

# ICICI BANK CUSTOMER EDUCATION SERIES

A TIMES BUSINESS ASSOCIATE COMMUNICATION

## How can you safeguard yourself against Skimming?

Skimming is the fraudulent collection of confidential information from a credit/debit/ATM card by reading the magnetic strip on the reverse of the card. Fraudsters conceal a skimming device in the card slot of ATMs, which scans the card and captures and stores its information. A tiny strategically positioned camera may also be used to capture the PIN.

Credit card skimming can occur in restaurants, shops or other locations where you physically give control of your card to somebody who can then disappear and run your card through their skimming machine without your knowledge.

The fraudsters use the captured information for online shopping or to withdraw money from ATMs.

### Tips to protect yourself from Skimming

- Insert your card into the card slot only when the ATM screen tells you to do so.
- Key in your PIN only when the ATM screen tells you to do so.
- Never use an ATM with a blank screen.
- Change your ATM PIN frequently.
- Be suspicious of additional devices, like transparent overlays on the ATM keypads, tiny cameras overlooking the keypad, etc.
- Do not hurry. Make sure you are not distracted or rushed into your transaction. Follow the instructions on the ATM screen carefully.
- Beware of strangers offering help.
- Make sure you collect your card after every transaction.
- Collect and retain the receipts of your cash withdrawals till your statement is reconciled. They will help you to query suspicious debits and contest unauthorised transactions, if any.
- When making payment, never allow the shopkeeper to take your card to a different room/shop out of your sight.



**If you notice any strange or suspicious activity at an ATM centre, inform your bank immediately.**



Always check your account statement regularly to ensure that all payments/debits are for genuine transactions.



**Protect your money.**  
Report lost or stolen  
ATM/credit card  
immediately.

SAFE  
BANKING

We welcome your questions, suggestions and feedback on this column. Please use the 'Email Us' link at [www.icicibank.com](http://www.icicibank.com) or send us an SMS to 53030. Please include your full name, address and phone number. Your comments may be edited for clarity and space.

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