



STATEMENT FROM IPSO RE: ATM CARD FRAUD (SKIMMING)

18th November 2003

As part of its ongoing SafeCard campaign and in response to a number of isolated incidents of ATM card fraud (skimming) in Dublin and surrounding areas, the Irish Payment Services Organisation (IPSO¹) is advising cardholders to exercise extra vigilance when using ATM machines.

Skimming is the most prevalent form of counterfeit card fraud whereby the account details from a card's magnetic stripe are electronically copied onto another plastic card. A small number of these devices have been recovered from ATMs in recent days and the Gardaí are currently conducting a full investigation.

Commenting today, Ms Úna Dillon, Manager, IPSO Card Services, said there are a number of simple, but effective ways in which cardholders can help to curb this type of crime.

- *Be aware of the people around you while carrying out an ATM transaction, especially those standing close by, as they could be attempting to see your PIN number*
- *Shield the screen and keyboard so anyone waiting to use the ATM cannot see you enter your PIN or transaction amount*
- *Be aware of any damage to the ATM or obvious attachments that look out of the ordinary*
- *If you see anyone or anything suspicious while carrying out your ATM transaction, cancel the transaction and leave immediately*

Ms Dillon added: "An average of 148.9million ATM transactions take place every year. Approximately 2.9million transactions will take place over the course of this week alone without any problem whatsoever. While we empathise entirely with the victims of this type of fraud, which is, as any crime is, an upsetting and traumatic experience - we stress that this particular fraud has affected a tiny fraction of ATM cardholders only. We would urge anybody with a concern about ATM skimming to visit www.SafeCard.ie for further advice and information".

SafeCard was recently established by IPSO as part of the ongoing campaign by the financial services sector against card fraud. SafeCard, an Irish task force charged with helping to combat rising card fraud levels in Ireland, aims to educate both retailers and consumers about the harmful effects of card fraud and provides simple, yet effective, fraud loss prevention advice.

Current **SafeCard** campaigns running nationwide include retailer seminars, direct marketing initiatives, trade fair demonstrations, and national press and trade magazine advertising. The **SafeCard** campaign also provides anti-fraud training material, on a free of charge basis, to interested parties and relevant groups.

Visit www.SafeCard.ie for further information.

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Notes to Editors:

1. IPSO / IPSO Card Services

The Irish Payment Services Organisation Ltd. (IPSO) is the umbrella body for payment services for financial institutions in Ireland. The company provides strategic and technical support to the payments industry in Ireland, a forum for consultation among participants, and represents the payments industry at national and international levels. Card Services is a dedicated department in IPSO, which deals with card payment industry related issues.

2. SafeCard

SafeCard operates under the direction of the Card Fraud Forum (which consists of representatives from Ireland's card issuers and acquirers who are members of IPSO, IPSO Card Services, the Police Service Northern Ireland and the Garda National Bureau of Fraud Investigation).