



How to Protect Yourself Against Shimmers

With the shift to chip-based credit and debit cards comes a shift in shimming attacks. Shimmers are almost impossible to notice, inserted directly into the card reader to collect the data from your card's chip. Your chip card cannot be cloned, though, and it's not a security flaw in the chip itself.

Keep in mind, shimmers are different from skimmers, which read information from the magnetic stripe on the card. Shimmers, instead, contain microchips designed to capture data in your card's EMV chip. While skimmers can more easily be detected because they are placed on the point of sale or ATM slot, shimmers are installed in the card readers themselves, making it almost impossible to see with the naked eye.

There is no easy way for you to detect a skimmer, and though they are rare, following these tips can help protect you from the risks:

- 1) Choose wisely.** Pick ATMs that are inside buildings and use gas pumps at brightly lit gas stations. Try to avoid using an ATM on a Saturday or Sunday as well; banks are usually closed then, making them popular days for thieves to install a skimmer or shimmer.
- 2) Cover the PIN pad.** Use your body or your other hand to block the number pad as you enter your PIN.
- 3) Use credit, not debit, when possible.** It's far easier to reverse a credit card transaction, since a debit transaction is an immediate cash transfer.
- 4) Keep an eye on your bank activity.** Dispute any unauthorized charges or withdrawals immediately.