

# IDENTITY THEFT

## Story 3: Credit/Debit Card Skimming

Sachin and his friends are having dinner at a restaurant. The waiter gives the bill to Sachin.

**Sachin** : Do you accept card payment?

**Waiter** : Yes Sir.

Sachin hands over the debit card to the waiter for payment.



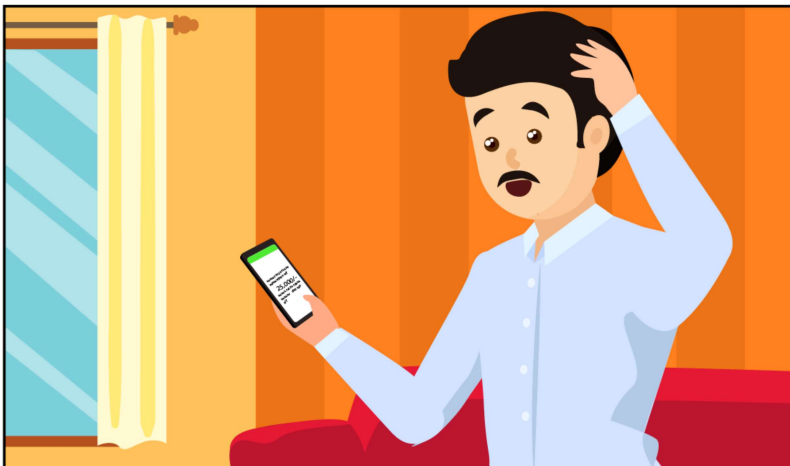
The waiter takes it to the billing counter where he secretly swipes the card in a skimming machine to capture card information.

The skimming machine looks just like a normal payment machine (usually seen in restaurants, shops etc.)

The waiter brings the card payment machine over to Sachin for him to enter the PIN. Sachin enters the PIN carelessly without hiding it from the people around him.

The waiter makes a note of the PIN.






The waiter now has all the required details like account holder's name, account number, debit card number, CVV and PIN.

(After a few days)

Sachin receives an SMS stating ₹ 25,000 are withdrawn from ATM.

Sachin visits Police Station where the Inspector explains to him that he is a victim of debit card skimming.

The fraudster used the details from skimming machine to clone the debit card and withdraw money from ATM.




Sachin regrets being careless with the PIN and handing the debit card to the waiter without supervision.

### TIPS

- Always ensure that credit/debit card swipes at shopping malls, petrol pumps, etc. are done in your presence. Do not allow the sales person to take your card away to swipe for the transaction.
- Look out for credit/debit card skimmers anywhere you swipe your card, especially at petrol pumps, ATMs etc.
- If you notice a credit/debit card reader that protrudes outside the face of the rest of the machine, it may be a skimmer.
- Never share your PIN with anybody, however close they might be.