



### The New Threat of Skimmers

Credit Cards at the car wash are a necessary payment method in today's society. But beware of thieves who are out to steel from your customers indirectly. I recently contacted Rich Carpenter, Unitec's Production Manager who shared what knowledge he had on skimmers.



There are two general techniques used, external and internal. An external skimmer fits over the card reader and records track data on cards inserted. This seems more common on ATMs when coupled with a surveillance camera to capture the user's PIN. The internal skimmer monitors the output of the card reader to record track data. This seems more common in gas pumps and typically is an 'inside job'(where a service tech or employee with an access key is involved). Key control is important for car wash owners to avoid this. Unitec for example, does not use common keys and keys cannot be ordered by a 3rd party which gives the owner full control over who opens the unit.

There are encrypted card readers on the market and these would resolve internal skimmers but would only be usable if the parties relying on the data (software and the credit processor) could understand and work with the encrypted data. It's not a solution which can be installed without significant change and would only address internal skimmers.



According to a recent news article a car wash in our area had over a dozen customers affected by a skimmer retrieving information from their entry controller.

Credit card acceptance has become a standard form of payment in the car wash industry that car owners and businesses look for. We have an existing wash that added credit card acceptance and has reported up to 50% of their customers now use credit cards.

Don't miss out on car wash sales by not offering to take credit cards. However, as part of your daily inspections it is now necessary to inspect your credit card sliders, entire entry controller cabinet, self-serve faceplates, and self serve meter cases to insure nothing suspicious looking has been attached. If so, notify the authorities immediately.

*Terry*

Terry Lee Bosma, President, Pressure Services Inc.

*At Pressure Services Inc. we value your business as a customer. We hope you have found this article to be helpful and please give us a call when you need anything related to car wash equipment, parts, or chemicals 1-800-666-3664 or find us on the web at;*

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