



Turks and Caicos Islands Financial Intelligence Unit (TCIFIU)

ALERT – Credit Card Cloning

The TCIFIU has received information indicating that within recent weeks members of an organized criminal gang have been travelling throughout the Caribbean using cloned credit cards to withdraw cash from ATMs. It is believed that the card holders whose cards they cloned are of French origin and the cards purported to have been compromised in Europe.

It is believed that members of the gang are of Eastern European origin and possibly travelling in small groups. The countries visited by the groups so far include, Anguilla, Antigua, Barbados, Puerto Rico, St. Lucia, and Guadeloupe.

Two Mastercards® used by one of the groups have the last digits 6916 and 2958 respectively and were detected in Anguilla in early February 2014.

Our research on cloning revealed the following information:

- Unsuspecting to the customer the information from their credit cards can be copied using a skimmer device when used at restaurants, gas stations, super markets etc by a recruiter of criminal gangs.
- Criminals can install skimming devices over the slot where you insert your card at an ATM machine.
- Hidden cameras may also be used to record your pin at the ATM machine or as you use the keypad terminal to enter your pin at service areas.
- The skimming device can then be attached to a computer and the data is used to create a duplicate of the credit card.
- Another machine can be used to swipe your credit card and the information is then copied from the card's magnetic strip. That information is then transferred to a blank card by swiping that blank card through the machine.

While we are aware that banks routinely network with each other and share information. TCIFIU is sending this alert out of an abundance of caution and in accordance with our obligation to notify entities when we have been alerted to certain trends especially where specific entities are targeted.