



# Skimming prevention at payment terminals both inside and outside

**It's in your interest to prevent cases of fraud involving skimming<sup>1</sup> at your Points of Sale and both inside and outside. To do so, you need to identify tampering of payment terminals at the earliest possible moment and take the right steps. Together with your staff, you the dealer have a crucial role to play in preventing and minimizing financial damage.**

**To start: take pictures of the payment terminal/vending machines in their original state.**

- ⚠ Take two pictures of each payment terminal currently in use:
- the card slot
  - the keypad which is used to enter the PIN

**The pictures are used to make comparisons as part of recommended daily checks. This helps you to identify any devices that have been installed to facilitate skimming.**

## Tips for daily checks

- ⚠ You should check the following modules for tampering every morning, lunchtime and evening when starting and finishing work.

To do so, you should compare the original pictures with:

- the keypad and the card slot on the payment terminal, and
- all areas at and near the Points of Sale that could be equipped with a miniature camera overlooking the keypad

**Even if outdoor devices are most at risk, we recommend that you check the payment terminals inside as well.**

## What do to in the event of suspected tampering:

1. Do not allow anyone to make payments at the payment terminal concerned.
2. Do not remove **any** skimming devices (e.g. devices on card slots, miniature cameras, etc.) from the payment terminal/vending machine concerned.
3. If the payment terminal/vending machine concerned is outdoors, move away from the area as the perpetrators could still be within sight.
4. Inform the nearest police station without delay.
5. Complete the form used to report tampering with ATMs or other terminals and send it to us as soon as possible (please note the comments on the form). You will find the form at [www.six-payment-services.com/skimming](http://www.six-payment-services.com/skimming)

<sup>1</sup> Skimming involves tampering with payment terminals in such a way that the perpetrators gain possession of magnetic strip data from cards and the associated PINs. The data is recorded by installing a device in front of the card reader containing a magnetic strip reader plus a miniature camera or keypad overlay.

Your local point of contact can be found at: [www.six-payment-services.com/contact](http://www.six-payment-services.com/contact)

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