

Card Skimmer Bill Aimed at Stopping Gas Pump Scam

Written by Kathleen Vinehout, State Senator 31st District
Tuesday, 27 June 2017 15:53

<http://newiproggressive.com/images/stories/S5/gas-pumps-s5.jpg>



Credit card skimmers are often put into gas pumps and, when customers swipe cards, the skimmers read the information and criminals use it to steal money from bank accounts or make fraudulent charges on credit cards. Madison and the state legislature have passed legislation to fight this crime.

MADISON - “Be careful when you fill up,” Linda warned me a few months ago. “There’s a new scam that captures your credit card information when you pay for your gas at the pump.”



One more thing to worry about, I thought. However, I discovered Senator **Rob Cowles** already put worry into action. He decided to write a bill to end the scam – Senate Bill 133. I joined a bipartisan group of legislators as a co-sponsor of this legislation.

Recently, both houses of the Legislature unanimously passed SB 133, which creates a new crime designed to stop credit card skimmers at gas stations and ATMs. The previously unknown practice was not written in state law. The gap left criminals a way to squeeze through the legal system.

Senate Bill 133 addressed the question of whether or not possessing the skimmer was against state law. According to the authors of the bill, “Wisconsin is currently amongst a minority of states that have not enacted statutes that provide criminal penalties specific to credit card skimming devices, their use, and the supply lines these criminals are using to obtain these devices. This legislation changes that and gives Wisconsin prosecutors new tools to fight these crimes.”

The bill puts in place harsh penalties for the crime and addresses not only possession but also trafficking of the devices.

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Credit card skimmers can be quickly installed in or over credit card readers to steal card information when a customer swipes a card. The criminals sometimes use very small cameras to capture a person's personal identification number (PIN) for their debit card.

The criminal then uses or sells this credit card information to others who make fraudulent charges. It may take time for you to even know you were a victim of this crime leaving your debit account empty or large charges on your credit card.

The state Department of Agriculture and Consumer Protections (DATCP) issued an alert to gas station owners last August when, during their routine work of checking the accuracy of gas pumps, they noticed unusual devices added to credit card readers to capture sensitive financial information.

According to September story by the Wisconsin State Journal, investigators found fifteen devices attached to the credit card readers on gas pumps across Wisconsin. Five of the devices were in Madison; the others were at high traffic stations mostly near the Interstate. Senator Cowles reported skimmer devices were found in 25 communities including Eau Claire.

Earlier this year, a Wisconsin State Journal story reported that two men from California were arrested and charged with placing the credit card skimmers in Madison gas pumps. In response to this ongoing criminal activity, the City Council of Madison passed an ordinance requiring all gas pumps to install "unique locking devices" to prevent tampering with pumps.

The *Wisconsin State Journal* went on to report the ordinance was effective. As of last winter, the local Weights and Measures inspectors found that all of the roughly 2,000 gas pumps in Madison have locking devices and are free of the illegal credit card skimmers.



Impressed by the success in Madison, Senator **Dave Hansen** believes the state should take the step of requiring locking devices to protect consumers. During deliberation on Senate Bill 133,

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he offered an amendment that would require gas station owners to install the “unique locking devices” on all pumps in the state. Senator Hansen noted that,
“Card skimming is a crime of opportunity... By making it more difficult for them to access a gas pump, we can take that opportunity away and protect consumers from this type of crime. It doesn't seem unreasonable to require gas station operators to take this small step to protect their customers.”

The amendment failed but Senator Hansen's idea is a very good one.

Meanwhile consumers can protect themselves with a few routine practices. Check the credit card scanner to see if its loose, looks different from the surrounding pump (older or newer), place your hand over the hand you use to type in your PIN. Ask your local station what they are doing to protect you from fraud.

If you find anything unusual, be sure to report details to the station owner and the police. Do not tamper with something that looks to be a fraudulent skimmer. You may be tampering with evidence of a crime.

Stay safe out there on your summer travels.