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# ATM Skimming: Read this to save yourself from the new ATM fraud

BY ET ONLINE | UPDATED: AUG 03, 2018, 01.26 PM IST

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Several people in [Kolkata](#) have reported ATM frauds in past couple of days in which 78 customers of leading public and private sector banks have allegedly lost over Rs 20 lakh. The investigating agencies suspect that fraudsters used the card skimming technique to clone debit/credit cards to withdraw money from remote locations. From what is ATM skimming to how you can spot the compromised ATM machines, here is what you can do to save yourself from this hi-tech fraud.

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## What is ATM skimming?

ATM skimming is a theft of card information, where a small device, known as a skimmer, is used to steal the information during a legitimate ATM transaction. As the card is swiped at the machine, the skimmer device captures the information stored on the card's magnetic strip.

## How is it done?

Thieves place the skimmer on the ATM card swiping mechanism. However, only a skimmer is not enough. The crooks trying to dupe the people, either place a camera inside the ATM or hack the bank camera to get to know the ATM pin of the card user. Once the pin is recorded and the card details are stored on the skimmer, the thieves use it to purchase things online or create cloned cards.

## How to spot a skimmer?

Spotting a skimmer is a rather easy task. All you need to do is check the ATM machine prior to using it. The card reader section might be extended than usual on a machine that has been tampered.

If a keypad on the ATM seems to protrude oddly, check the keypad for it might be a fake.

If the card reader on the machine is loose then try avoiding the machine.

### **How to avoid being duped?**

Cover you ATM keypad whenever you enter the ATM pin.

Register for SMS updates to stay up-to-date with your bank transactions. This will help you get an alert when a suspicious transaction is done using your card.

### **What should be done if your ATM details have been stolen?**

The fraud needs to be reported as soon as possible.

### **If you have an account with Bank A and have used the card to withdraw money from an ATM of Bank B, which has been compromised which bank should you report your concern to?**

A complaint should be lodged at Bank A at the earliest possible. According to the [RBI](#), "longer the time taken to notify the bank, the higher will be the risk of loss."

### **Who returns your money?**

The bank that has issued you the card will pay you back the money. If prima facie it is established that you are a victim of skimming fraud, the bank makes the payment upfront.

According to the RBI, the customer liability will be zero in a case where the unauthorised transaction occurs in a third-party breach where the deficiency lies neither with the bank nor with the customer, but elsewhere in the system, and the customer notifies the bank within three working days of receiving the communication from the bank regarding the transaction.

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