

Incalculable Loss Arising from Theft of Customers' Credit Card Data



Diversified Fraudulent Means

Cashier

Staff

Case 1

Disguised bank employee tampers with credit card terminal

A member of a criminal syndicate, disguising as a bank's credit card centre staff, visited a petrol station to examine the Point-Of-Sale (POS) terminal. After installing a skimming device next to the terminal, he asked the staff of the petrol station to swipe the customers' credit cards through the skimmer for every card transaction. Hours later, he returned to collect the skimmer. The captured data were then used for producing counterfeit credit cards. Eventually, a member of the syndicate was sentenced to 30 months' imprisonment.

Case 2

Overnight mah-jong players reconfigure credit card terminal

Members of a criminal syndicate posed as customers to play mah-jong at a Chinese restaurant overnight. During mid-night when no staff was around, they sneaked into the cashier counter to illegally reconfigure the POS terminal by installing a high-capacity computer chip to capture credit card data. Days later, they "patronized" the restaurant again to collect the chip and made use of the stored data to produce counterfeit credit cards. At the end, the syndicate members were arrested in the Mainland.

Case 3

Corrupt staff member gets data from storage lockers

A staff of a beauty saloon accepted bribes from a criminal syndicate to skim credit card data from the saloon's customers. She opened the customers' storage lockers with spare keys and captured the credit card data of the customers with a mini-sized skimmer. The scam was uncovered by the ICAC. Two members of the counterfeit card syndicate were arrested and given jail terms of 4 years and 16 months respectively.

Case 4

Bribe waiters to obtain card data

Two waiters of a karaoke lounge accepted bribes from a criminal syndicate as a reward for capturing 12 sets of customers' credit card data with miniature skimmers. The syndicate then made use of 6 sets of data to produce counterfeit credit cards and uttered them at local retailers. The duo was each sentenced to 15 months' imprisonment.