

Pump Patrol – Stop Skimmer Crimes at the Source

Skimmer crimes are on the rise nationwide. Credit and debit card data is being stolen through electronic devices that are attached over the actual card reader. Matching the look of the real reader, they are difficult to detect. These devices capture account and pin numbers to gain access to the cardholder's bank account or to make illegal purchases. Technically savvy criminals have started installing wireless transmitters inside of the pumps, and the skimmer goes virtually undetected.

A review of the Markel claim activity shows that the impact of skimmer crimes is two-fold. Not only do these crimes have a financial impact on your valued customers, but many times result in vandalism to the pumps. Research shows skimmer crime is growing more frequent among gas stations and not just at ATMs.

According to a recent article in USA Today, *Thieves Skim Credit Card Data at Fuel Pumps*, by Katharine Lackey, card skimmer crime has grabbed the attention of the Secret Service Financial and Electronic Crimes Units. California, Washington, Pennsylvania, Nevada and Delaware have higher than average skimmer crime activity. With this type of crime spreading rapidly, businesses in all states should contact local law enforcement agencies to learn about local trends and crime prevention programs that may be available.

In addition to law enforcement strategies, the following recommendations may help reduce the likelihood of card skimmer crime and vandalism:

- Educate your employees about card skimmer crimes.
- Watch for people tampering with access panels and attempting to shield their activities.
- Place seals on accessible compartments, and check them frequently for tampering.
- Install alarms on pumps to alert the attendant if someone attempts to open it.
- Encourage clientele to pay by credit instead of debit. Skimmer devices capture debit card account and pin numbers to give criminals access to victims' bank accounts.
- Conduct background checks on all employees. Because there is a reported history of these crimes being committed by employees, it is important to take measures to hire honest employees that will work with you to prevent crime.
- Position surveillance cameras prominently and ensure they have a clear view of gas pump activity.

If you have a safety or risk management question or a suggestion for a topic, please contact Markel's Risk Management Department at safety1st@markelcorp.com.