



BANK OF MAURITIUS

Website: <https://www.bom.mu>

Communiqué

The Bank of Mauritius cautions the public against skimmed/cloned cards

It has come to the knowledge of the Bank of Mauritius (Bank) that skimmed/cloned cards are in circulation and fraudsters are trying to use them on banks' ATMs. Card skimming is the illegal copying of information from the magnetic strip of a credit or ATM card. This involves stealing information off a credit card during a legitimate transaction. The fraudster can also swipe an authentic card through an electronic device known as a 'wedge' or skimming device which records all information contained on the magnetic strip.

The scammer tries to steal the details of the unwitting customer in order to access his accounts. Once the scammer has skimmed the card, he can create a fake or 'cloned' card with the details obtained. The scammer is then able to run up charges on the account illegally accessed.

The Bank urges members of the public to exercise utmost care and diligence when using credit/debit cards to effect transactions on ATMs and make payments on the Internet and at point of sale terminals. To avoid becoming a victim of skimming, the member of the public is advised to

- a. report promptly the theft of his card;
- b. make sure the ATM is not tampered with before it is used;
- c. check the ATM for skimming devices;
- d. keep his credit card and ATM cards in a safe place;
- e. refrain from sharing his personal identity number (PIN) with anyone and avoid keeping any written copy of his PIN with the card;
- f. block the keypad when entering his PIN;
- g. check his bank and credit card statements regularly; if any suspicious transaction is detected, the matter should be reported to the bank; and
- h. always ensure that his card is within his sight when remitting same to merchants for effecting payments.

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