

**A MESSAGE FROM
COMMISSIONER MIKE ROTHMAN**



As the state's consumer protection agency, the Minnesota Department of Commerce is committed to working with the state's service stations

and convenience stores to protect Minnesotans against credit card fraud and identity theft.

In recent years, credit card skimmers have been found on fuel dispensers and ATMs across the country. Criminals use these small devices to secretly steal consumers' credit and debit card information, which is then used to commit fraud and identity theft. These crimes represent a significant threat to Minnesota businesses and consumers.

You can help protect your business and customers against this threat by taking some simple steps to deter criminals from installing skimmers, detect skimmers if they have been installed, and assist the Commerce Department and law enforcement when a skimmer is found.

We hope the information and tips offered here are useful to you, and please contact us if you have questions. Commerce is here to help.

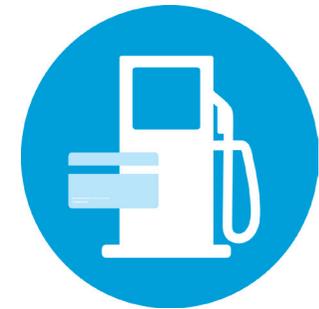
Mike Rothman

What should I do if I find a suspected skimmer?

- 1** Do not touch the device or attempt to remove it. It is evidence of a crime.
- 2** Shut down the fuel dispenser. Do not let customers use it.
- 3** Immediately call the Minnesota Department of Commerce Enforcement Division:
952-237-7571
- 4** A Commerce Department investigator will arrange to have the device removed.
- 5** Save any surveillance video footage from before the device was discovered.



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Credit Card Skimmers

**Protect Your
Business &
Your Customers**

What is a skimmer?

A credit card skimmer is a small electronic device that can be attached or inserted into a fuel dispenser or ATM.

A skimmer secretly records credit or debit card information when customers use the dispenser or ATM. With Bluetooth wireless technology, a criminal is able to download the information onto a laptop at a nearby location.



There are various types of skimmers, both internal and external. Descriptions and photos of common types of skimmers can be found on the Commerce Department website at:

<http://mn.gov/commerce/industries/retailers/card-skimmers.jsp>

At this webpage, you can also sign up to receive updates and notifications.

How can I protect my pumps?

The best way to deter criminals from installing skimmers is to make it hard to get into the fuel dispenser cabinets – and to let them know there is a good chance the skimmers will be found quickly.

Regularly inspect fuel dispensers to identify any signs of tampering and to detect if a skimmer has been attached or inserted inside. It is most effective to inspect on a daily basis (or even with each shift).

Protect your equipment with secure locks and customized keys.



source: naplesnews.com

Place security tape over the gap on a non-hinge access panel to detect if it has been opened. It is most effective to use customized security tape so criminals cannot simply replace it with their own identical tape after they have installed a skimmer.

Check for loose card readers, tool marks or other evidence of tampering.