Developing and Implementing an Anti-Skimming ATM Security Strategy

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Card Fraud Losses | Industry Facts

• Globally, for every $100 worth of credit and debit card transactions last year, 4.46 cents were lost to fraud worldwide in 2010, down from 4.71 cents in 2009

• Total fraud losses worldwide were $7.6 billion in 2010, up 10 percent from 2009

• Fraud in the United States accounted for 47 percent of global fraud losses in 2010—up from about 46.5 percent in 2009 and 44 percent in the middle of the last decade

- The Nilson Report, 2011
What is skimming?
Skimming | Industry Facts

• Skimming is one of the financial industry’s fastest-growing crimes, according to the U.S. Secret Service

• In October 2010, ATMMarketplace.com reported that ATM skimming alone is responsible for $350,000 of fraud daily exceeding a billion dollars in losses annually
Cardholder Data Chain of Trust
ATM Skimming

• Do you have a team in place within your organization to immediately address an attack?

• Are you on any industry email list for any publicized attacks and updated information?

• Have you involved your ATM Network Provider? They should have data that will help identify attacks in process.

• What have you done to educate your customers?

• Have you taken steps to protect your ATM fleet?
ATM Skimming Devices

Digital Video Snapshot
Site: FTCH023555 Des Plaines-Elmhurst Road
Camera Group: 23555 Des Plaines-Elmhurst Road
Camera Name: ATM 4630
9/30/2009 7:41:27 PM (Central Daylight Time)

Capture Size: 352 x 240 pixels
Device Network Name: MNOS08148435
Device Serial Number: GS08148435
Device Station ID: 1604

Digital Video Snapshot
Site: FTAM01704 Bertrand
Camera Group: 01704 Bertrand
Camera Name: ATM 2015
12/30/2009 7:05:31 PM (Eastern Standard Time)

Capture Size: 352 x 240 pixels
Recorder Network Name: DVEKBB0197
Recorder Serial Number: KB41K3197
Recorder Station ID: 1394
ATM Skimming Video

Digital Video Snapshot
Site: FTMM01704 Bertrand
Camera Group: 01704 Bertrand
Camera Name: ATM 2515

Capture Size: 352 x 240 pixels
Recorder Network Name: DV/RKBAAK8197
Recorder Serial Number: KBAAK8197
Recorder Station ID: 1394

Digital Video Snapshot
Site: FTMM01704 Bertrand
Camera Group: 01704 Bertrand
Camera Name: ATM 2515

Capture Size: 352 x 240 pixels
Recorder Network Name: DV/RKBAAK8197
Recorder Serial Number: KBAAK8197
Recorder Station ID: 1394
Customer Involvement

Protect Yourself from Fraud
Before you use this ATM, look for these security decals. If decals are missing, look altered or are damaged, do NOT use this ATM.
Report issues to 1-800-436-4400.

FIFTH THIRD BANK

> PLEASE INSERT YOUR CARD <
Custom Bezel
Lessons Learned

• The $800 withdrawal
• The Skimming Test Card
• Expanded use of video—preferably digital
• Customer interaction
Layered Preventive Measures

- PIN Shield
- Jitter
- TMD – Detect and Jam
- Advanced Skimming Detection (ASD)
- Interchangeable Bezel
- Vestibule Door Access – Bi-Axial Card Reader
- Card-based Profile: used in credit cards today
Logical Preventive Measures

• ATMs on dedicated network (physical or VLAN)
• Default user names & passwords changed/disabled
• Centralized management of
  • OS security policies and users
  • Active patch management (OS and 3rd party software)
• Usage of local firewalls and anti-virus, signature updates
• Unapproved USB devices prevented from being used
• Unapproved software prevented from being installed or run (whitelisting)
• Centralized logging of security events and logs
• Hard drive encryption
Risk Management | Are you prepared for:

- Financial Risk
- Average loss per skimming attack
- Cost to research, notify and refund customers
- Reputation Risk
- Possibility of losing customers
- Network of negative news
Questions???