



**29<sup>th</sup> January 2009**

**ALERT FROM THE IRISH PAYMENT SERVICES ORGANISATION LTD. (IPSO)**

In response to recent criminal activity involving the compromise of payment card terminals in retail outlets, IPSO warns retailers to be alert to criminals purporting to be Point of Sale terminal engineers.

IPSO is aware of a criminal gang which is active in Ireland currently. In recent weeks the gang has tricked a small number of retailers into allowing them access to the terminals and PIN pads in their stores. While in the store, the criminals replace the existing terminals with ones they have compromised earlier. Data then captured from genuine payment card transactions is transmitted to the criminals who use it to create fake magnetic stripe cards for use in countries which have not yet migrated to Chip and PIN technology.

The crime has affected a small number of retailers thus far and the banking industry together with the Garda Bureau of Fraud Investigations (GBFI) is in discussion with a number of those shops already involved. It is not unreasonable to consider that the gang may continue their activities in more stores throughout Ireland.

The GBFI has made a number of related arrests and information obtained would suggest that the gang or gangs are active throughout the country. As a matter of course, retailers should ensure that all visitors to their stores who claim to be from their bank or card processor are vetted. In all cases shop staff should phone their bank or card processor on the phone number available on their account statements or in the phone book, to verify all genuine site visits.

The criminals must gain access to shops to carry out this scam so it is of the utmost importance that retailers take action to help industry stakeholders to prevent this crime.

**-ENDS-**

For further information, please contact:  
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**IPSO:** The Irish Payment Services Organisation is the representative industry body, the voice and guardian of the payments industry and the strategic interface with all payments stakeholders.