



Media Statement

Fraud Alert from the Irish Payment Services Organisation

In response to a number of isolated incidents of ATM fraud (skimming) in recent weeks, the Irish Payment Services Organisation (IPSO) renews its appeal to cardholders to use extra caution when using automated teller machines (ATMs).

Skimming is the most prevalent form of counterfeit card fraud, where account details from a card's magnetic stripe (black line on the rear of the card) are electronically copied onto another plastic card. This 'duplicate' card is then used fraudulently to buy goods and to pay for services in the actual cardholder's name. In the main, the copied card is used to make fraudulent cash withdrawals at ATMs.

In some instances, the fraudster will attempt to obtain the Personal Identification Number (PIN) for the card that is being skimmed and will use the replica card to withdraw from an ATM. A small number of skimming devices have been recovered from ATMs recently and the Gardaí continue to conduct a full investigation.

Commenting today Friday 10th June 2005, Úna Dillon, Head of IPSO Card Services said, there are a number of simple, but effective ways in which cardholders can help to prevent this type of crime.

- *Be aware of any damage to the ATM or obvious sticky adhesive that may have been used to attach a skimming device to the ATM (Note: for investigation purposes we ask that you do not tamper with anything that may look suspicious. If you find something unusual, please report it immediately to the Gardaí)*
- *Shield the screen and PIN pad so that anyone waiting to use the ATM cannot see you enter your PIN or transaction amount*
- *If you think you see anyone or anything suspicious while visiting the ATM, cancel the transaction and advise the Gardaí*
- *If you feel that your card has been compromised, change your PIN immediately, this will ensure that the criminal cannot use your card, even if it had been previously skimmed*

Ms. Dillon added that: "close to 210m ATM transactions take place every year, worth an estimated €19billion. Approximately 4million ATM transactions will take place over the course of this week as normal. 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".

-ENDS-

For further information contact:

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IPSO

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