



FSA - Keeping You Safe

Public Safety Tip: How to Spot a Gas Pump Skimmer

Swiping your credit card at a gas station is an easy, common task for just about everyone who drives – but when it comes to keeping your information safe, it's something you might want to think twice about. Savvy criminals can tamper with the credit card reader on gas pumps in a way that isn't visible to the consumer. They use a device called a gas pump skimmer, and it's more common than you'd think.

According to the FBI, these gas station attacks cost financial institutions and consumers more than \$1 billion each year. Here's how you can protect yourself.

How Does it Work?

To pull off this common theft, criminals install a device called a skimmer directly onto the gas station pump. They may wait until the gas station is unattended or choose a location with no security cameras to catch them in the act. The small device is attached directly to the point-of-sale system and designed to be undetectable – to the average consumer, it looks like any other credit card reader.

Once the skimmer has been installed, the criminal just waits for you to visit the pump and swipe your card. The skimmer reads the credit card stripe and gathers your sensitive data, which allows them to use it to steal money from your account or make online purchases with your card information.

You won't even realize it, however, because the REAL credit card reader processes your information as well. The transaction still goes through, which means you might not realize anything has happened until much later. While most often used on gas station pumps, some criminals place similar technology on ATMs.

Spotting a Skimmer

While some gas pump skimmers are undetectable, others may show signs that the device does not belong. First, jiggle the credit card reader a little. Does it move, or seem like it doesn't quite fit into place? If it does, don't use it and notify the management. Other physical indicators include being oversized, sticking out strangely, cracks or damage to the reader or having arrows or lines that don't align with the pump.

You can also compare the card reader on your pump to those on neighboring pumps. Do they look the same? Despite careful inspection, some skimmers are impossible to spot as they connect to the credit card reader internally and aren't visible from the outside of the pump.

For more tips please visit the Florida Sheriffs Association's Crime Prevention Tips: flsheriffs.org/crime-prevention.

How to Protect Your Information

So what can you do to avoid having your credit card information stolen at the gas station? The most effective way is to simply pay inside with an attendant. Most people don't want to do that, however, especially when in a hurry. If you do choose to pay directly at the pump, there are ways to protect yourself to some degree.

Here's what you can do:

- Remember to inspect the card reader using the tips above.
- Pay with credit, not debit, if you can.
- Pay with a chip or contact-free method, such as Apple Pay. Gas pump skimmers can only read the magnetic strip on your card.
- Avoid using your PIN or enter it discreetly. Some criminals install hidden cameras to catch this information.
- Pay at the pump closest to the building. Because it's often being watched by attendants inside, it's harder for criminals to tamper with.
- Set your payment cards to notify you for purchases over a certain amount.

If you believe you have been the victim of a gas station scam, immediately report it to your financial institution.

Stay Informed with FSA

Being aware of your surroundings is the best way to protect yourself from criminal activity and fraud, especially during routine activities like filling your tank at the gas station. Trust your gut, and if you see something suspicious happening at the gas station, [call your local sheriff's office](#) immediately.

The Florida Sheriffs Association is committed to helping you stay informed and stay safe. You can read more crime and public safety tips [here](#).

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