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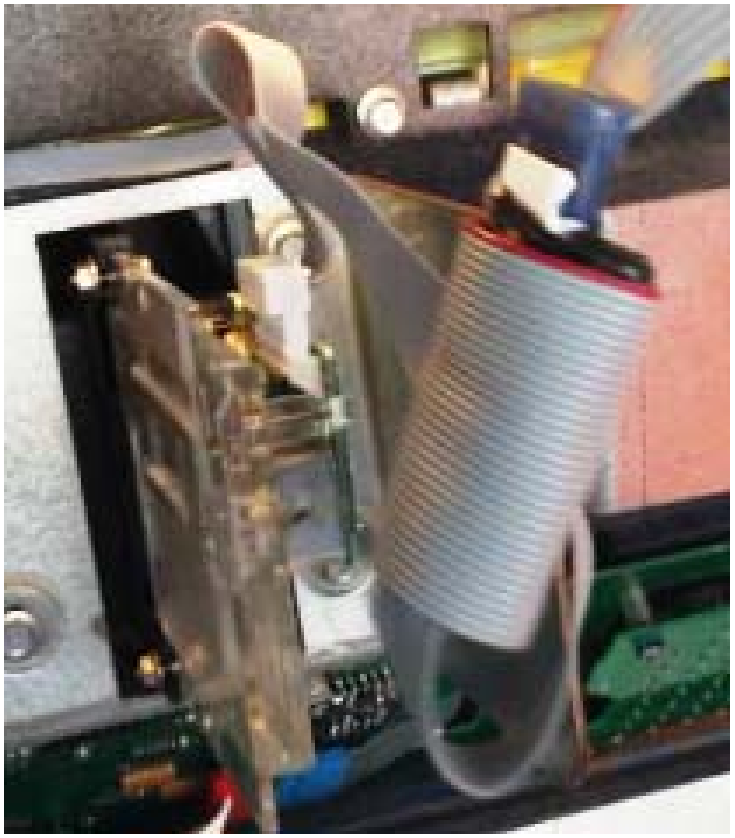
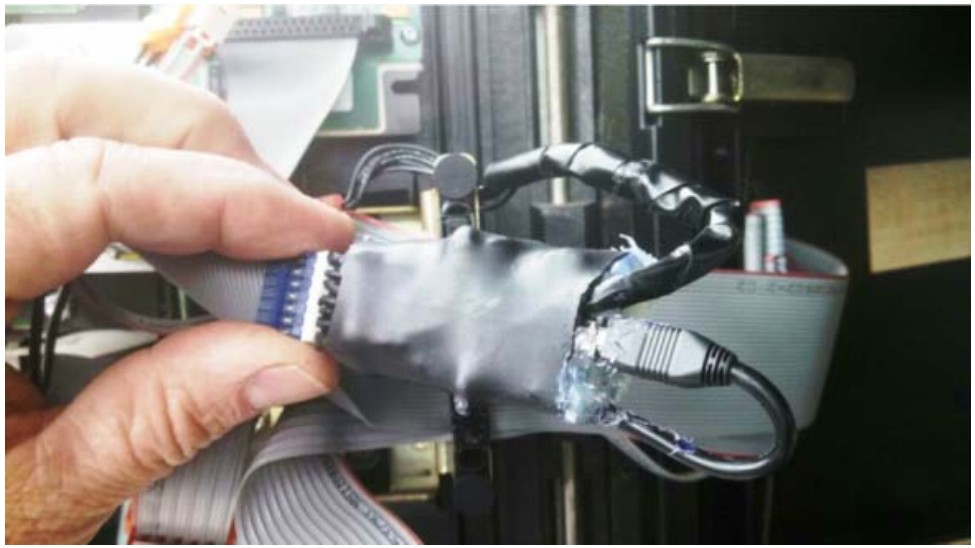
Skimming Devices in Retail Motor Fuel Dispensers



Bureau of Weights & Measures
10/22/15

What is a Skimmer

An electronic magnetic or hard wired device, covertly placed, that is capable of stealing banking information encoded on credit/debit cards.



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Purpose of this training

The Department of Agriculture and Markets Bureau of Weights & Measures wants to eliminate, or at least drastically reduce, the presence of illegal skimmers from devices it regularly inspects. To accomplish this, the Bureau is requesting municipal W&M agencies to check retail motor fuel dispensers for skimming devices.

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Authority

W&M will be checking for skimmers as part of a statewide effort to identify these illegal devices and bring them to the attention of the police. W&M will use their technical knowledge of retail motor fuel dispensers to identify but it is the police who will investigate and pursue legal action.

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Before checking for skimmers

- Discuss and obtain permission from your superiors.
- Know your protocols for dealing with the media.
- Have the contact information of your public information officer (PIO).
- Have the contact information for the police agency you are going to call if you find a skimmer.

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Consequences of Skimming

- Large inconvenience for victims.
- Loss of confidence in electronic transactions.
- Economic loss for everyone.

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Who is looking for Skimmers

- Dispenser owner/operators.
- Service personnel.
- W&M.
- Law enforcement (local PD, Sheriff, State, Secret Service, etc.).

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Types of Skimming Devices

- Parasite pig-tailed at card reader and/or pin pad data cable (inside cabinet).
- Exterior mounted skimmer (false card reader) placed over legitimate reader.
- Often Bluetooth enabled (can retrieve data from short distances without opening the cabinet).

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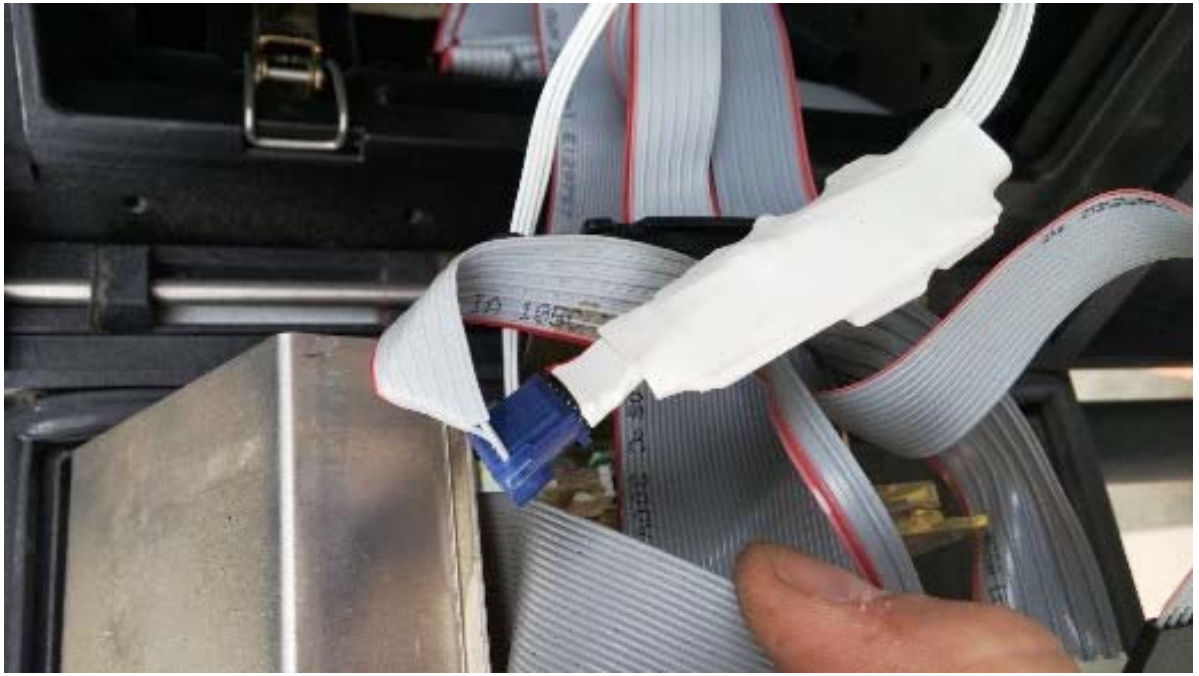
Parasite Pig-Tailed



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Exterior Mounted Skimmer

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Exterior Mounted Skimmer continued

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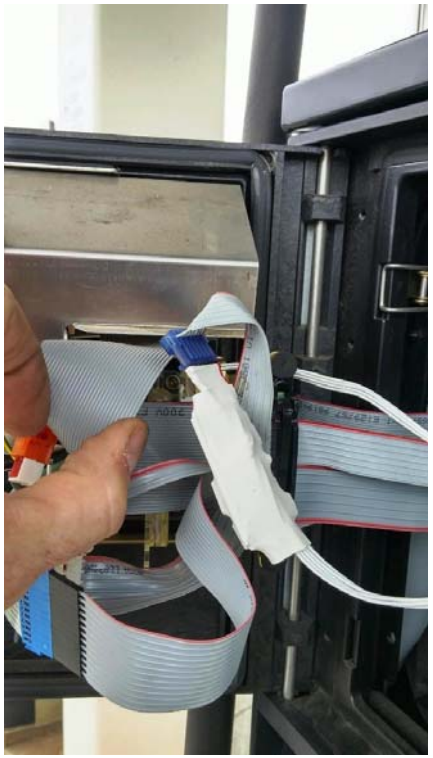
Interior Skimmer w/Bluetooth



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What you need

- Proper credentials (e.g. agency issued photo ID).
- Identifying clothing (e.g. W&M hat, shirt jacket, etc.), if applicable.
- NYS Petroleum Dispenser Skimmer audit worksheets.
- Camera (recommended).
- Flashlight.

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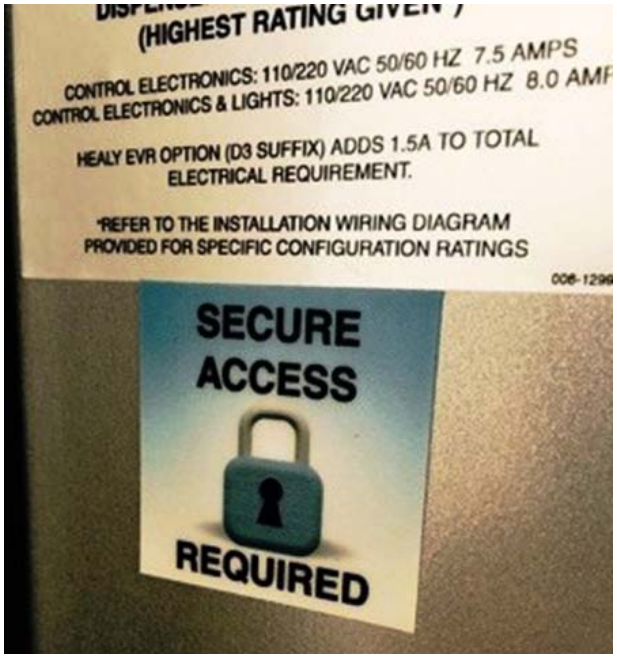
Checking for Skimmers

- Introduce yourself to store owner/manager and explain the purpose of your visit.
- Ask if the dispensers have any alarms you should be aware of.
- Invite the store owner/manager to accompany you.
- Obtain key for card reader cabinet.



(Low Skimmer Risk)

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Checking for Skimmers continued

- As appropriate, open each dispenser card reader cabinet and look for skimmer.
- Examine the exterior card reader.
- Also be on the look-out for keypad overlay skimmers and hidden cameras.

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Card Reader Cabinet

- This is where we are looking.
- Some dispensers have separate cabinets for card reader and paper roll for receipts.
- Examine the cabinet for tamper-evident seals.

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Tamper-evident seals

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Tamper-evident seals continued

- If the cabinet has an unbroken tamper-evident security seal in place and the station has replacement seals, use your best judgement in deciding if you should check. If the seals are serially numbered be aware that this number may be recorded and it may be best to not check. We do not want to disrupt any security measures that the station already has in place.

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Tamper-evident seals continued

- If the station does not have replacement security seals do not break the seals.
- If the station has tamper-evident seals check all the seals for evidence of tampering.
- If a cabinet has a broken tamper-evident security seal in place notify the station owner/manager and check for a skimming device.

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High priority stations

- Stations with older dispensers (> 5 years).
- Stations with lesser security (e.g. no video surveillance).
- Stations with limited line-of-sight for certain dispensers.

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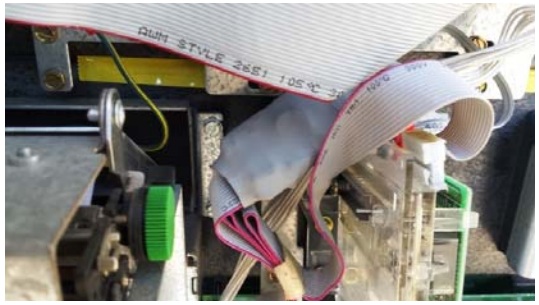
Checking for a Skimmer



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Wayne Vista

Access for receipt and card reader only opens the receipt tape cabinet.

Wayne Vista

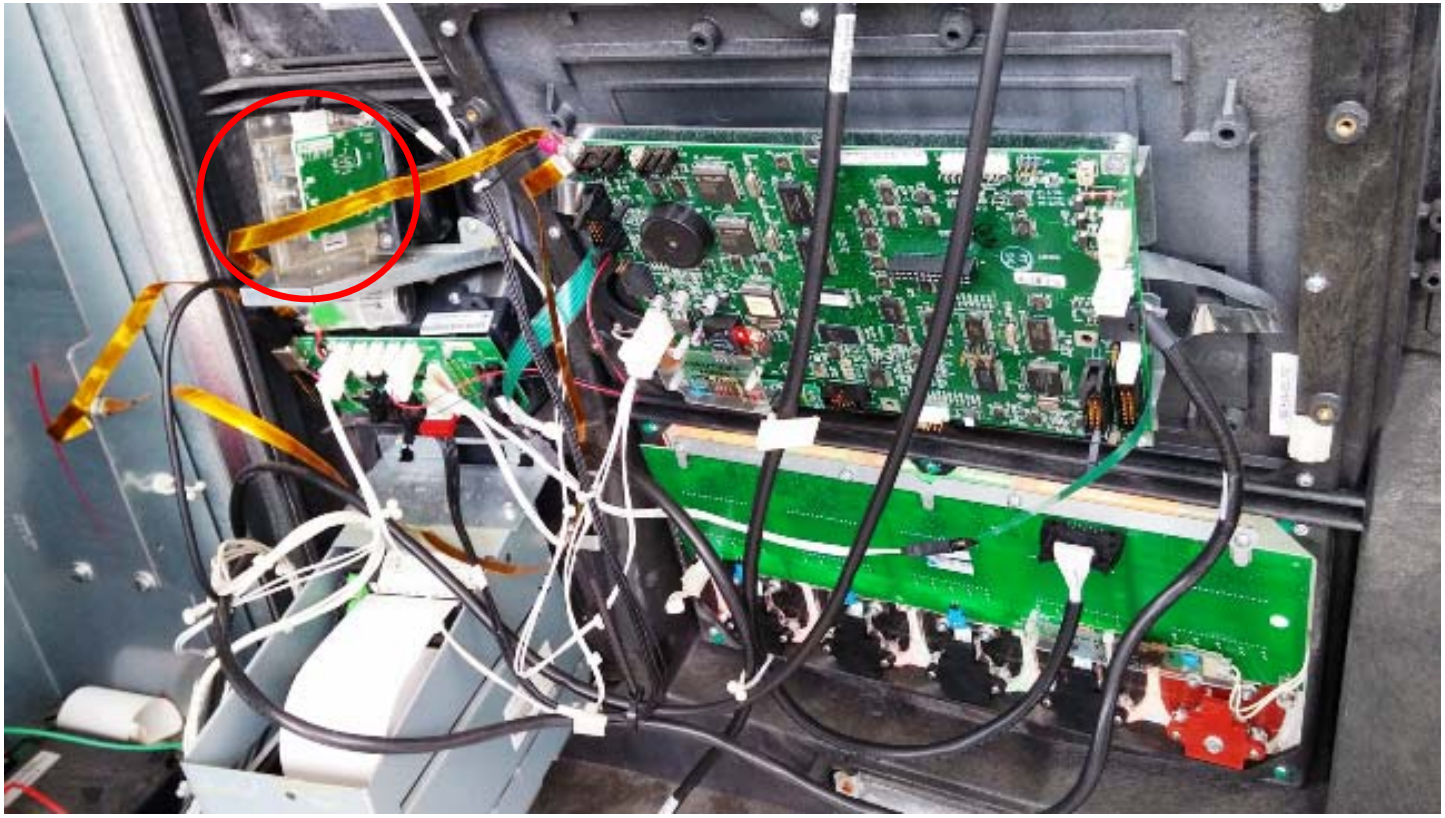
- Easy to open (*no keys are necessary to access the credit card reader)*.
- Flip front plate down, you may have to pry it slightly.
- Loosen the wing nuts.
- Grab the indicator plate under the product selector buttons and lift slightly.
- The indicator plate will flip outward towards you.
- You may be able to see card reader on the other side of the dispenser.

Wayne Ovation

Access to card reader is from behind the main panel, not the receipt tape access door. Loosen the two hex nuts, and open the door.

Wayne Ovation

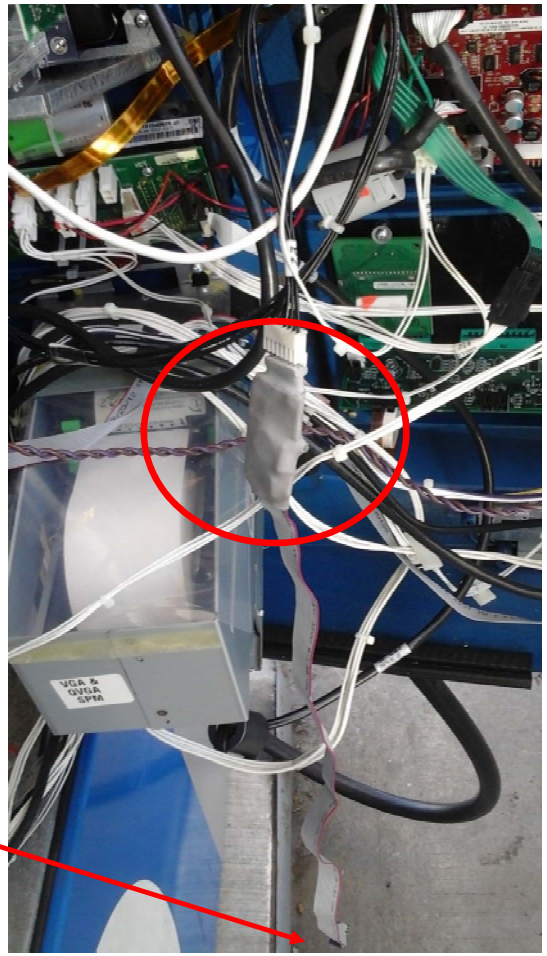
NO SKIMMER



Wayne Ovation with Skimmer

The card reader is up in this corner.

The ribbon is detached in the photo.



Wayne Helix

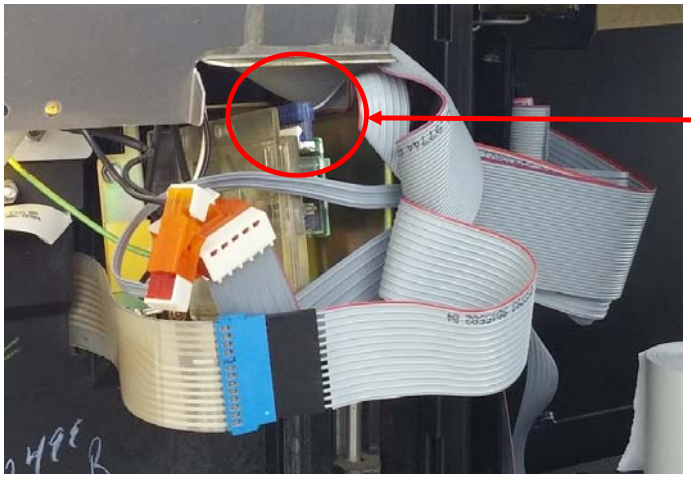
Higher Security

(Low Skimmer Risk)

Gilbarco Advantage

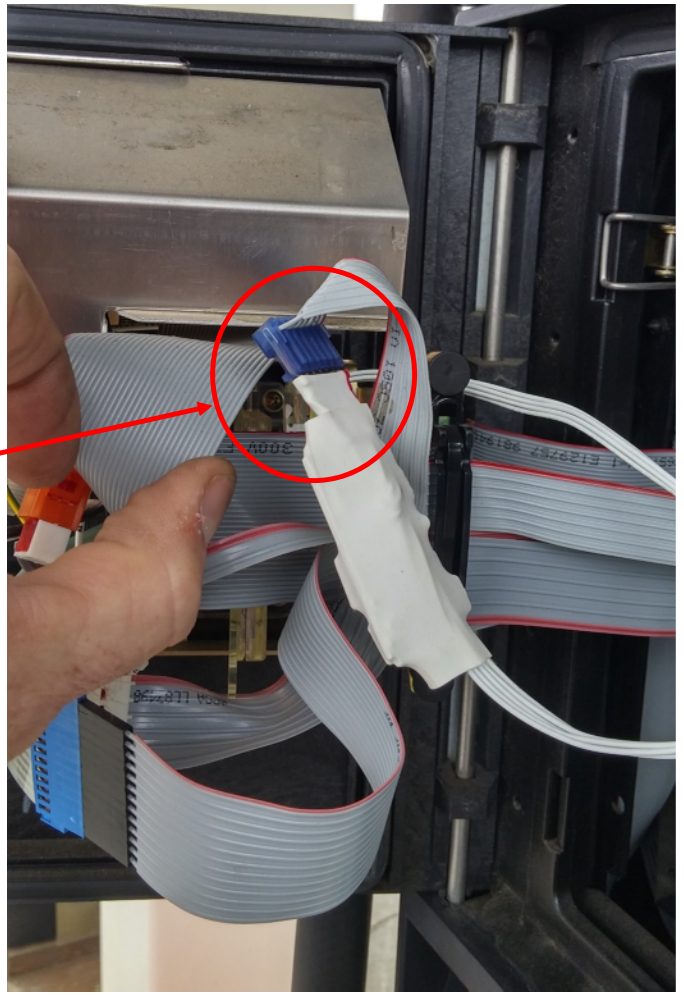
Access for receipt and card reader.

Gilbarco Advantage w/wo skimmer



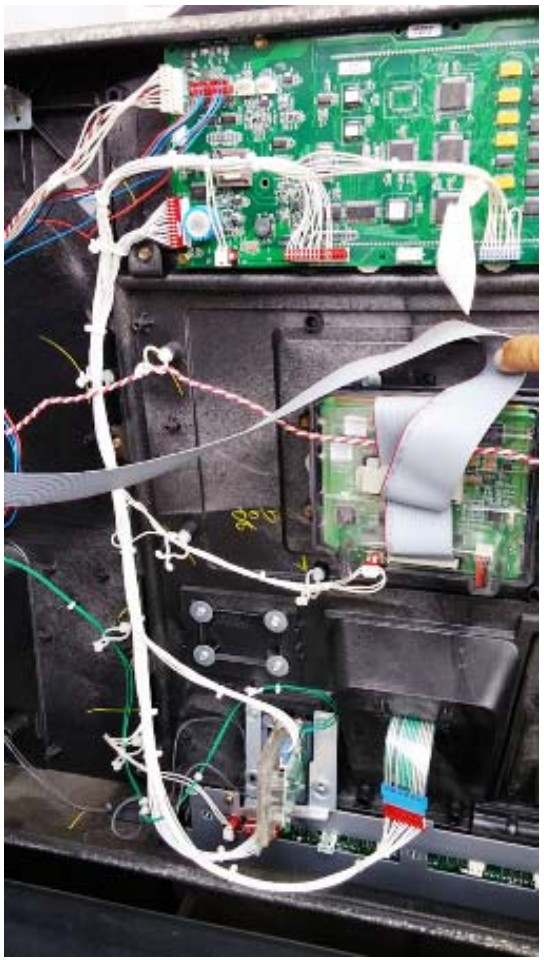
No skimmer

Skimmer



Gilbarco Encore

Access key for card reader and receipt tape.



Checking for an exterior mounted card skimmer

- Examine the reader to see if it is significantly different from the other readers.
- If suspect, firmly wriggle the reader from side-to-side to see if it comes off.

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Also be on the look-out for:

Keypad overlay skimmers

Hidden cameras

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If Skimmer is Suspected

- DO NOT TOUCH!
- Call Police, inform them that you found what you suspect to be a credit/debit card skimming device.
- Follow their instructions.
- Document findings (pictures).
- Notify your superiors.
- Notify Jim Willis at Albany Office 518-457-3146. james.willis@agriculture.ny.gov

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If Skimmer is Suspected continued

Important reminders:

- Not finding a skimmer is a good thing.
- Follow police instructions, EXACTLY.
- Do not touch the skimmer or any component around the skimmer. Keep this in mind if you are taking any pictures.
- Inform the station owner/manager only as instructed by the police.

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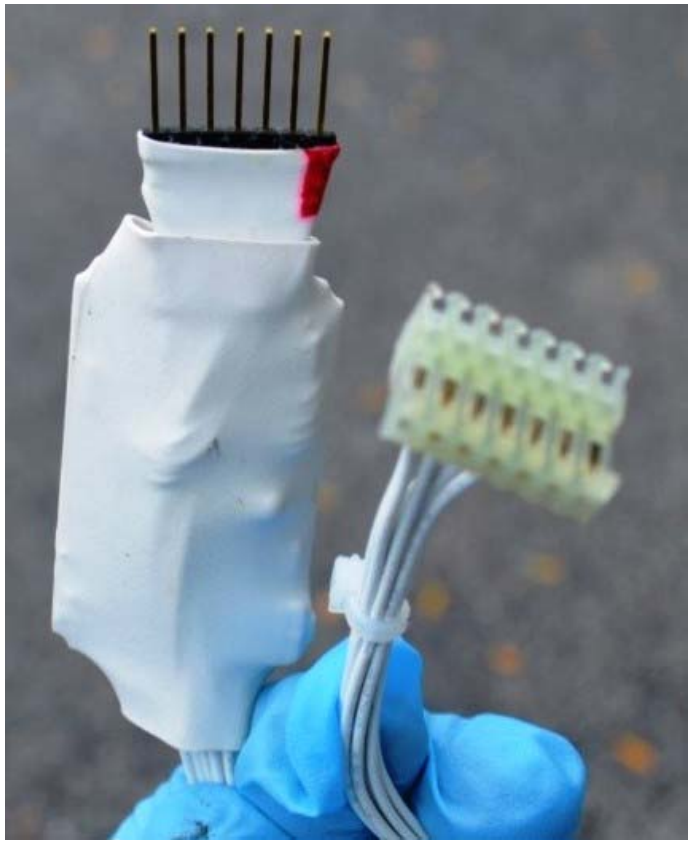
Questions



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Contact Information

NYS Bureau of Weights & Measures
10B Airline Drive
Albany, NY 12235
518-457-3146
www.agriculture.ny.gov

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