

Watch out for Card Skimmers at Gas Stations

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Credit card skimming at gas stations is happening all over the country including here. With lots of travellers on the road, here are some tips to avoid this common technology hazard.

With the summer travel season in high gear, the FTC is warning drivers about skimming scams at the pump.

Skimmers are illegal card readers attached to payment terminals. These card readers grab data off a credit or debit card's magnetic stripe without your knowledge. Criminals sell the stolen data or use it to buy things online. You won't know your information has been stolen until you get your statement or an overdraft notice.

Here are a few tips to help you avoid a skimmer when you gas up:

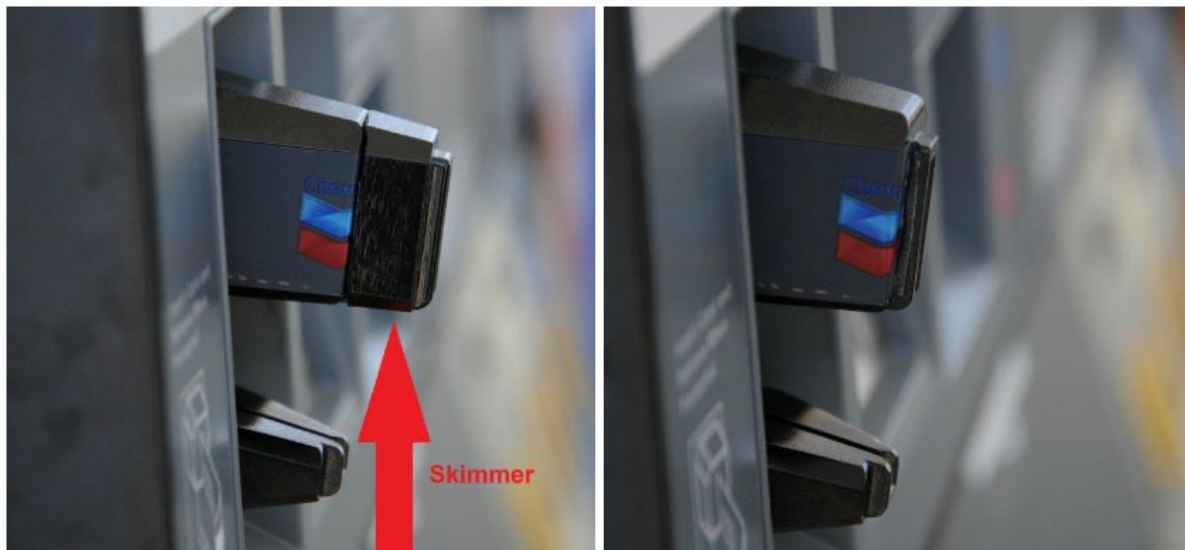
- Make sure the gas pump panel is closed and doesn't show signs of tampering. Many stations now put security seals over the cabinet panel. If the pump panel is opened, the label will read "void."



Stores (NACS) and Connexus

Photo credit: National Association of Convenience

- Look at the card reader itself. Does it look different than other readers at the station? For example, the card reader on the left has a skimmer attached; the reader on the right doesn't.



credit: Royal Canadian Mounted Police in Kamloops, Canada

Photo

- Try to wiggle the card reader before you put in your card. If it moves, report it to the attendant. Then use a different pump.
- If you use a debit card at the pump, run it as a credit card instead of entering a PIN. That way, the PIN is safe and the money isn't deducted immediately from your account.



- If you're really concerned about skimmers, pay inside rather than at the pump.
- Monitor your credit card and bank accounts regularly to spot unauthorized charges.

If your credit card has been compromised, report it to your bank or card issuer. Federal law limits your liability if your credit, ATM, or debit card is lost or stolen, but your liability may depend on how quickly you report the loss or theft. For more information, read [Lost or Stolen Credit, ATM, and Debit Cards](#).