Talking about

Seniors vs. Crime

Avoid Credit Card Fraud When Using the Gas Pump

How does this scam work?

Skimmers are illegal credit card readers that are attached to payment terminals, commonly gas pumps. The readers record data from the magnetic strip on credit and debit cards without the cardholder's knowledge.

Scammers use the credit card information to buy things online or to sell to other criminals online.

Skimmers have been around for a while, but technological advances have made them smaller and harder to find, according to the Federal Trade Commission.

What if I’m a victim?

If your credit card information is stolen, report it to your bank or card issuer. Your liability for theft or fraud is limited by federal law, but the level of liability could be impacted by how quickly the fraud is reported.

You can place a fraud alert or credit freeze on your credit report, which will require businesses to confirm your identity before processing credit applications in your name.

Always report all scams and fraud to your local law enforcement agency’s non-emergency number. If you believe someone is in danger, call 911. Report all scams and financial abuse to the state attorney general, and file a complaint with the Federal Trade Commission at ftc.gov/complaint.

How can I protect myself?

First, know what to look for to spot a skimmer. Make sure the gas pump control panel is closed and has not been tampered with. Some gas stations use security seals on the panels, and if the pump has been tampered with, the word “void” will appear on the seal.

Look at the card reader itself and see if it looks any different from the card readers at the station. It could look as though it has an extra attachment if there's a skimmer installed.

Wiggle the card reader before inserting your card. If it moves, report it to the attendant and use a different pump.

If using a debit card, run it as credit so you don’t have to enter your PIN. If you want to avoid skimmers altogether, pay inside the store instead of at the pump. It is also advised to use the gas pump in front of the store.