



## **[www.card-security.ch](http://www.card-security.ch): Further increase in skimming attacks on Swiss ATMs and vending machines recorded**

**Since early in the year, another rise in skimming attacks has been recorded in Switzerland. Auto fuel terminals and ticket machines, and in a few cases also ATMs are particularly affected. To do this, perpetrators attach special devices onto or into terminals to copy data from the magnetic strips of account, debit and credit cards to disclose the PIN. In the first half of 2016, financial institutions took preventative action by blocking around 2,200 cards.**

**Zurich, 14 July 2016** – Skimming attacks in Switzerland have increased again in the first half of 2016. To date, 35 attacks have been recorded since January, representing four times the number recorded for 2015 (2015: 8 attacks). For this reason, financial institutions have taken the precaution of freezing around 2,200 cards since the beginning of the year (2015: 1,100 cards).

Skimming is a means by which perpetrators attach special devices onto or into terminals to copy data from the magnetic strips of account, debit and credit cards and to disclose the PIN (for example by using a mounted camera). For years, the police and financial institutions have been taking very resolute action against this type of card misuse. Enormous progress has been made in terms of technology and innovations. Nevertheless, fraudsters keep managing to install new, more up-to-date and less noticeable devices in order to gain access to the card details and later to the money of their victims. Current targets of skimming attacks are mainly auto fuel terminals and ticket machines. According to Rolf Nægeli, Head of the Prevention department of Zurich City Police: "The number of skimming offences in Switzerland has been falling dramatically in recent years. Financial institutions have seriously upgraded their terminals, making it even harder for fraudsters to manipulate them. But auto fuel terminals and ticket machines are still lagging behind a bit," says Rolf Nægeli. And these terminals have been largely responsible for the renewed rise in skimming cases.

### **How to protect your card**

It takes just a few safety precautions for cardholders to protect themselves against these fraudulent attempts to steal their money. Rolf Nægeli sees it as very important for cardholders to be aware of the risks and to handle their cards responsibly.

The following safety tips will help prevent card misuse:

- Always conceal entry of your PIN. Always insist on privacy and make sure that no one looks over your shoulder throughout the card input process.
- If your card is unexpectedly retained by a cash dispenser, have the card blocked immediately and inform the relevant financial institution.
- Carefully inspect cash dispensers before use. If anything strikes you as odd (for example, a wobbly fixture), do not use the device and inform the financial institution immediately.
- Check your account statements regularly and report discrepancies to the financial institution.
- Use the geographical settings.

### **Protection through use of the card's geographical settings**

In Switzerland and Europe, money can only be withdrawn if the card has a forgery-proof chip. Fraudsters generally use a copy of the card to withdraw cash outside Europe.

Geographical settings are applied by the financial institutions in different ways. Some providers use the settings automatically whereas with others you have to ask them to do so. Nor is the selection of countries standardised. For this reason, it is recommended you discuss the options directly with your financial institution.

Before travelling to any country outside Europe, you should check whether you can use your card at your destination and whether your holiday country applies any special withdrawal limits.

**For more information, go to: [www.card-security.ch](http://www.card-security.ch)**

## **Contact**

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