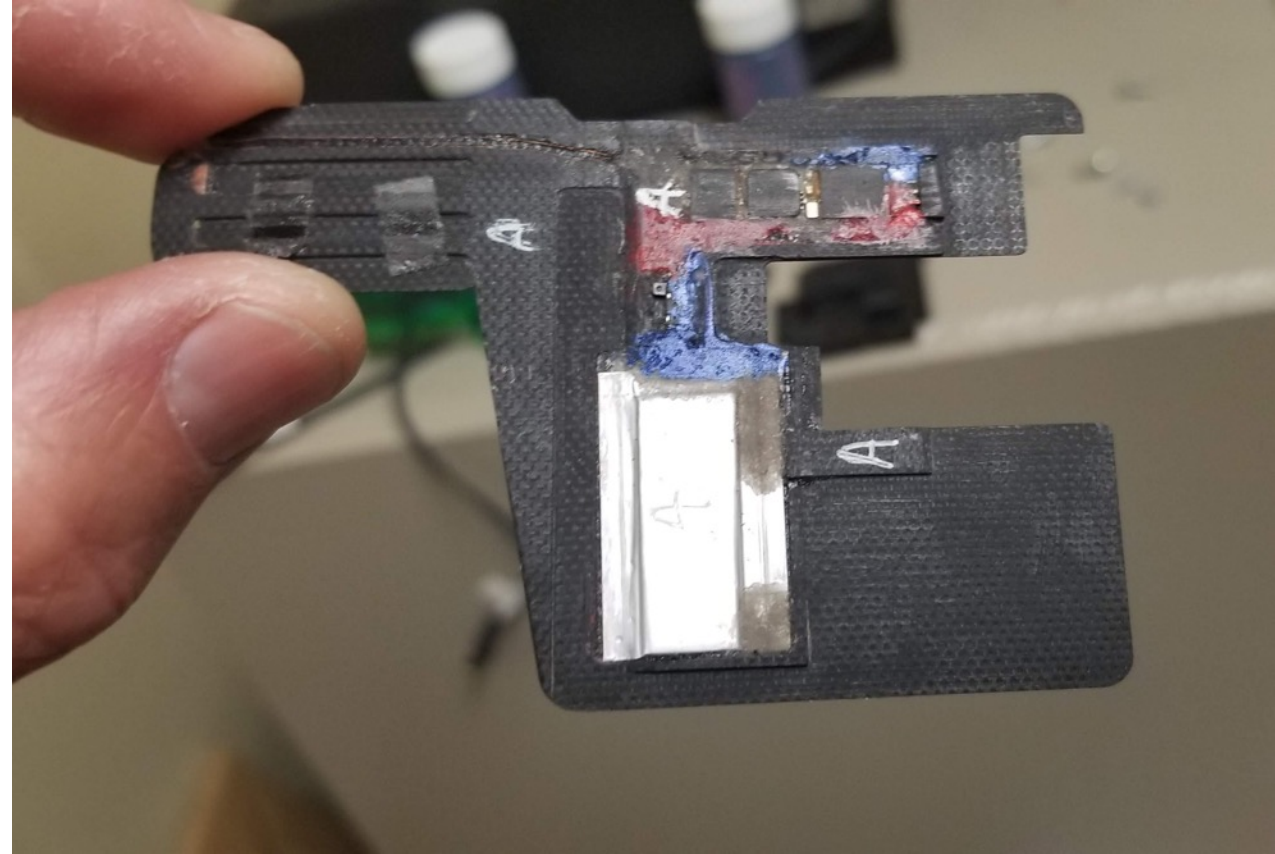
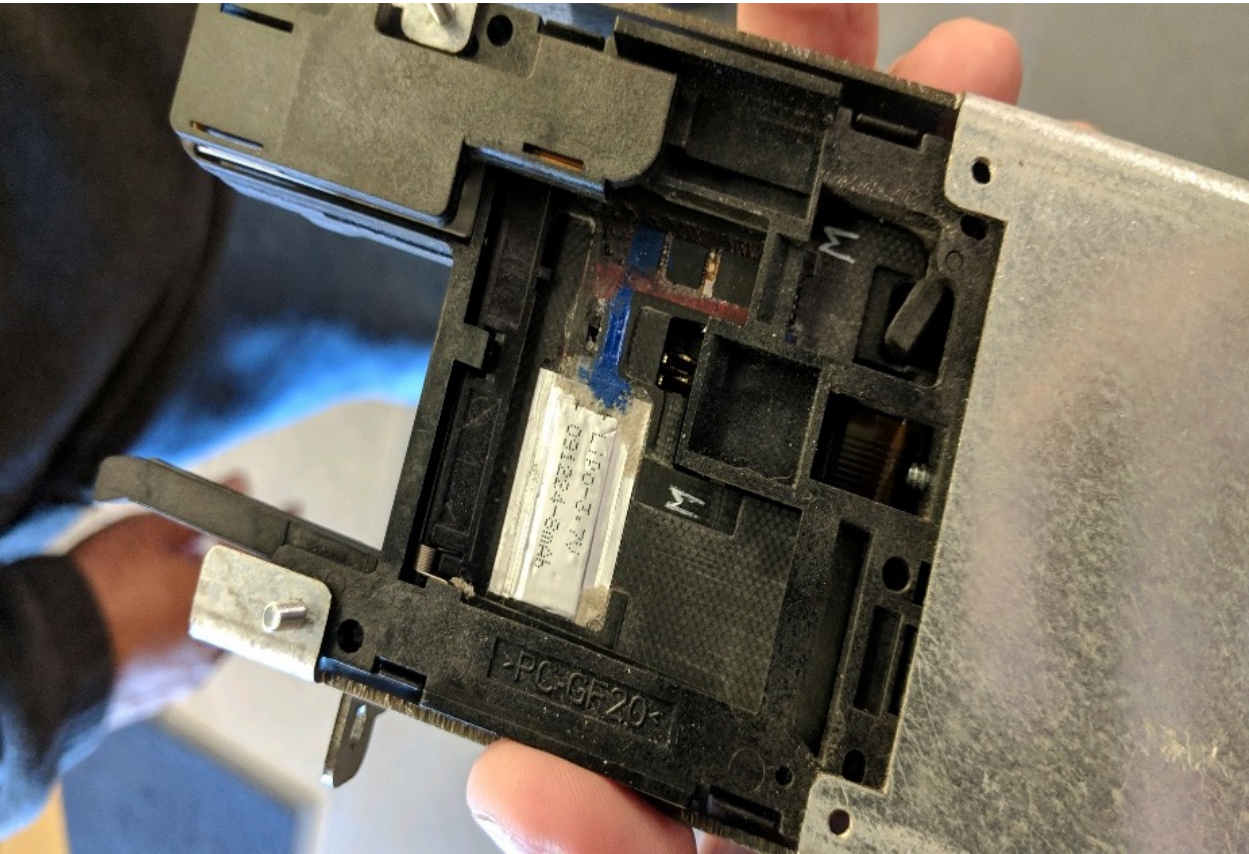


Deep Insert Skimming

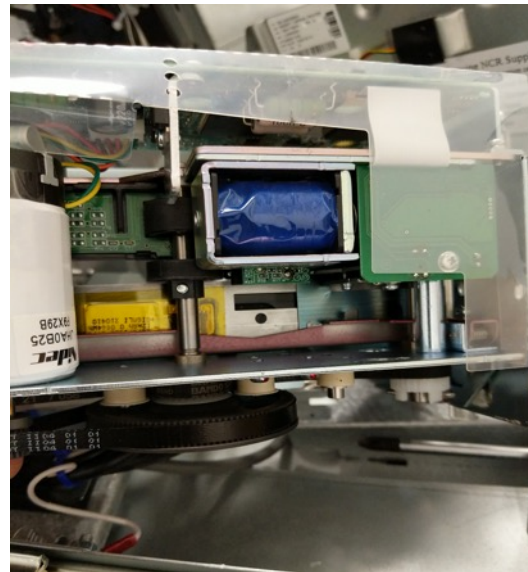
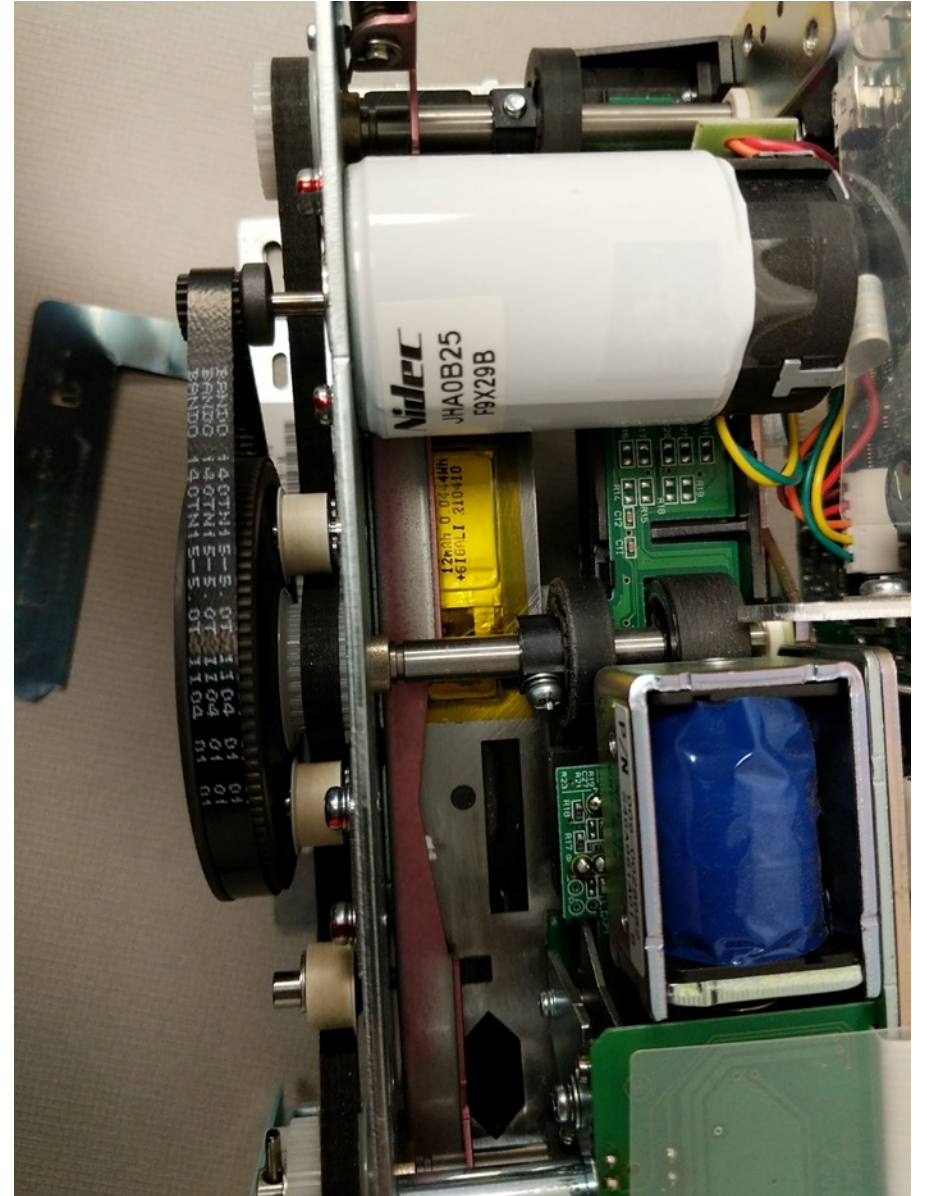
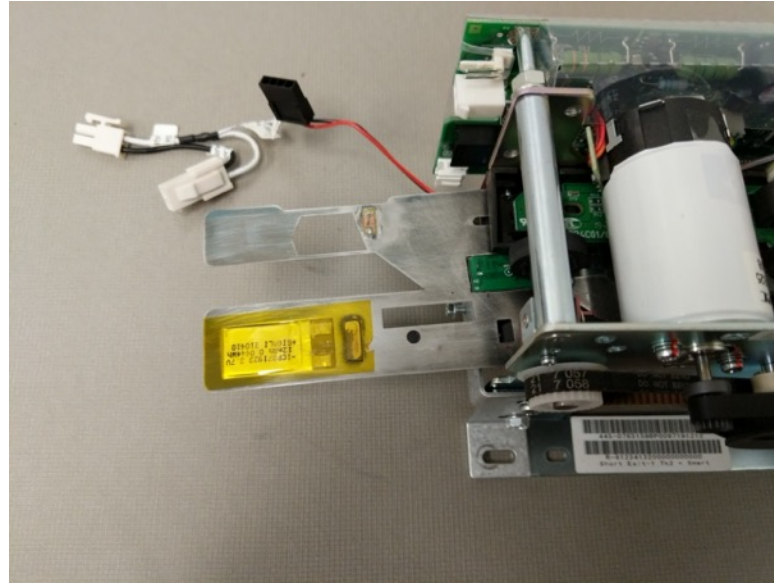
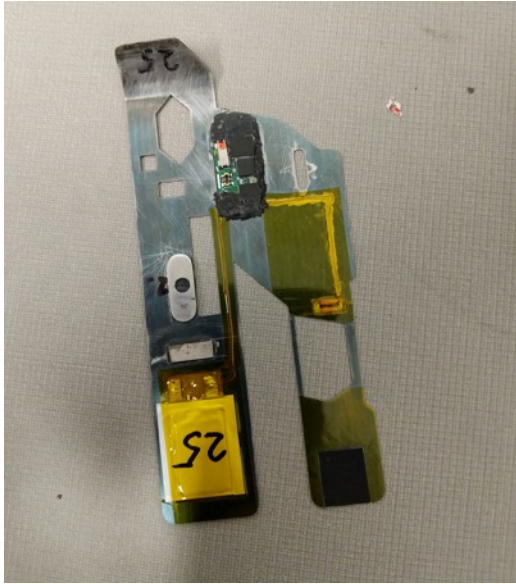
- Intent is to defeat Anti Skimming hardware by sitting further into the card reader away from the card reader bezel and fascia.
- Jamming technology not effective
- Detection is not triggered



Deep Insert Skimmers – Dip Card Reader

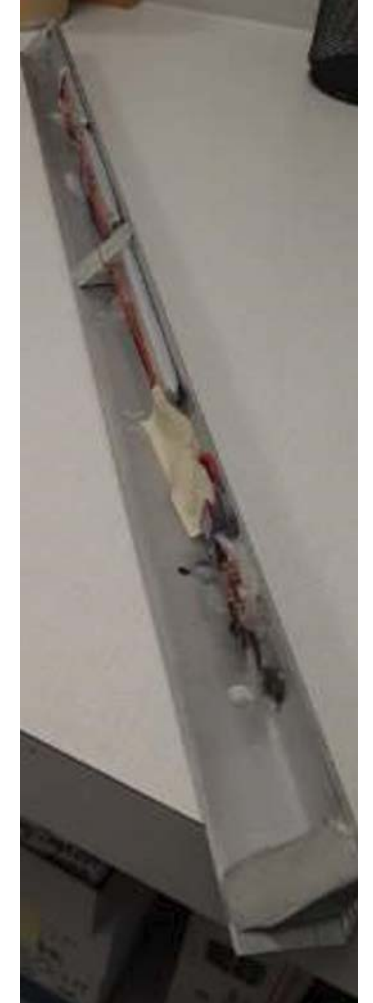


Deep Insert Skimmers – Motorized Card Reader



PIN Cameras

- Intent is to capture the user entering their pin number on the keypad to make fake cards with the skimmed card information
- Can be camouflaged to look like any part of the ATM fascia



Pin Camera Placements



Overhead Lighting



Card Orientation Window



Molding next to Keypad



Inside Lighting Fixture

Pin Camera – Card Orientation Window

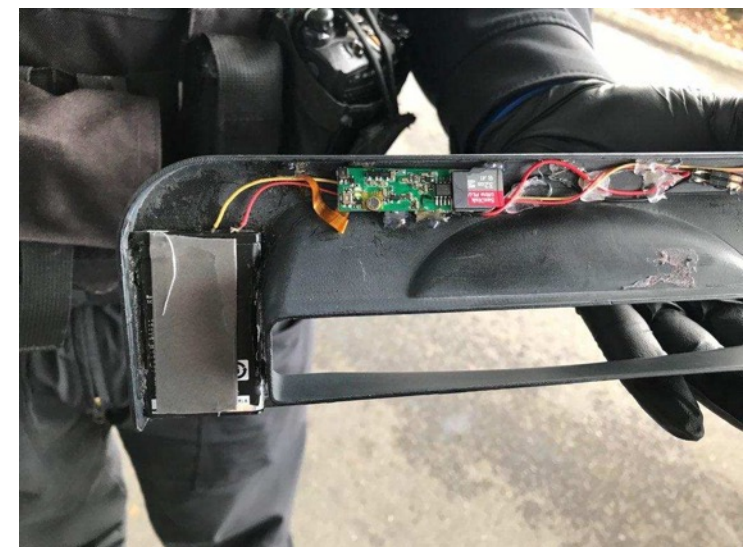


Skimmer camera



Apr 28, 2019 at 7:53:33 PM

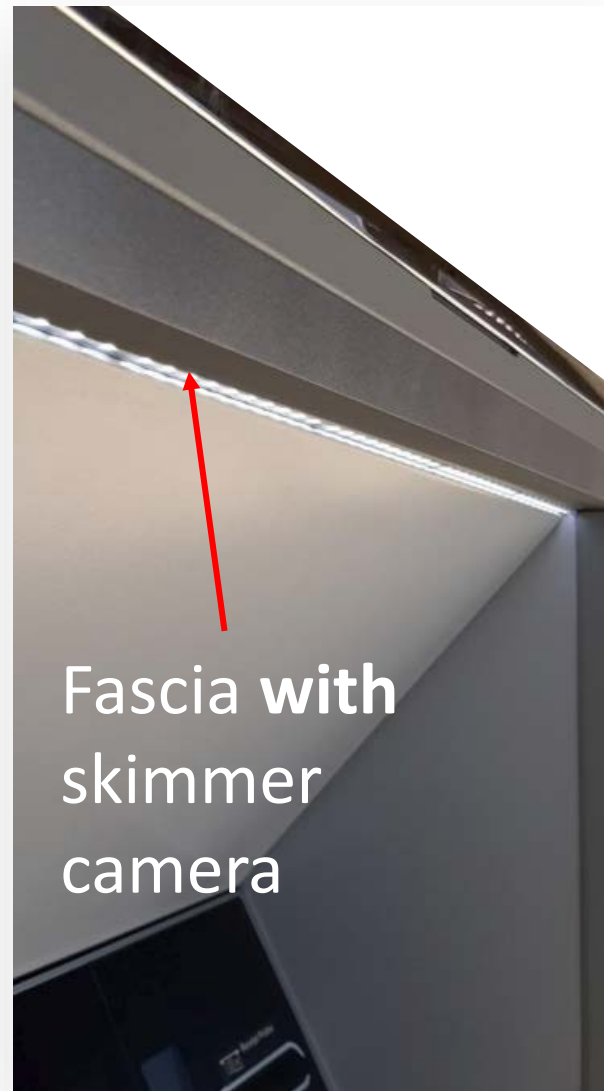
Overlay Skimmer and Camera in Faux Molding



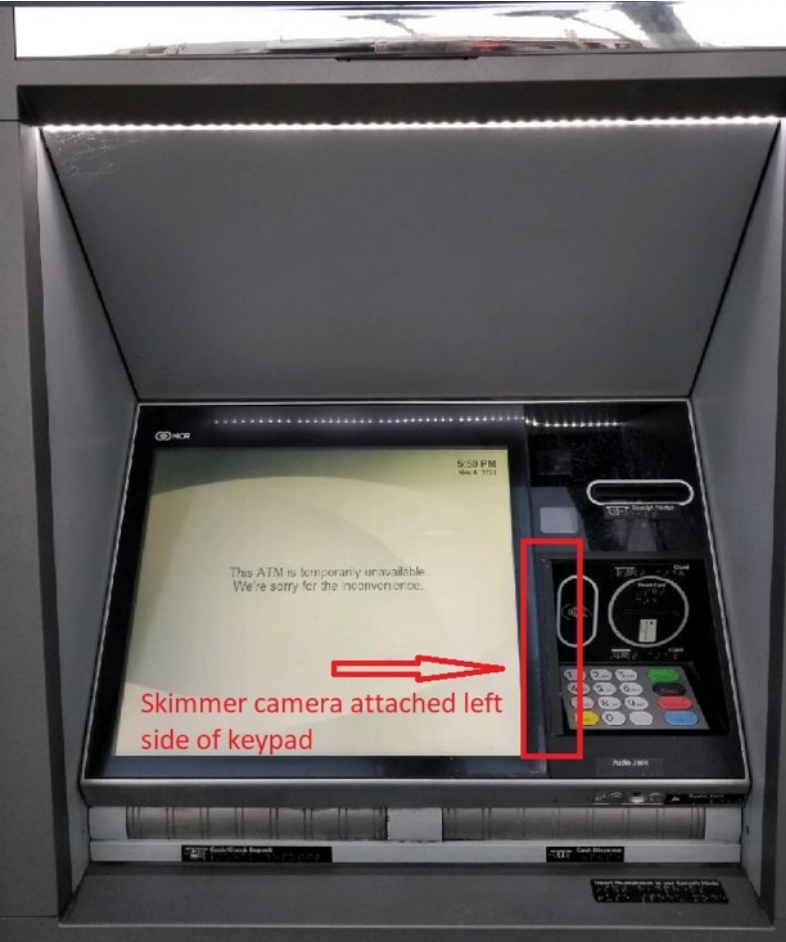
PIN Camera Locations – ATM Task Lights



Overlay Skimmer and Camera in Faux Molding



Camera in Faux Molding Next to Pin Pad



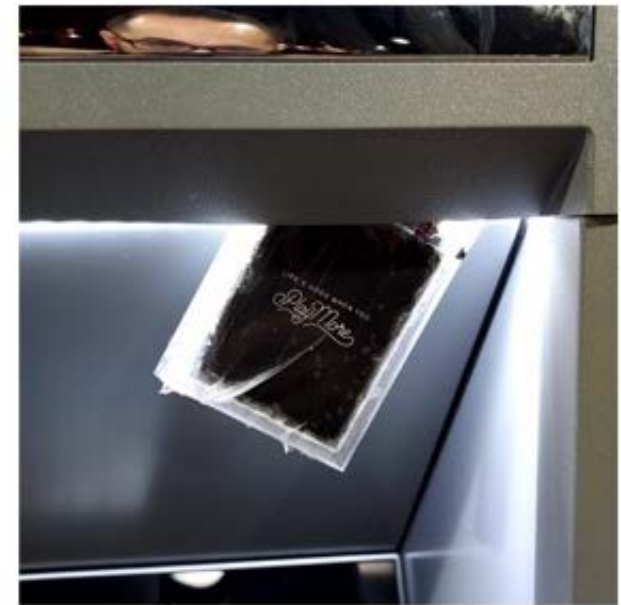
Camera in Faux Molding

Pin Camera Molded Plate Location



Pin Camera Location on Taped Plate Removed from Fascia

Camera in LED Light Striping





2008-01-05 17:57:42

Insert
to use



Recommendations & Guidance for all ATMs

- Daily ATM checks
- Closely monitor ATM surveillance video
- Make branch staff aware of the signs
- Compare an original image of your ATM to the current standing of your ATM
- Contact authorities immediately if suspicious activity occurs

Criminals are constantly evolving skimming devices to bypass any security in place, so it is important to have daily routine ATM checks and look for any signs of tampering.

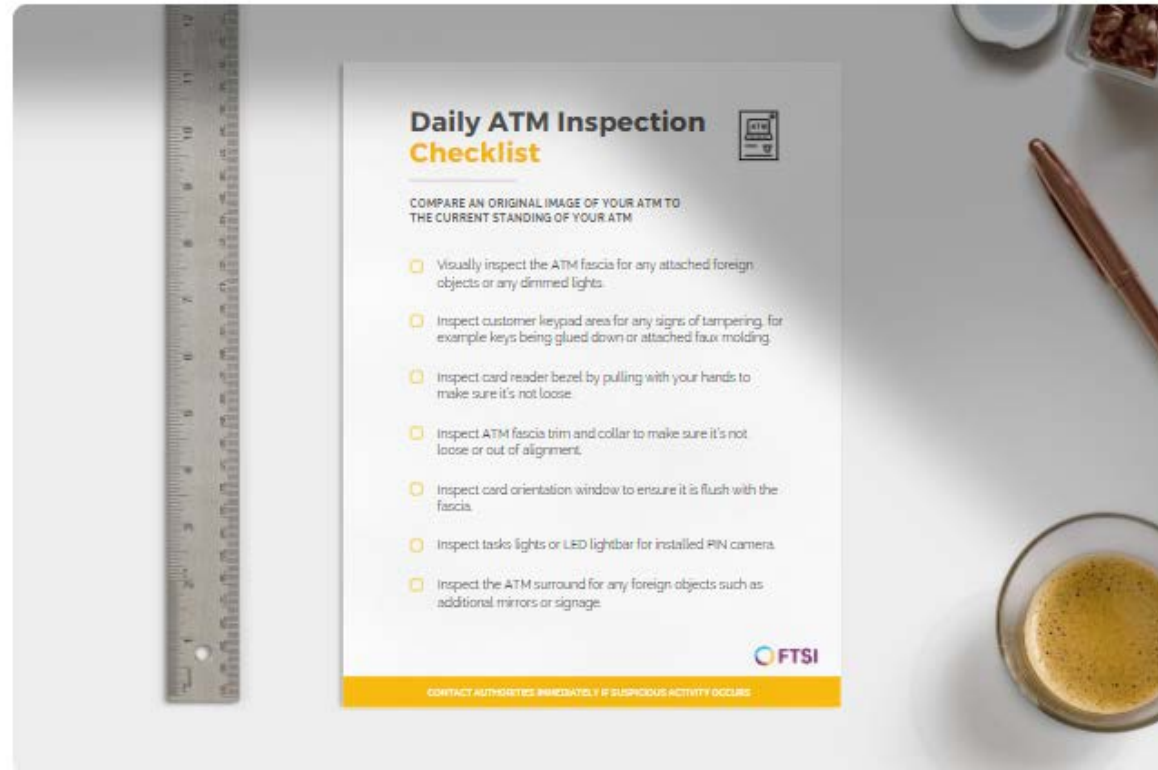


Daily ATM Inspection Checklist

- ✓ Visually inspect the ATM fascia for any attached foreign objects or any dimmed lights.
- ✓ Inspect customer keypad area for any signs of tampering, for example keys being glued down or attached faux molding.
- ✓ Inspect card reader bezel by pulling with your hands to make sure it's not loose.
- ✓ Inspect ATM fascia trim and collar to make sure it's not loose or out of alignment.
- ✓ Inspect card orientation window to ensure it is flush with the fascia.
- ✓ Inspect task lights or LED lightbar for installed PIN camera.
- ✓ Inspect the ATM surround for any foreign objects such as additional mirrors or signage.

Daily ATM Inspection Checklist

- Download the checklist in the Handouts section.
- We will also email a copy of this checklist to you.



A hand with red nail polish holds a green credit card near a payment terminal. The card has a green glow and a card number. The terminal has a green glow and a card reader. The background is dark with a green glow.

A clever person solves a problem.
A wise person avoids it.

-Einstein

Safeguard Your Transactions

- ✓ Upgrade your ATM/ITM hardware and software to support contactless card transactions.
 - Contact your FTSI Solution Manager or solutions@ftsius.com to discuss next steps.
- ✓ Review your current EMV fall back transaction business rules with your card services team.



Q&A

HARDWARE

DIGITAL

SERVICE



FTSI

where innovative ideas take flight

CONTACT US AT | 877.752.5060 | SOLUTIONS@FTSIUS.COM