

Mark Snyder
CREDIT CARD
SKIMMERS



What is a skimmer?

- A scanning device or skimming device to access, read, obtain, memorize, or store, temporarily or permanently, information encoded on the computer chip, magnetic strip or stripe, or other storage mechanism of a payment card without the permission of the authorized user of the payment card and with the intent to defraud the authorized user, the issuer of the authorized user's payment card, or a merchant.
- A person who violates subparagraph 1 a second or subsequent time commits a felony of the second degree. . .
- It is a felony of the third degree for a person to knowingly possess, sell, or deliver a skimming device. This paragraph does not apply to the following individuals while acting within the scope of their official duties:



BEST
PRACTICES



Best Practices:

- Have skimmers been found at the location before? On what pumps?
- Where have skimmers been found? Have there been skimmers found on the same street recently? Look for patterns.
 - **Example:** 3 skimmers were found on the same street at different facilities within a week of each other.



Best Practices: Continued. . .

- Look at the pump – is anything different? - check more thoroughly.
- Look for cut, broke, missing, fake security seals, different security seals?
- Are screws missing on credit card reader? Is credit card reader loose?



Best Practices: Continued. . .

- South Florida is densely populated, with cities almost overlapping. It is not uncommon to see one city without skimmers while multiple devices are found in the next.
- Also, we will stop finding them in one city and start finding more in another.
- It should be noted that when that second city starts showing devices again, the first may show none at all.



Best Practices: Continued. . .

- Is one credit card reader in the pumps different from all the others? Is it a different model / new credit card reader?
- Check with station personnel for an explanation. Talk to the attendant, has there been any missing seals lately or anything suspicious?
- Do the locks look like they have been damaged or changed?



Best Practices: Continued. . .

- Pump location no longer matters. Skimmers are found on pumps far away and close to the store entrance.
- Facility locations may be relevant, depending on the situation. Sometimes—in smaller cities—facilities nearer to an interstate or well-traveled highway are more likely to be compromised.
- When a skimmer is found at a facility, our procedure requires we return within 90 days to re-check (re-inspect).



MOST
COMMON
PUMP
MODELS





Wayne Pumps





Gilbarco Pumps



PUMP
LOCKS



Florida Statute - excerpts

525.07 Powers and duties of department; inspections; unlawful acts.—

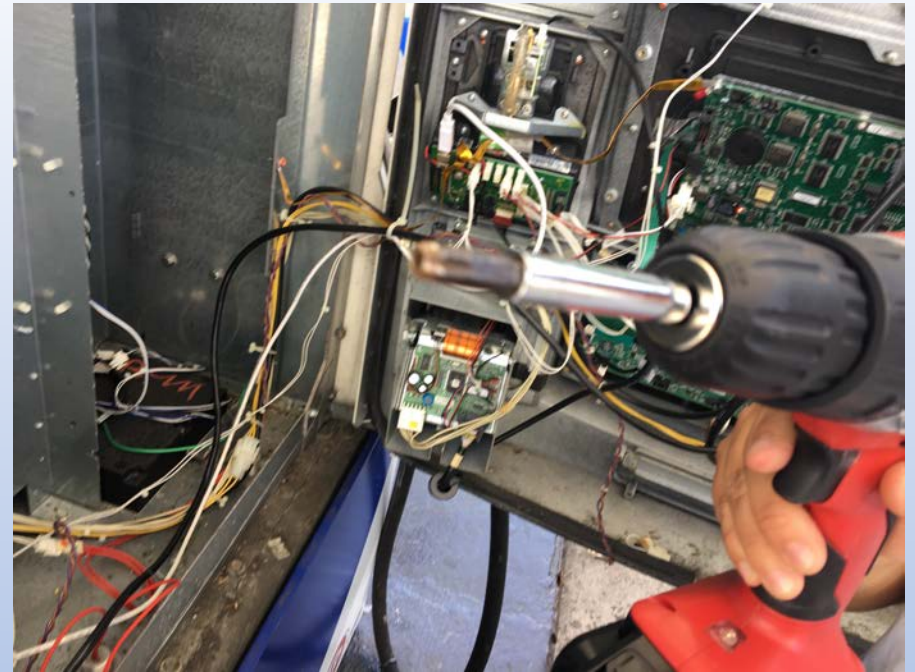
- (10)(a) Each person who owns or manages a retail petroleum fuel measuring device shall have affixed to or installed onto the measuring device a security measure to restrict the unauthorized access of customer payment card information. The security measure must include one or more of the following:
 1. The placement of pressure-sensitive security tape over the panel opening that leads to the scanning device for the retail petroleum fuel measuring device in a manner that will restrict the unauthorized opening of the panel.
- (e) The department may seize without warrant any skimming device, as defined in s. [817.625](#), for use as evidence.





Security Locks





Wayne locks Easily Accessible





Security Locks





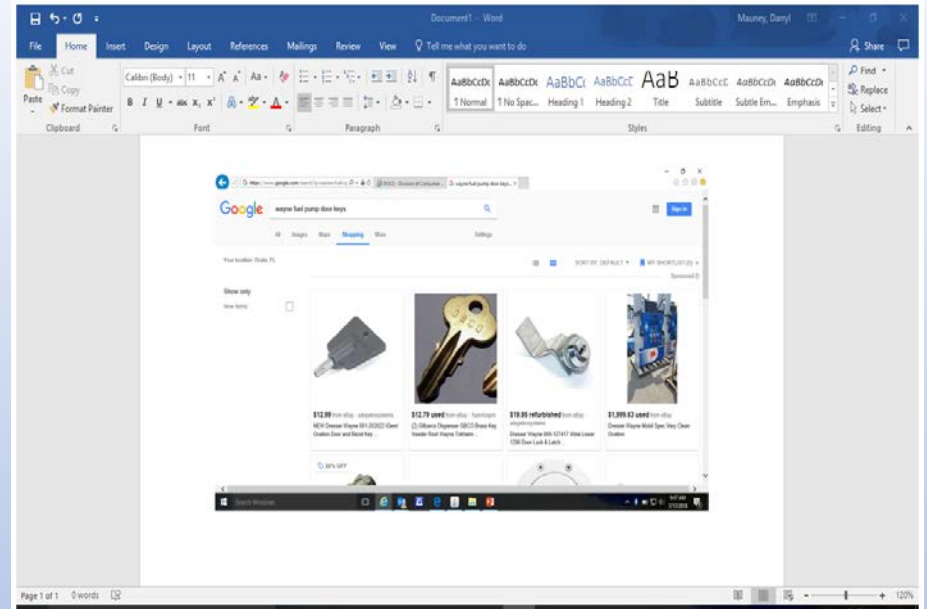
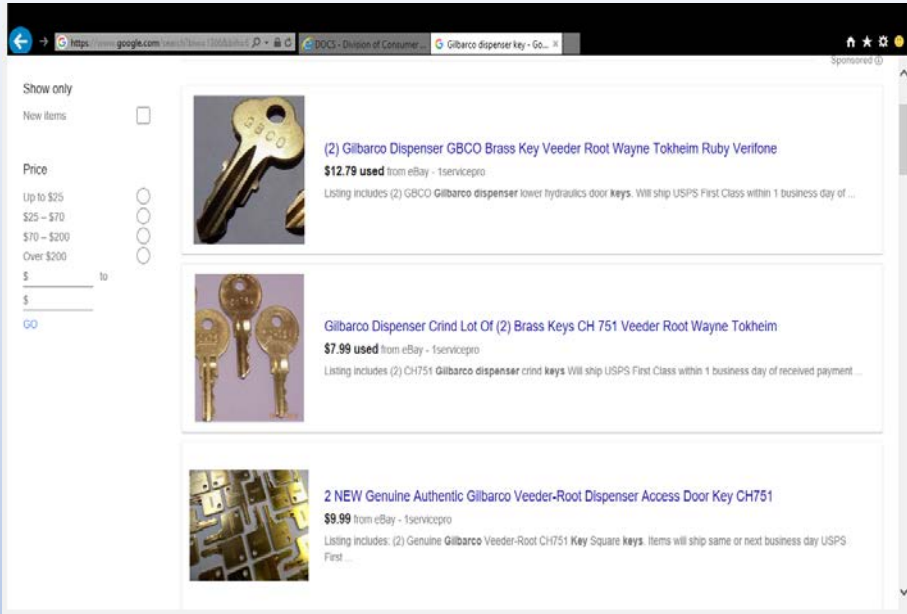
Wayne Pump W & W/O Security locks





Wayne W/O Security Features





Standard Keys Online

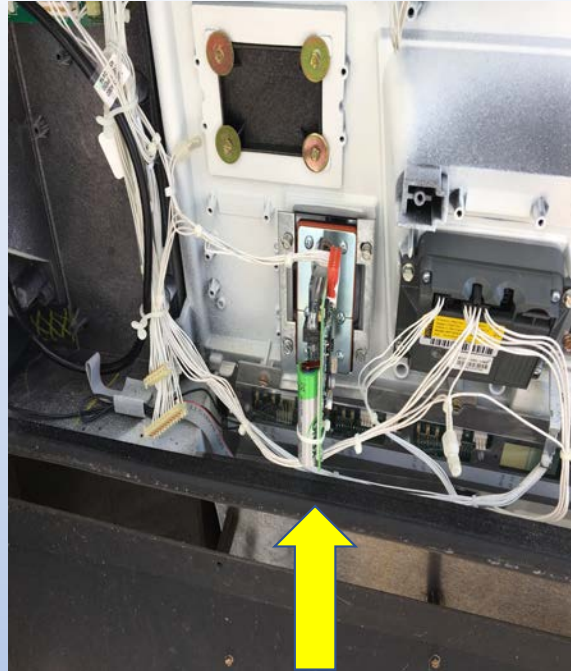


CREDIT
CARD
READERS



SECURE CARD READER





Secure Card Readers





Amber Light Means
There's A Problem

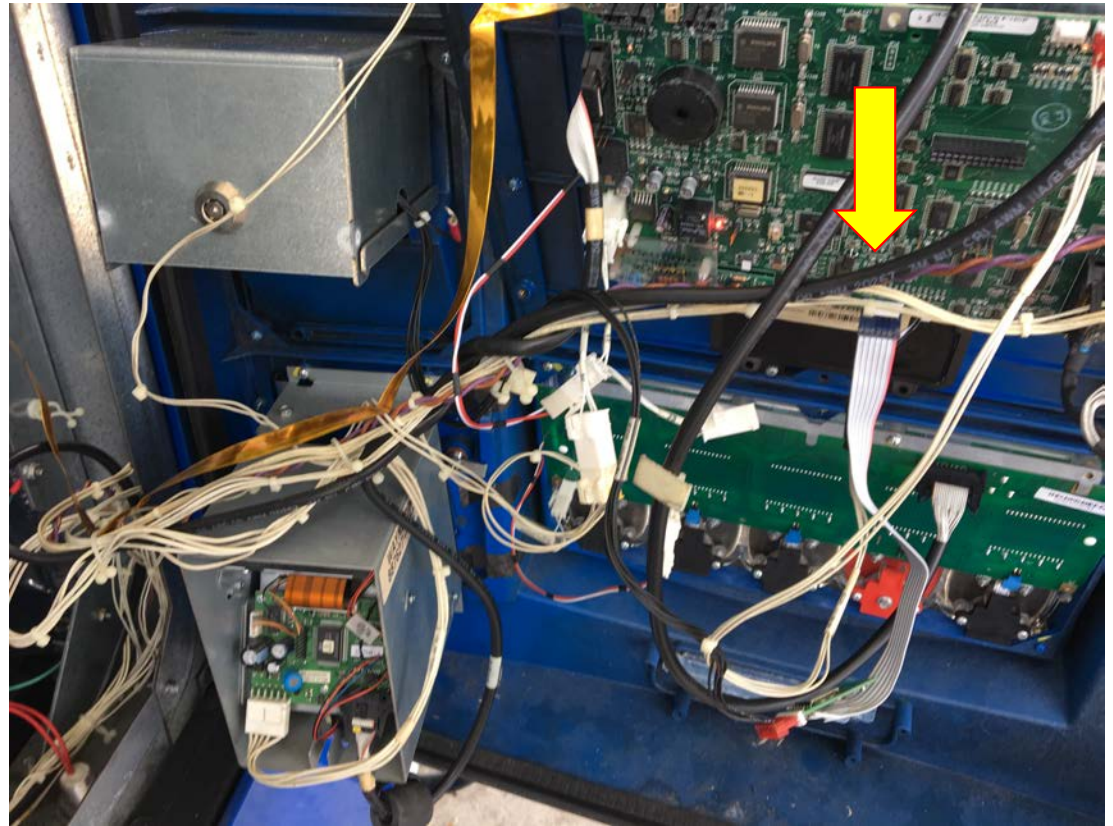




Additional Secure Card Readers



LOOK AT THE
LOCK BOX
THEN
FOLLOW THE
CABLE



SECURITY
SEALS





Correct And Incorrect Placement Of Seals





Fake Security Seals



https://www.google.com/search?q=Gas+security+seals+&... | DOCS - Division of Consumer ... | Gas security seals - Google ...

Show only

Available nearby
New items









Price

Up to \$15
\$15 – \$30
\$30 – \$45
Over \$45

\$ _____ to
\$ _____
GO

Seller

Gamut.com
Grainger Industrial S...
Jet.com
Neobits.com
Zoro
MORE

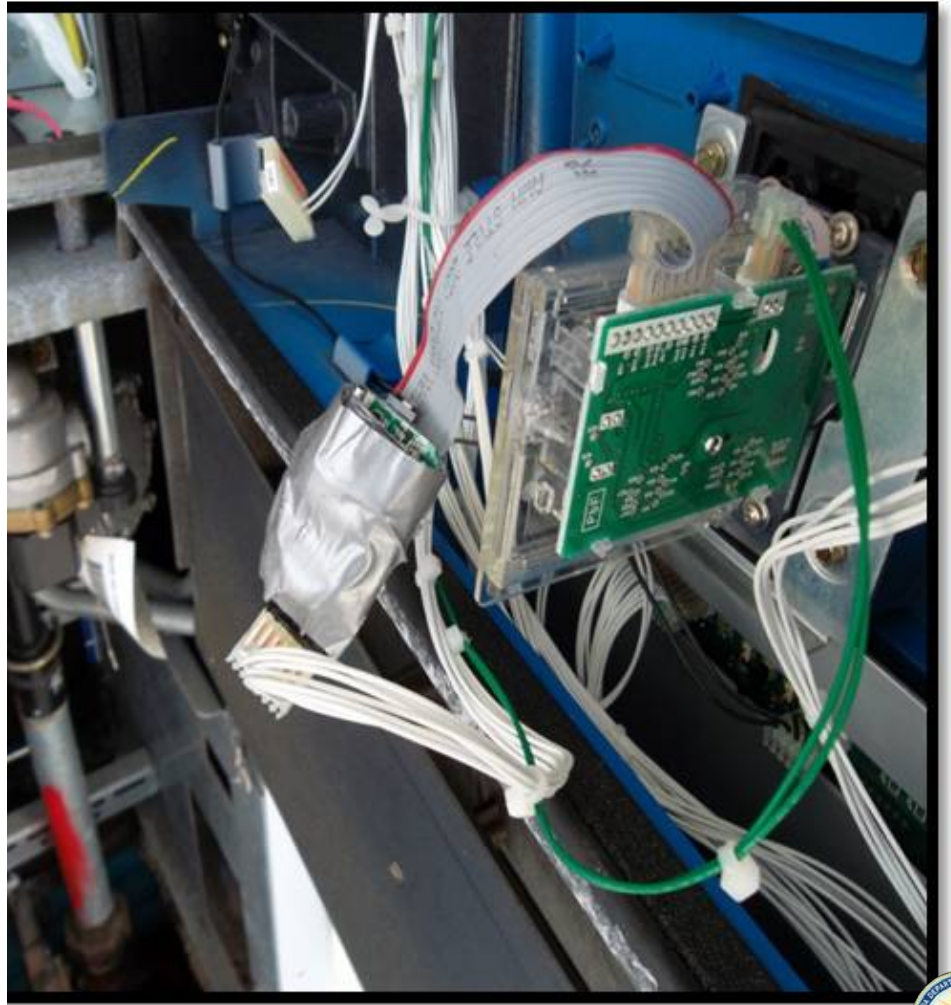
 <p>\$69.00 from TydenBrooks WE CARE Gas Pump Tamper-Evident Security Labels</p>	 <p>\$45.80 from GasDevs.com Dispenser Security Seal Label - Red</p>	 <p>\$45.80 from GasDevs.com Dispenser Security Seal Label - Black</p>	 <p>\$174.00 from ULINE Padlock Seals - Red - ULINE - Carton of 1,000 - H-916R</p>
 <p>\$20.00</p>	 <p>\$44.00</p>	 <p>\$40.00</p>	 <p>\$44.00</p>

Purchase Security Seals online



CREDIT
CARD
SKIMMERS

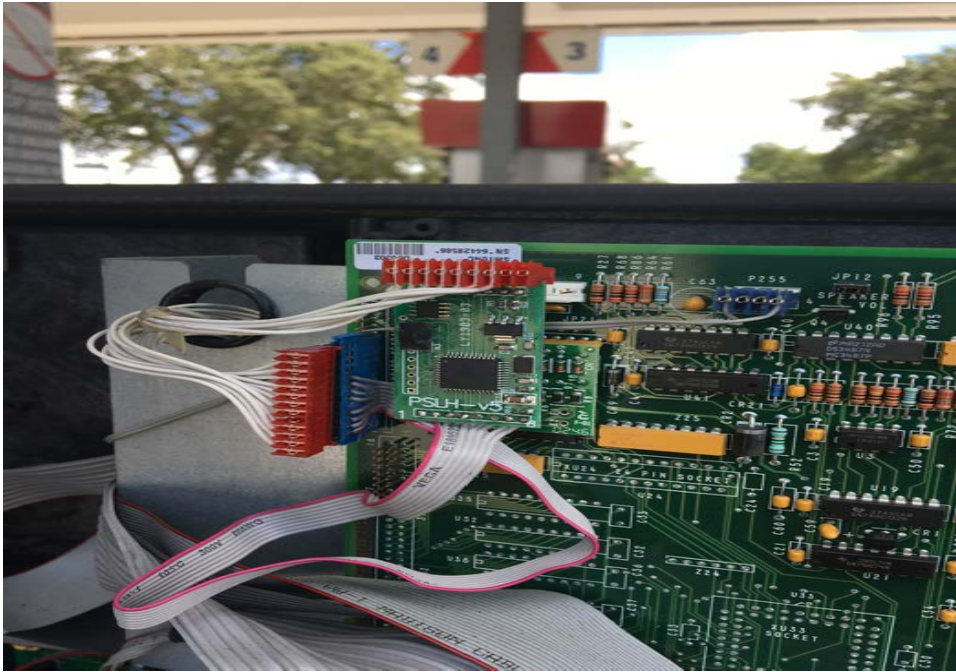


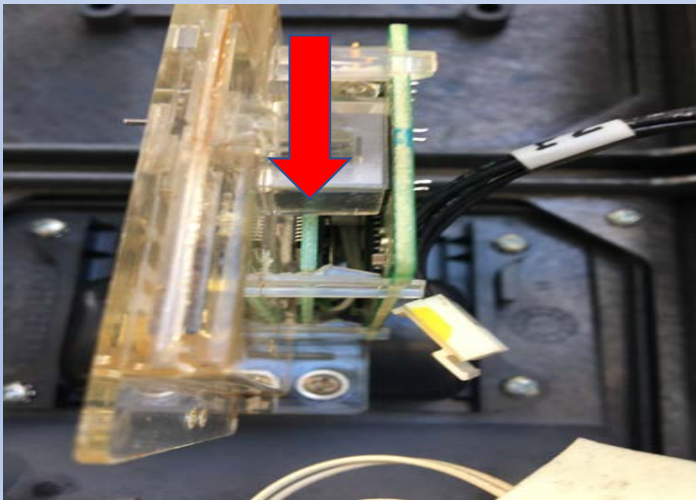
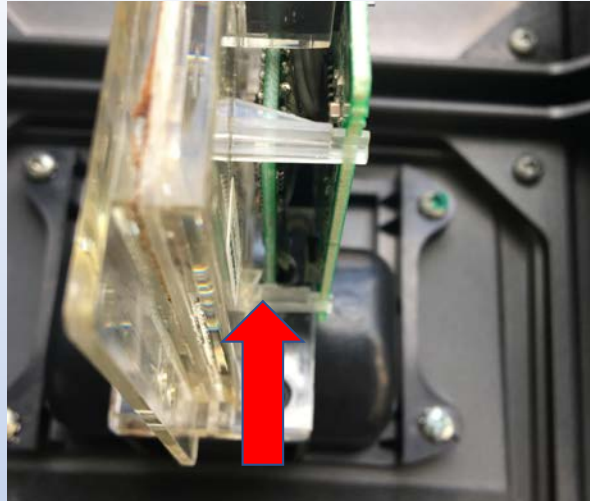


GILBARCO MODEL



THIS CAPTURES PIN ALSO

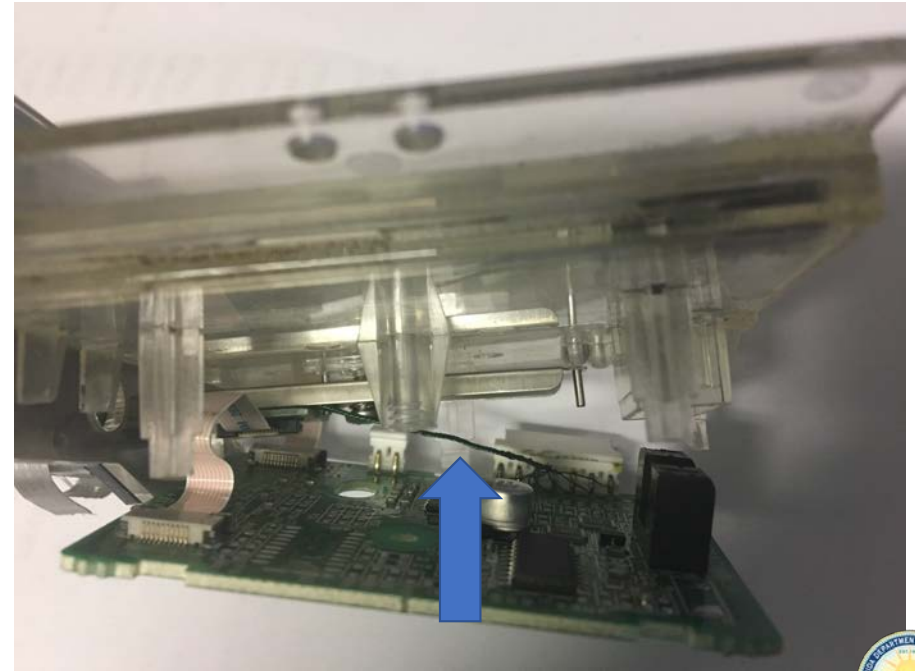
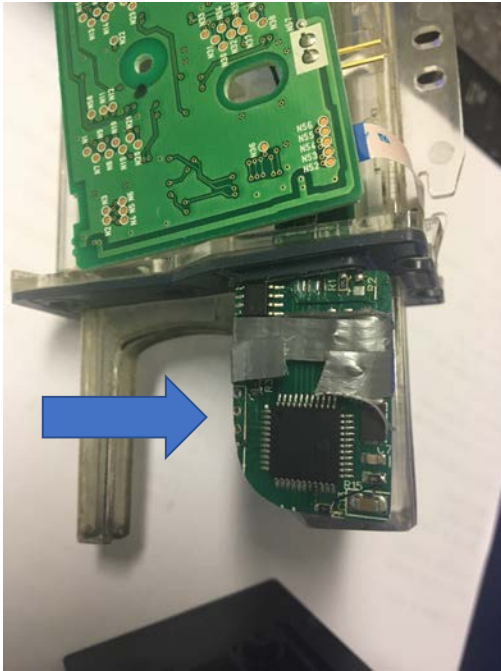


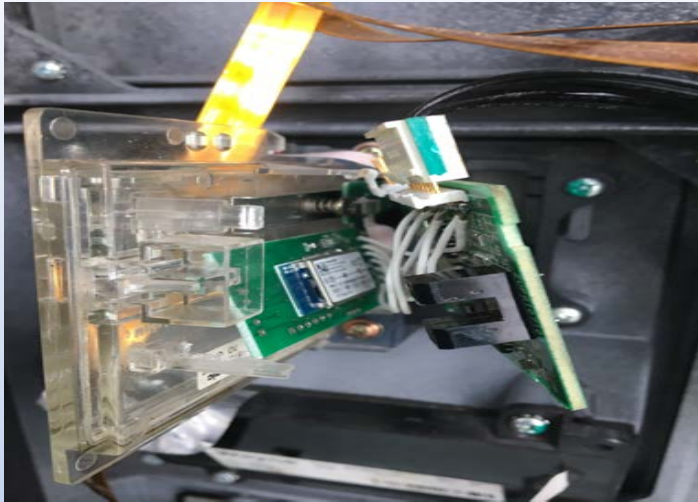


Inside Card Reader



WHAT INSPECTORS ARE FINDING





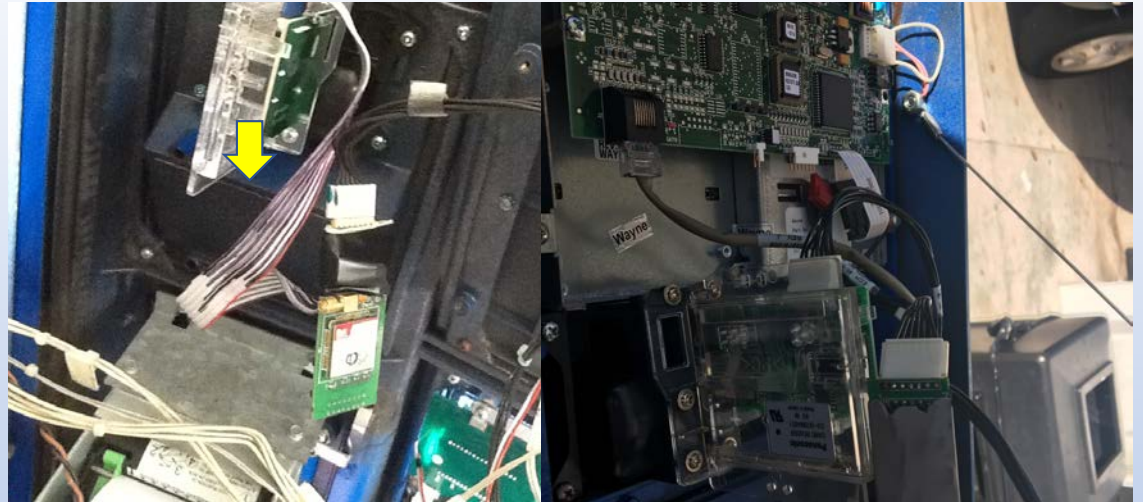
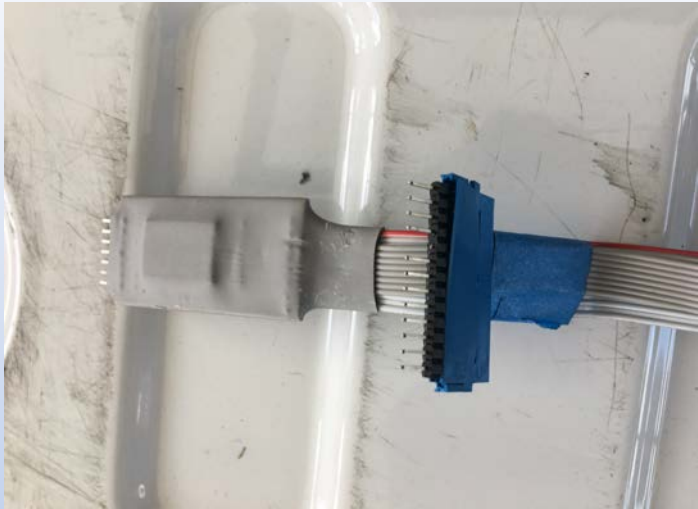
Cell Phone Chip In Skimmer



WHAT WAS FOUND IN OUR AREA

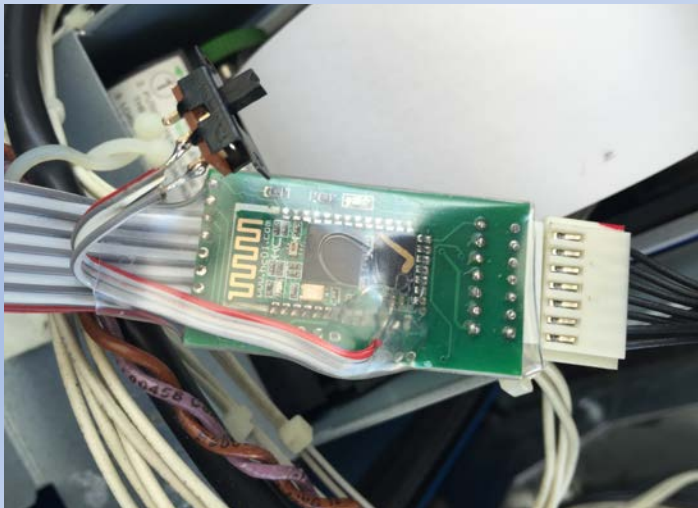
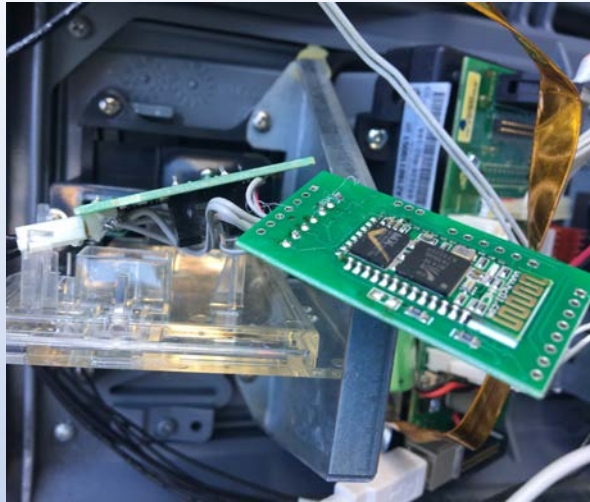
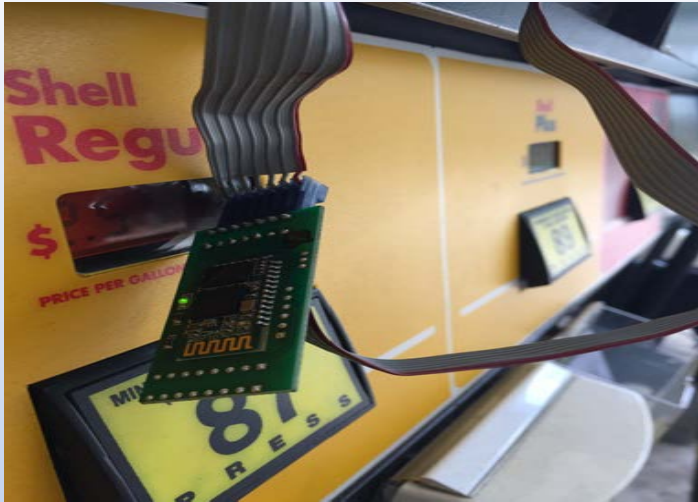
We call these 'Overlays'





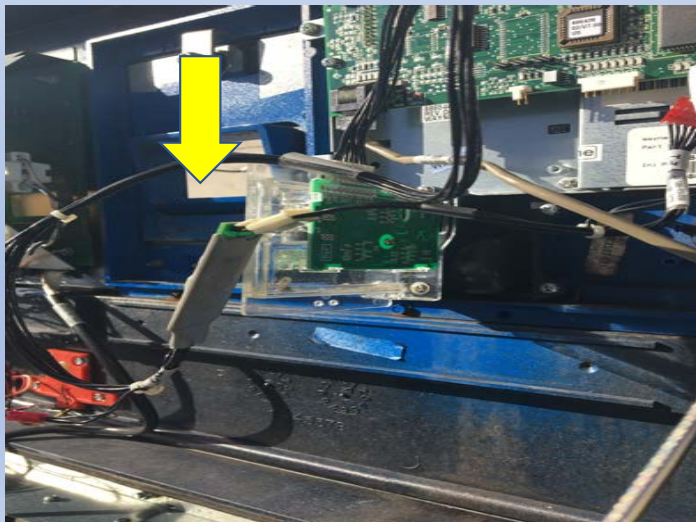
Inline Skimmer





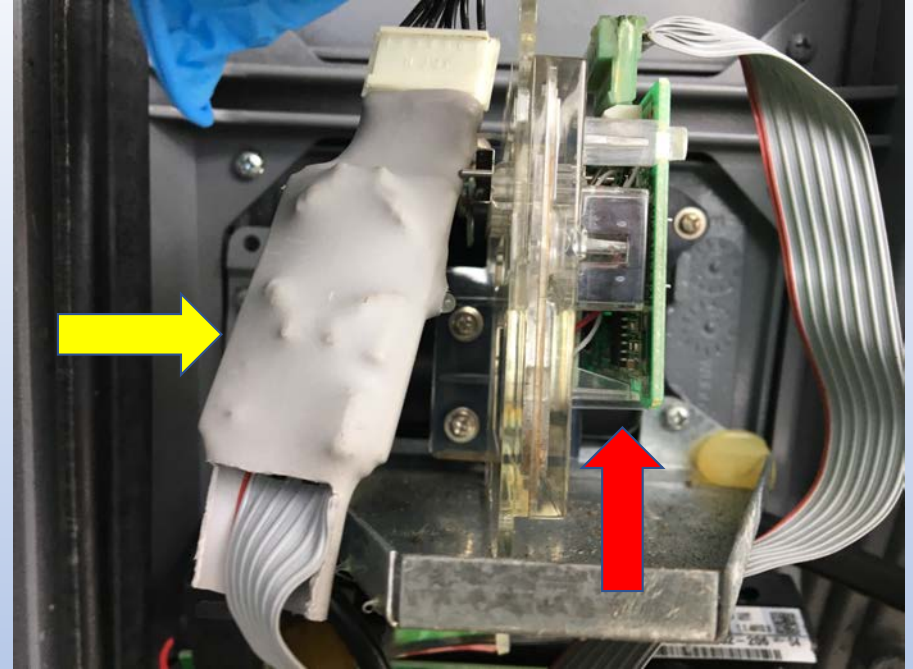
Bluetooth Skimmers





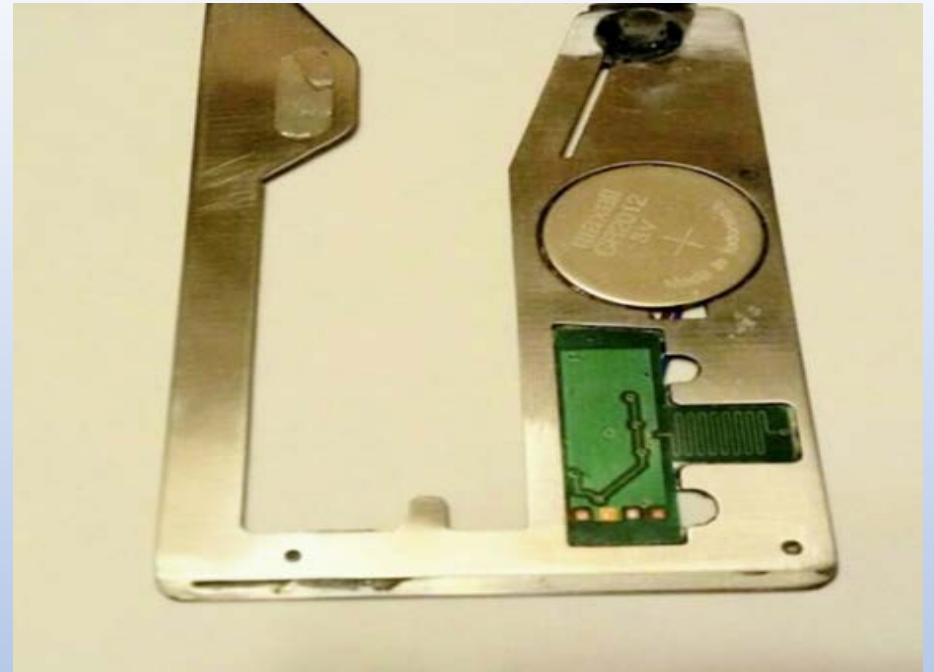
Other Styles Of Skimmers





Multiple On The Same Pump





Other Devices



VAMPIRE CLIP



STATE OF FLORIDA RECORD:

8 SKIMMERS !!

1 found in each of the 8
dispensers at this facility.



TYLER, Texas (KLTV) - An Austin man has been sentenced to life in prison for his role in a credit card skimming operation in Tyler.

Felipe Manuel Nieves Perez, 33, pleaded guilty earlier this year to his involvement in the operation, which involved installing card skimmers with blue tooth capability to be accessed by a laptop used in vehicles parked at gas pumps.



SKIMMER
COLLECTION

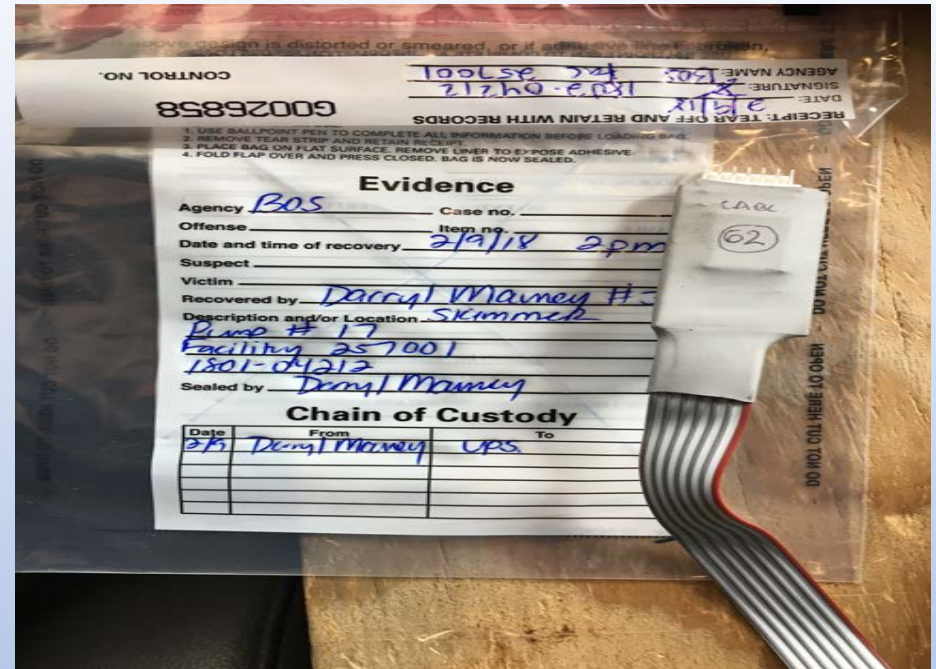
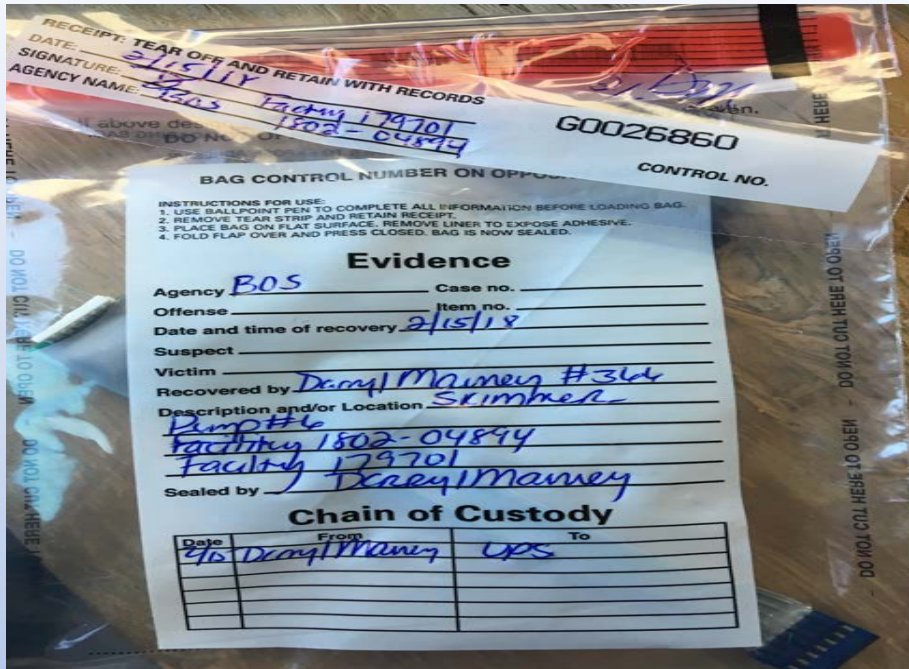


Florida collection law

525.07 Powers and duties of department; inspections; unlawful acts.—

- (10)(e) The department may seize without warrant any skimming device, as defined in s. [817.625](#), for use as evidence.





Evidence Bags



STATS

- Starting March 2015 the State of Florida Inspectors collected 169 Skimmers.

Each credit card number stolen is charged on average \$750.00

With an average of 100 credit card numbers stolen per skimmer.

	Collected
2016	219
2017	642
2018	1242
2019	1100 (to date)



SKIMMER CHECKLIST

Florida collection law

525.07 Powers and duties of department; inspections; unlawful acts.—

- (e) The department may seize without warrant any skimming device, as defined in s. [817.625](#), for use as evidence.

SKIMMER CHECKLIST

When you find a skimmer in a gas pump please answer the following questions and send this to Carrie Jenkins, Ag Law, your Supervisor, Alan and Mauricio

- YES NO Are there any visual signs of tampering to gain entry to the pump?
 YES NO Do the pumps have security tape?
 YES NO Do the pumps have security tape properly placed?
 YES NO Is the security tape on the device with the skimmer intact?
 YES NO Does the pump with the skimmer have a standard lock?
 YES NO Does the pump with the skimmer have a high security lock?
 YES NO Does the pump with the skimmer have an alarm or enhanced security?

If no security measures were in place or security measures were not approved, what action was taken? No Action Correction Notice Issued Removed from Service

Other: Explain _____

Date found 08-23-19

Facility Name Chevron # 47590

Facility # 131881

Facility Address 3695 NW 167 Ave.

City Miami Gardens

County Miami Dade

Number of skimmers found: 1 Pump #s: 5

Pump Manufacturer: Wayne

Responding Officer: _____ Agency: _____

Case Number or Evidence Bag Number: C5654346

Last Inspection/Notes/ Additional information _____

08-20-19

1:15 PM

Sent to BOS.

Inspector: Mark Snyder Date: 08-23-19 Rev. 7/19



How are skimmers used?

- The stolen information is either sold or downloaded then transferred to blank cards and used to make illegal purchases.
- Skimming can take place anytime & anywhere when a credit or debit card is used, including ATM's, hotels, retail establishments, restaurants, & gas pumps.
- If a crook did their "job" properly these skimmers cannot be detected by consumers.



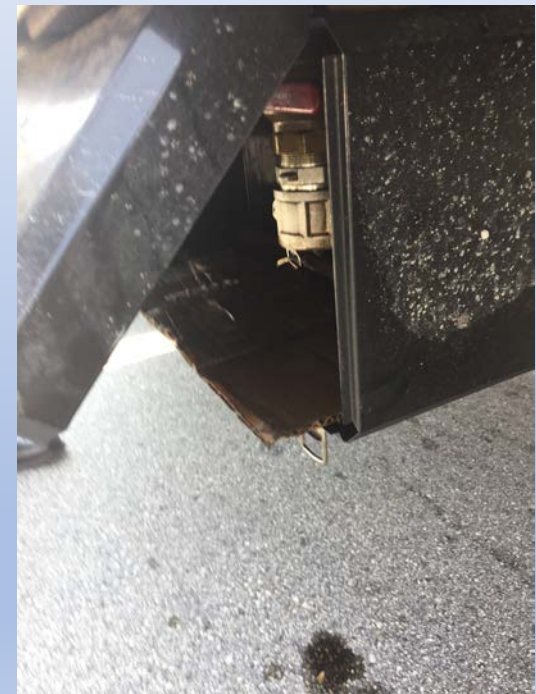
BLADDER
TRUCKS



Examples



Examples





QUESTIONS