

# Skimmer Strategy

EFFORTS IN PROTECTION AND PREVENTION

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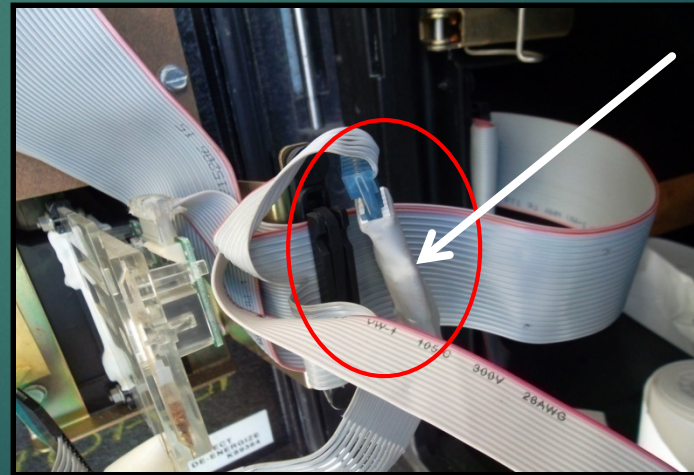
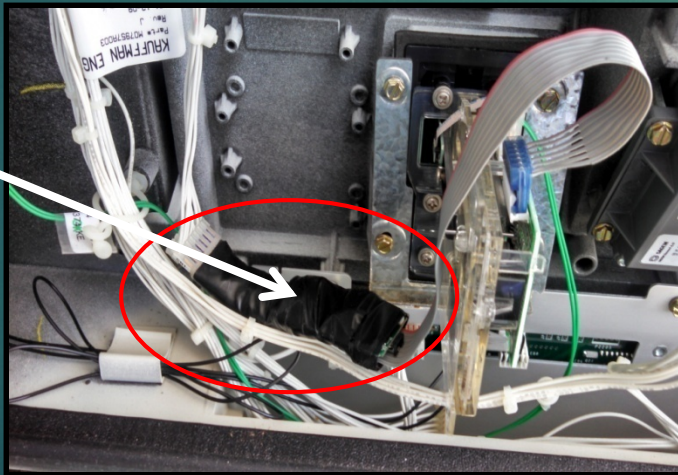
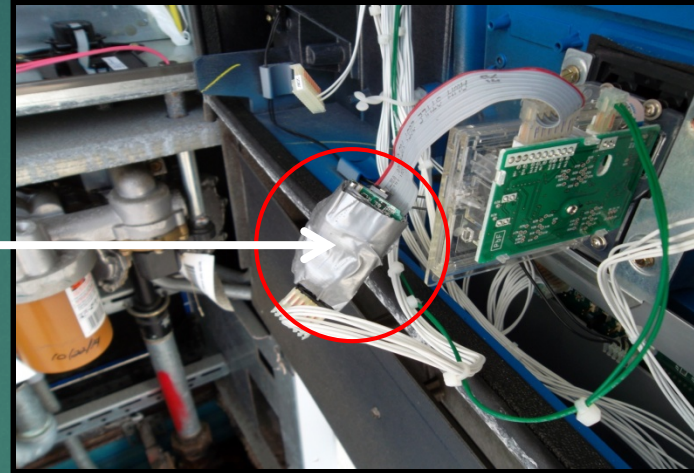
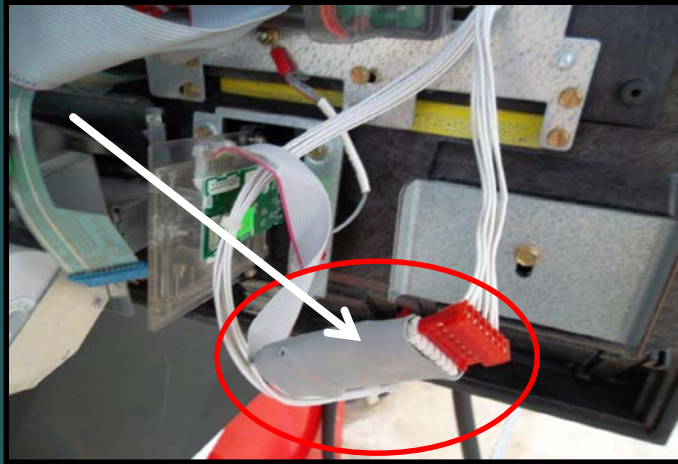
# Skimming

- ▶ Illegal interception of personal data, often credit card information, that is intended to be used for illegal purposes (e.g., purchases on your behalf without your knowledge).
- ▶ Skimming can take place anytime and anywhere a credit or debit card is used, including at ATMs, hotels, retail establishments, restaurants, gas pumps, etc.





# Skimmer Examples





# Card Reader Skimmers



# Florida

- ▶ Florida is the third largest fuel consumer in the country, behind only Texas and California.
- ▶ Florida consumes over 10 Billion gallons of motor fuel annually.
- ▶ Motor fuel is sold at more than 8,000 gas stations across the state.
- ▶ There are roughly between 60,000 and 65,000 credit card readers in gas pumps statewide.





# FDACS

- ▶ The Bureau of Standards has regulatory authority over the operation of petroleum dispensers.
- ▶ Approximately 68 field inspectors about 50 dedicated to petroleum.
- ▶ That equates to approximately 1,300 credit card readers per inspector.





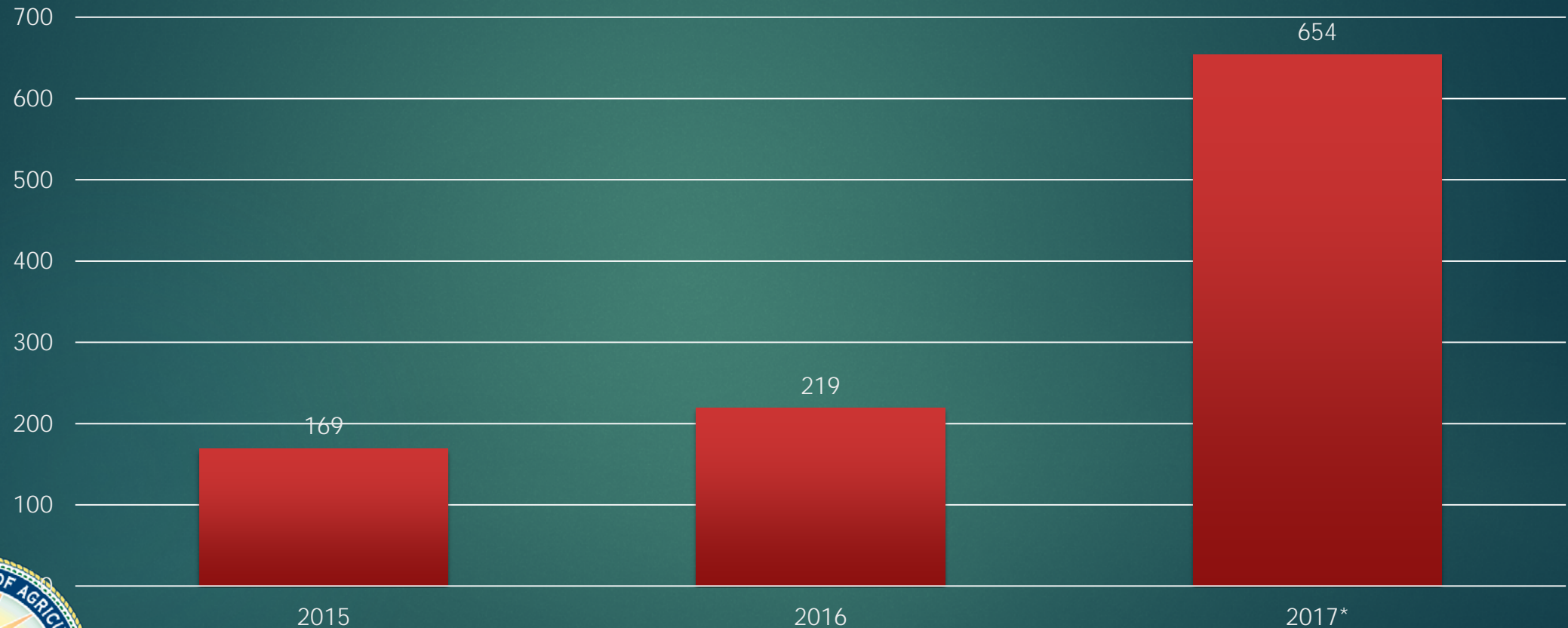
# Current Situation

- ▶ During calendar year 2015 division inspectors began locating credit card skimming devices throughout the state.
- ▶ The number began to quickly increase.
- ▶ In-line, card reader and GSM based skimmers are being located.



# Current Situation

## Credit Card Skimmers





# Current Situation

- ▶ According to the National Crime Victimization Survey (NCVS) it is estimated that each victim of account takeover fraud experiences approximately \$1,103 in direct and indirect losses.
- ▶ Industry estimates suggest that there are roughly 100 card numbers on each skimmer found, but this number can vary widely depending on the time and consumer activity at the given location.
- ▶ Therefore, a rough estimate of the direct and indirect economic loss to the public is \$110,300 per skimmer.





# Current Situation

- ▶ 25% increase in 2015
- ▶ 200% increase in 2016
- ▶ Potential Impact to Consumers

\$65 Million in 2017







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