

Atm skimming

[Law](#), [Crime](#)



----- ATM Skimming An Ethical Look April 16, 2013 In the world we live in today our currency is promises. Our money is just paper backed by the promise of the United States government to back it up with hard currency, i. e. gold. Due to our lack of hard currency in everyday life there are many different ways to pay for things. These include: checks, credit cards, paper currency, and bank cards. One thing that has not changed about money is that, like every other thing valuable, people will try to steal it no matter its form.

One of the most damaging types of thefts now is that of ATM (Automated Teller Machine) Skimming. Most people keep the bulk of their capital in banks. They use ATMs to access that money. Thieves have a way to conspicuously steal the information unique to their accounts so they can access others' money. This is devastating to people and it is this issue on which I write. On February 12, 2013 an article was written. It was entitled ' How alleged crooks used ATM skimmers to compromise thousands of accounts'. Federal Authorities have charged two men with running an operation to gain control of over 6, 000 bank accounts.

The banks targeted included: Capital One, J. P. Morgan Chase, among others. These criminals bought card readers and installed them on top of ATMs and doors to ATMs. They also made hidden pinhole cameras to watch people put in their pins. These people supposedly led a group of 9 or more people who put these devices all over cities. These cities included Manhattan, Chicago, and Milwaukee. The people would then use the information to make fake cards, which would be used for false purchases and withdrawals. This operation had " stash locations" to manage the information.

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One such facility had hundreds of hours of footage showing PINs being input. More than 1, 000 blank cards were also found here. Due to the gravity of the crimes these men face around 40 years in jail. Prosecutors are also moving to seize \$3 million from the men. The article goes on to say that ATM skimming has been going on for a decade and thieves are constantly improving their methods. The article suggests that the ATM skimming has been around for over ten years. That surprised me because I had only heard of this recently. Just like alltechnology, the technology that thieves use to perfect this form of theft also improves with time.

The article also indicates that even though law enforcement and the general public are more aware, that this type of theft will not go away any time soon. The bible says that people perish for lack of knowledge. I believe news shows like Dateline NBC and 60 minutes should create stories around this issue. These shows have a large number of viewers and are shown during primetime. Their reporters are well respected and the information they provide is factual and the reporters are credible. People also should become more aware of their surroundings. There are some precautions a person may keep in mind when using the ATM machine.

One precaution is using the machine in daylight or well lit areas. Well lit areas can ensure that one is able to check the machine for any abnormalities or devices that may appear foreign in nature. Another precaution is to use a walk up versus a drive through machine. Drive through machines may be more awkward to maneuver from a car window and thus not as easy to investigate for abnormalities. A final suggestion is to use the ATM attached to a bank with which you are familiar. Convenience stores, dry cleaners, and

even gas stations now have ATM machines as incentive to pay with cash for an advertised discount.

Many of these machines are sponsored by companies that are not familiar to most consumers. I do not trust this kind of ATM and believe them to be the most susceptible to this kind of theft. What better way to manipulate the ATM machine than to build one and then entice people to use your machine? Banks also have a huge responsibility to inform its customers of the risk factors associated with using an ATM machine. When a person opens an account there should be a brief overview of this threat and even a pamphlet that outlines warning signs and indicators that the ATM may be compromised. Stealing funds from a bank is a federal offense.

Though punishable by imprisonment, I would like to see legislation that toughens the sentencing guidelines around this issue. Preying on innocent people who are trying to access their own money is should be punishable to the fullest extent of the law. It should not be treated as a white collar crime where the criminal, after being found guilty, spends a few years in a federal “country club”. They should be made to serve time with other hardened criminals and ordered to pay restitution to their victims. The bottom line is we live in a world where some people will always try to create a way to steal from others.

These are the people who would rather take advantage of someone versus making an honest living at a worthwhile endeavor. Knowing this we must always keep our eyes open and our minds alert, especially when using an ATM machine. Technological advances will make this difficult for the novice and doing business with a bank that provides for return of your funds if

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stolen is a plus. However, the feeling of violation when someone takes what rightfully belongs to you and the inconvenience of filing the report and waiting the return of your money are even more recent to stay informed on this issue and be very cautious when using an ATM machine.

The act of ATM skimming breaks almost every guideline in the ACM Code of Ethics and Professional Conduct. Article 1. 1 of the ACM Code of Ethics States that we should “ Contribute to society and human well-being” The acts that I have described were the opposite of this ideal. These thieves selfishly used their knowledge of technology to take advantage of a system and profit from it at the expense of society and human well-being. Other articles that these criminals violated were Article 1. 7 “ Respectthe privacy of others” and Article 1. “ Honor confidentiality”. They violated others’ privacy in order to gain from their information. The very core of the ideas from the ACM Code of Conduct stems from the belief that we as technical minded people should help and not hurt others with our knowledge. The advantage that we have been given is to be used for the benefit of, and not the detriment of others. I feel as though these individuals should be given a fair trial under the laws of the United States Court system. If they are found guilty they should be punished to the full extent of the law.

They stole from people using knowledge that would have been better served toward helping others than hurting others. They took advantage of the system in a way that was unethical and hurtful. They should repent to society. Bibliography Council, ACM. ACM Code of Ethics. 16 10 1992. Web Site. 16 April 2013. Goodin, Dan. " How alleged crooks used ATM skimmers

to compromise thousands of accounts. " Ars Technica (2013). Internet. Hampton University. Student Technology Guide. n. d. PDF File. 16 April 2013.