



PUBLIC NOTICE

THE BANK OF MAURITIUS CAUTIONS THE PUBLIC AGAINST CARD SKIMMING/SHIMMING AND CARD CLONING

Friday 9 August 2024

It has come to the knowledge of the Bank of Mauritius that there may have been attempts at card skimming/shimming/cloning, through Automated Teller Machines (ATMs) and Point-of-Sale (POS) terminals.

Card skimming or card shimming is the illegal copying of information from the magnetic strip or chip of a debit, credit or ATM card. This involves stealing information off an authentic card during a legitimate transaction being carried out by a cardholder. Fraudsters can capture the information contained on the card through an electronic device known as a 'wedge' or 'card skimmer' or 'card shimmer'. Once the fraudsters have copied the information, they can 'clone' the card and use it illegally to access the cardholder's accounts to withdraw funds or pay for purchases at POS terminals.

The Bank of Mauritius urges members of the public to exercise utmost care and diligence when using debit, credit and ATM cards to effect transactions on ATMs, or when making payments on the Internet and at POS terminals.

The Bank of Mauritius has requested banks to closely monitor ATM usage and to conduct regular physical verifications of ATMs across their network.

To avoid becoming a victim of skimming/shimming, card users are advised to:

1. check ATMs for the presence of any suspicious device which could be a skimmer/shimmer or camera.
If in doubt, do not use the ATM and immediately inform the respective bank;
2. block the keypad when entering a Personal Identity Number (PIN);
3. immediately report the theft or loss of any debit, credit or ATM card to the respective bank;
4. keep any debit, credit or ATM card in a safe place;
5. refrain from sharing a PIN with anyone;
6. avoid keeping any written copy of a PIN together with the card;
7. regularly check bank and credit card statements. Any suspicious transaction should be immediately reported to the respective bank;
8. ensure debit and credit cards are used on legitimate POS machines at trusted merchants;
9. make it a must that credit and ATM cards are within the cardholder's sight when remitting same to merchants for effecting payments.