



# **SAFETY TIPS**

## **ATM FRAUD ON TOURISTS**



ATM fraud refers to fraud with the use of an ATM card whereby the suspected criminal uses the card to immediately withdraw funds from a consumer account using PIN based transactions at the ATM.

### **METHOD USED BY CRIMINALS TO COMMIT ATM FRAUD**

#### **Card swapping**

Criminals distract you while you are entering your personal identification number (PIN). They then swap your card. This is done so quickly that very often you are unaware that you no longer have your own card.

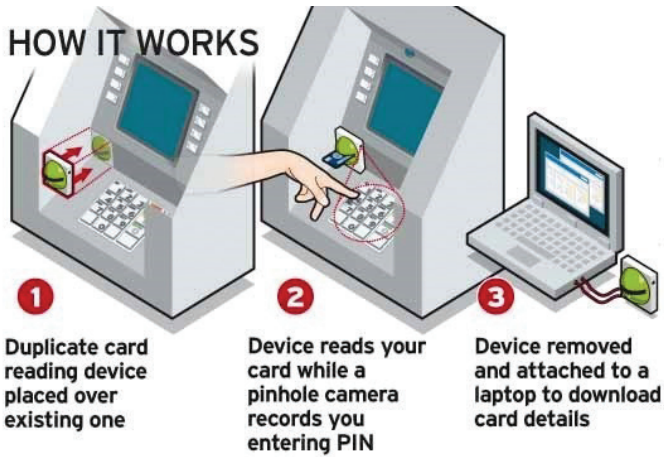
#### **Card skimming**

Card skimming typically involves tampering with an ATM by placing an additional card reader over the ATM's card reader. In conjunction with a hidden camera, this provides fraudsters with your card details and PINs.

#### **Vandalism**

ATMs are vandalized to force you to use ATMs in poorly lit, quiet areas where it is easier to commit crime and to trap your card in the ATM's card reader, giving you the impression that the machine has swallowed your card.

Criminals do this so they can watch you key in your PIN from a distance or offer you the use of a cellphone to cancel your card. They then dial a partner who claims to be a bank official and pretends to cancel your card on the telephone and asks you for your PIN. Never reveal your PIN to anyone.



### How to avoid becoming a victim:

- Stay alert.
- Only enter your PIN when prompted to do so by the ATM.
- Memorize your pin and never keep a record of your PIN on your card or any piece of paper in your wallet, purse, and handbag or on your cellphone.
- Protect your PIN by standing close to the ATM and use your hand and body as shields when entering your PIN.
- When at an ATM, be on the lookout for any suspicious persons and never accept help from strangers.
- When your card is stolen or retained by the ATM, call your bank immediately in order to cancel such card.

**NB:** Parking tickets are not paid at the ATMs therefore; do not accept any person directing you to the ATM for parking ticket payments.

- In case of any suspicious activity/person at or near an ATM report to City Police Immediately on Toll Free no: (061) 302 302 or

Send an SMS to City Police SMS line: 4444

**You may remain anonymous.**

**To contact City Police:**

**General Enquiries:** 290 2239

**SMS:** 4444

**Tollfree Number:** 302 302

**E-mail:** [citypolicepublicrelations@windhoekcc.org.na](mailto:citypolicepublicrelations@windhoekcc.org.na)