

WHAT SHOULD YOU DO TO AVOID SKIMMING?

Do you have a firm suspicion that a card-based machine has been manipulated, or that you have been a victim of skimming? The following steps will assist you:

- › Do not use any machine that you believe to be suspect. If your card is retained by the machine for no reason, it is best to remain by the machine until the situation is clarified, or have the card blocked immediately. Contact the machine operator or the relevant financial institution, or if it is outside office hours, telephone the police on the emergency number 117. Follow the instructions from the police and do not change anything at the scene until they arrive.
- › Do not accept help from strangers. They may be fraudsters or their accomplices.
- › Have your card cancelled if you suspect fraud. Do the same if you have lost your card, it has been stolen, or the card has been retained by the card-based machine for no reason.

HAVING YOUR CARD BLOCKED

In order to have your card blocked immediately, it is a good idea to carry details of your card number and the telephone number of the card issuer's customer service at all times. Protect yourself against skimming!

For further information, please visit: www.stop-skimming.ch

**Secure
machine use**



Your local police

BEWARE OF SKIMMING!

www.stop-skimming.ch

LOOK AFTER YOUR MONEY!

Cunning fraudsters can steal your money straight from your account. To do this, they obtain information about your account, debit and credit cards illegally and then withdraw money – without you noticing. This type of fraud is known as “skimming”.

In recent times, the number of skimming cases has increased considerably in Switzerland. In many instances, the perpetrators exploit their victims' lack of mistrust.

It requires just a few precautions to protect yourself from this kind of theft. Useful information is available here.

WHAT IS SKIMMING?

The term skimming is used to describe the manipulation of card-based machines (ATMs, ticket machines and payment terminals in shops, fillings stations, restaurants, etc.). The perpetrators use special equipment on or in the machines, which copies the data on the account, debit or credit card's magnetic strip, and discloses the PIN. The perpetrators are frequently part of organised gangs.



Mini camera (example)
Films unprotected input of the PIN.



Device placed over card slot (example)
Copies data from the magnetic strip

PROTECTION AGAINST SKIMMING

The following tips can help to protect you against skimming and other card-related crimes.

Secret PIN

Your PIN is secret and should never be disclosed to others, kept with the card, or written down on the card. Never use your PIN for opening doors.

Conceal your PIN entry

Whenever you enter your PIN at a card-based machine, conceal what you are doing. Keep one hand or your purse/wallet over the other. Do not let anyone watch you entering your PIN. If anybody gets too close to you, ask them to step back.

Report any suspicions

If you come across a manipulated machine, or have a firm suspicion, contact the machine operator or the relevant financial institution immediately. Outside office hours, get in touch with the police on the emergency number 117. In this way, you can help to prevent further problems.

Check your account movements

Check your account statement regularly and contact your financial institution immediately if there are any irregularities.