



# ATM FRAUD TACTICS

The Three Methods Fraudsters Can Use to Steal Your Banking Information Via ATM

There are three commonly used ways to defraud at a cash point machine or ATM these are the Lebanese loop, electronic and distraction

## 1 Electronic

A camera is concealed in a strip of plastic, which is placed above the keypad of the machine to record your pin number.

This device holds a transmitter, which can send the information to someone sat up to 150 yards away.

A disguised 'THROAT' skimmer is placed over the card slot - when a customer inserts their card the throat will copy the card account details.

Where there are multiple ATM machines, the criminals will tamper with some or simply put up a fake out of order sign to funnel a customer to the ATM they are monitoring - they tend stay in one place for 1-2 hours.

The data gathered is then transferred onto counterfeit cards, which the criminals keep a record of.

These will then be taken either within the next hour or in the early hours of the next morning to a cash point and each one fed in with the relevant pin number and the maximum amount of cash is taken out. They could possibly have up to 40 cards in their possession with a possible £300.00 for each card.

**£12,000.00 – not bad for a few hours work**

## The Lebanese Loop 2

A length of tape is inserted into the card slot - when a card is inserted the tape traps it.

The criminal stands behind the customer & suggests entering the pin number twice when the card is not returned - saying, in a friendly way, that this has happened to them before.

The criminal watches this to learn the pin number - when the customer leaves to call their bank, the criminal removes the card & takes it to another ATM, using it to withdraw money.

[To see how this scam works click here](#)

## 3 Distraction

People stand close behind you at a cash machine & appear to be typing on their phones - they are collectively attempting to copy your pin.

One of these people then taps you on the shoulder & asks if you've dropped the £10 note that is on the floor - as you reach down to pick it up one of the other criminals removes your card from the ATM, copies its information & then returns it to the machine before you stand back up.

Without you knowing, these criminals now have your pin number & card details, ready to be put onto counterfeit cards to withdraw your money.

### Prevention of ATM Fraud

Check the machine you are using, check no-one is looking over your shoulder & cover your hand as you enter your pin number

Do not remove any criminal devices as they are valuable to the criminals and they will use force to retrieve them

If you think anything is suspicious report it to the premises that the cash point is outside of or to the police

