



Aula em áudio 03

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MARK COLVIN: While I was in rural New South Wales at the weekend, someone was using a cloned version of my credit card to withdraw money from teller machines in various Sydney suburbs.

I discovered the thefts on Monday morning, and later heard that it had happened to a lot of other people too.

Whether it was connected or not, a Romanian national faced a Sydney court today charged with fraud offences.

Police who arrested him say he had \$40,000 in cash and a number of fraudulent credit cards.

They say he's believed to be part of an Eastern European gang that's hit more than 40 automatic teller machines across Sydney.

The gang allegedly used skimming devices to obtain personal information and withdraw cash.

The regulator of the cash payments industry in Australia says card skimming is a global phenomenon but new technology will help reduce it.

Brendan Trembath reports.

BRENDAN TREMBATH: There are close to 50,000 automatic teller machines around Australia. They're a ready source of cash for consumers and technologically savvy criminals.

Chris Hamilton, the chief executive officer of the Australian Payments Clearing Association, says last financial year nearly \$38 million was stolen through skimming and counterfeiting fraud.

CHRIS HAMILTON: That sounds like a large number but remember we're talking about billions of dollars of retail transactions and that's actually represented a drop of 29 per cent on the previous year.

BRENDAN TREMBATH: The statistics include money stolen by manipulating the hand

held payments machines used by businesses such as shops and restaurants.
Chris Hamilton says card skimmers use a number of methods.

CHRIS HAMILTON: One of the one's that's been prevalent in Australia in recent times has to do with attaching a device to the front of an ATM or sometimes doctoring an EFTPOS terminal - those are the little terminals that sit on the shop counter.

BRENDAN TREMBATH: Card skimming comes and goes, depending on the determination of criminal gangs to thwart cash machine security measures.

CHRIS HAMILTON: One of the problems with skimming is that it goes through highs and lows partly associated with criminals and their access to technology. So there can be gangs who work out a way to do skimming and then you get a spate. Often they're arrested and often prosecuted and then of course the skimming falls away again. The longer term trend is downward though. It's important to understand that the long term solution here is chip and pin on cards and as Australia, like most of the rest of the world, moves towards chip cards with a required pin entry the problem of counterfeit and skimming reduces markedly.

BRENDAN TREMBATH: In some of the cases recently some of the criminals are accused of using tiny cameras to get that pin. How would you recommend consumers combat that sort of approach?

CHRIS HAMILTON: That's a really good point Brendan. The really important thing here is to treat your pin as a very treasured and secret item. People who are using ATMs, it's good practise to get into to cover the keypad when you're entering the pin. And you see people doing this overseas all the time, it's routine, but for some reason in Australia you quite often see people not bothering to do it. It's an absolutely very practical security measure to stop the pin being available to someone who might be standing beside you or to one of those pinhole cameras.

BRENDAN TREMBATH: Students at the University of Technology, Sydney, have been devising ways to beat ATM scammers. The research is in collaboration with universities in the United Kingdom and the Netherlands.
Rodger Watson, the deputy director of UTS's Designing Out Crime Research Centre, says one option is disrupting those hard to see pinhole cameras.

RODGER WATSON: So we were looking at infrared light which might disrupt the lower

end keyhole cameras and just render them useless.

BRENDAN TREMBATH: And how long before we might see that sort of approach used in Australia?

RODGER WATSON: Some of the stuff that we looked at in that design exploration is being picked up by the banks. So you might be aware that the Commonwealth Bank and Westpac have recently brought out an app where you can order essentially money from an ATM with your mobile phone. So you don't have to use your card at all to remove money. This is something that came out of the banks but it's also something that came out of our student design exploration.

MARK COLVIN: Rodger Watson, deputy director of the Designing Out Crime Research Centre at the University of Technology, Sydney, with Brendan Trembath.