

What Do ATM Skimming Devices Look Like?

According to the U.S. Secret Service, ATM skimming is increasing and becoming better organized. Skimming devices have evolved and are more difficult to detect. Fortunately, frontline bank employees can still foil ATM thieves with tried-and-true best practices, such as training and inspections.

Bank employees should be familiar with the original appearance of their ATMs. The ability to identify ATM skimming devices is one of the best ways to fight ATM skimming.

Pinhole Camera Panels

The paneling is positioned to blend into the ATM's façade with line of sight to capture a pin as it is being entered. Pinhole cameras are also used in door skimming — when card reading devices installed on ATM-room door locks collect magnetic stripe info.

Masked Cameras

These cameras with line of sight to the keypad are cleverly hidden in unsuspecting items.

Skimming Devices

Notice how the device looks like the actual card reader. The device is attached on top of the real card reader to capture the magnetic stripe data when an ATM card is inserted.



Some skimmers use onboard storage that needs to be retrieved to access the stored stolen data. This requires the thief to make a second trip to the ATM to remove the device.



Others use a Bluetooth transmitter that automatically transmits stolen data to a nearby thief with a laptop or cell phone. This type of skimmer does not need to be retrieved to access the data.



Another method that skimmers use is the GSM standard to wirelessly send stolen bank data via text message to a cell phone.

Ultra-thin Skimmers

These are the newest types of skimmers and are very difficult to detect because they are thin enough to be inserted inside the card reader slot.

Keypad Covers

These keypad covers are placed on top of the actual keypad to record keystrokes. These devices are more susceptible to being identified because they are touched by customers. They may not "feel right" to customers and raise suspicion.

All-in-one Skimmers

These devices, which need to be retrieved by ATM thieves, contain both the skimmer and pinhole camera in one unit.

