

Beware of debit card cloning

Skimmer into the PIN pad

The crooks operating it are either employees at a store you usually shop at or as customers who stick a skimmer into the pin pad .

Records your pressed keys

They insert a thin card reader inside the device, under the keypad. The card reader looks like a film strip and records your pressed keys.

Device attached to the numbers pad to ATM machine

One more method comes as card reader as well, but is attached to the numbers pad.

Skimming

A method used by criminals to capture data from the magnetic stripe on the back of an ATM card. Devices used are smaller than a deck of cards and are. Often fastened in close of proximity to, or over the top of te ATM's factory-installed card reader. ATM skimming is a world-wide problem.

cloning

credit card cloning, or "skimming" as it is sometimes called, is a technique whereby someone obtains your credit card details, copies them onto a bogus card and begins using the credit card. While credit card theft itself is not new. The manner in which the information is stolen is still not clear to many people.

Tips to avoid debit card cloning

Check the machine for skimming devices

Before you swipe the card check for any suspicious attached to the swipe machine or ATM .

Block the keypad when you, enter your PIN number

Beware of shoulder surfing while you enter your PIN number, cover the keypad with the other hand.

Never keep your credit card and pin at one place

It is good to memorize the PIN number rather than writing it somewhere.

Destroy the magnetic strip on the bank card once it expires

This strip is sensitive enclosed and requires special care. Destroy the strip once expired.