



## Statement from the Irish Payment Services Organisation (IPSO)

RE: Plastic Card Charity Donations to Tsunami Disaster

*Issued 6<sup>th</sup> January, 2005*

The first report on European ATM Crime covering the period January to September 2004 has been published. ATM fraud is one of the fastest growing crime issues for most countries in Europe. There were 2377 reported attacks of Card skimming at ATMs resulting in losses of nearly €46m across Europe. Card Trapping is also an area of concern, with 2636 reported attacks resulting in losses of just over €3m.

To skim an ATM card the criminals attach a device to the card reader entry slot to record magnetic stripe details without the cardholder's knowledge. A miniature camera is hidden over the PIN pad. This enables criminals to produce counterfeit cards and withdraw money using the legitimate PIN at ATMs which only read the magnetic stripe.

To trap cards a device retains the card inside the ATM whilst the criminals trick the victim into re-entering their PIN, which the criminal then records or memorises.

Commenting today Ms Úna Dillon, Head of Card Services, IPSO stated "The people carrying out these attacks are most likely to be connected to international crime gangs. The key aim of the IPSO Card Fraud Forum (CFF) and the IPSO ATM Crime Group is to make life more difficult for these gangs by boosting international links between the financial payments industry and law enforcement agencies both in Europe and internationally"

Throughout Europe, banks are actively upgrading their ATMs with security devices that prevent both skimming and card trapping, as well as with EMV chip readers. Skimmed cards cannot be used at such ATMs. This massive investment in chip based technology (already one in every three European ATMs has such capability) significantly improves security and will maintain confidence in the system.

The recent report also acknowledges that ram raids increased over the same period. Over 600 ram raids, where the criminals attempt to smash the ATM off its anchor to remove and access the safe took place up to September last year. Losses of almost €6m euros have been reported for this type of attack.

The IPSO CFF is represented on the EU Fraud Prevention Expert Group which includes all European states and is supported by Europol. All members are dedicated to combating the growing threats of cross border debit card fraud, card skimming, and other ATM crime, in Europe. The IPSO CFF and IPSO ATM Crime group facilitate effective representation of ATM related security issues at relevant European central institutions, through a pan-European co-ordination of ATM security resources.

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