

PRESS RELEASE

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ATM SKIMMING IN FIJI

Cases have been brought to the attention of the Financial Intelligence Unit (FIU) involving foreign nationals who have obtained customers' bank card details by fraudulent means using ATM and EFTPOS skimming devices. The Director of FIU, Mr Razim Buksh said that they have noted an increase in the number of skimming cases since June 2015. The last major and carefully orchestrated incident occurred in December 2015 and affected more than 500 credit and debit cardholders. An attempt to conduct ATM skimming in January 2016 was successfully foiled.

Several people have been charged by the Fiji Police Force and investigations are continuing. Fiji's first skimming device case was detected in 2003.

Mr Buksh said that the FIU is assisting the Fiji Police Force in their investigations and is working closely with the Association of Banks in Fiji (ABIF) to ensure that necessary measures are in place to be able to detect and prevent future incidents from occurring.

The FIU would like to advise cardholders to exercise caution and care when using their cards at ATM and EFTPOS machines, when they access their bank accounts online and when conducting on-line purchases or payments. Cardholders must take heed of advisories issued by the ABIF, individual commercial banks in Fiji and the Consumer Council of Fiji. Customers whose cards were used for unauthorised transactions should immediately contact their bank. The Reserve Bank of Fiji is also working closely with the commercial banks and a number of measures have been introduced to ensure safety and protection of customers and their funds.

In addition to advisories issued by the ABIF and commercial banks, we would like to provide further measures for members of the public to note as follows:

- Always keep your credit or debit card in a safe and secure place.
- If your card is lost or stolen, or if you suspect unauthorised use, contact your bank immediately.
- Do not send your card number through email.
- Do not give out your card number over the telephone unless you initiated the call and you are absolutely sure of the party speaking to you.
- Always review your account statements as soon as you receive them to verify transactions. Contact your bank immediately if you identify any discrepancies.
- To protect your account, it is recommended that you change your Personal Identification Number (PIN) regularly.

- When selecting a PIN, do not use a number or word that appears in your wallet, such as name, birth date, home address, postal box number or telephone number or a number associated with you or your family members.
- Ensure no one sees your PIN when you enter it. Memorise your PIN. Do not write it down anywhere, especially on your card, and never share it with anyone.
- Cancel and cut up unused credit and other bank cards. If you receive a replacement card, destroy your old card.
- If you need to use your card, shop with merchants you know and trust.
- Make sure any internet purchase is secured with encryption to protect your account information. Look for secure transaction symbols such as a lock symbol in the lower right-hand corner of your web browser, or “https://...” in the address bar of the website. The “s” indicates "secured" and means the web page uses encryption.
- Always log off from any website after a purchase transaction is made with your credit or debit card. If you cannot log off, shut down your browser to prevent unauthorised access to your account information.
- Safe-keep all your ATM, EFTPOS and on-line transaction receipts and compare with your monthly card statements before you dispose of the receipts.

The FIU would like to also caution criminals that skimming related activities and money laundering are serious offences in Fiji and all effort will be made to investigate and prosecute such criminals. In the past, people have been convicted in Fiji for such activities including credit card fraud.

Customers may also report any fraudulent or suspicious transactions to the FIU on telephone number 322 3333 or email: info@fijifiu.gov.fj.

RESERVE BANK OF FIJI