

Police: Stolen credit card readers steal info while you wait

By **MIKE CONWAY**
BEE STAFF WRITER

TURLOCK — People have learned to shred documents, secure their mail and not give out personal information on the phone.

But even careful consumers face the prospect of someone stealing credit card information in the course of a legitimate transaction, police warn.

Scam artists are obtaining the card readers that convert the information contained in the magnetic strip on the back of credit cards into plain English. Once they have that information, they can use it to purchase goods with the number or to obtain new lines of credit.

Although it involves connecting the card reader to a computer, Turlock Detective Kip Loving said, "It's not brain surgery. It's pretty easy."

The theft of three card readers from a Turlock gas station last month has boosted the police vigilance.

It took someone a half-hour Oct. 30 to remove the equipment from a station on North Tully Road. The theft was discovered by a Turlock police officer trying to gas up his patrol car.

Loving said the crime could have been committed by someone trying to resell the card reader, the same way stolen car parts are sold on the market.

But the fear is that with the reader, a computer and a little savvy that can be picked up inside most jails, the thief could begin stealing people's credit card information.

"Most of the data on (credit card) strips are not encrypted," Loving said. He's a member of the Sacramento Valley Hi-Tech Crime Task Force, which investigates many sophisticated crimes, usually involving a computer.

The Turlock theft isn't one of the task force cases at this time, although it is being watched.

The three stolen devices are each about the size of a book; however, like most electronic devices, credit card readers have shrunk in size over the years and can be smaller than a deck of cards.

Meal with a side order of theft

Rick House, a detective with the Modesto Police Department, investigated a case where a restaurant worker was discovered with a credit card reader at her job. Three different people had gone to the restaurant and subsequently found their credit cards illegally used to purchase about \$5,000 in goods and services in the Bay Area.

House believes that the employee ran the credit cards through her reader while taking them to the restaurant's card reader to charge the meal. There wasn't enough evidence to prove that the employee had stolen the card numbers, so she wasn't prosecuted, House said.

There haven't been any similar cases in the region lately, but it is a common problem in the Bay Area, so House expects the crime trend to migrate to the valley.

Put an alert on your cards

His advice to consumers is simple:

"Whenever you give your card to someone, keep those people in your sight and watch what they are doing with your card," he said.

Loving reminds people to keep track of their finances and examine their monthly statements. He has put an alert on his credit card, in case someone exceeds the limit. Consumers can check with their credit card companies to learn how to do that.

While some people like to use debit or check cards, he warned that if the card is stolen, "that money comes directly out of your checking account."

Credit cards have built-in protections to protect customers against fraud that check cards often don't. "The advantage of using a real credit card vs. a check card — it's not your money," he said.

Bee staff writer Mike Conway can be reached at 381-0208 or mconway@modbee.com.

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