

A photograph showing two individuals. In the foreground, a man with dark hair is looking down, his face partially obscured by a large, semi-transparent grey rectangular area. In the background, a woman with dark hair is looking towards the camera. The text "ATM FRAUD" is overlaid in the center in a bold, red, serif font with a black outline. The background is slightly out of focus, showing what appears to be an indoor setting with a doorway or window.

**ATM FRAUD**



# THE RETURN OF THE LOOP

ATM FRAUD UPDATE

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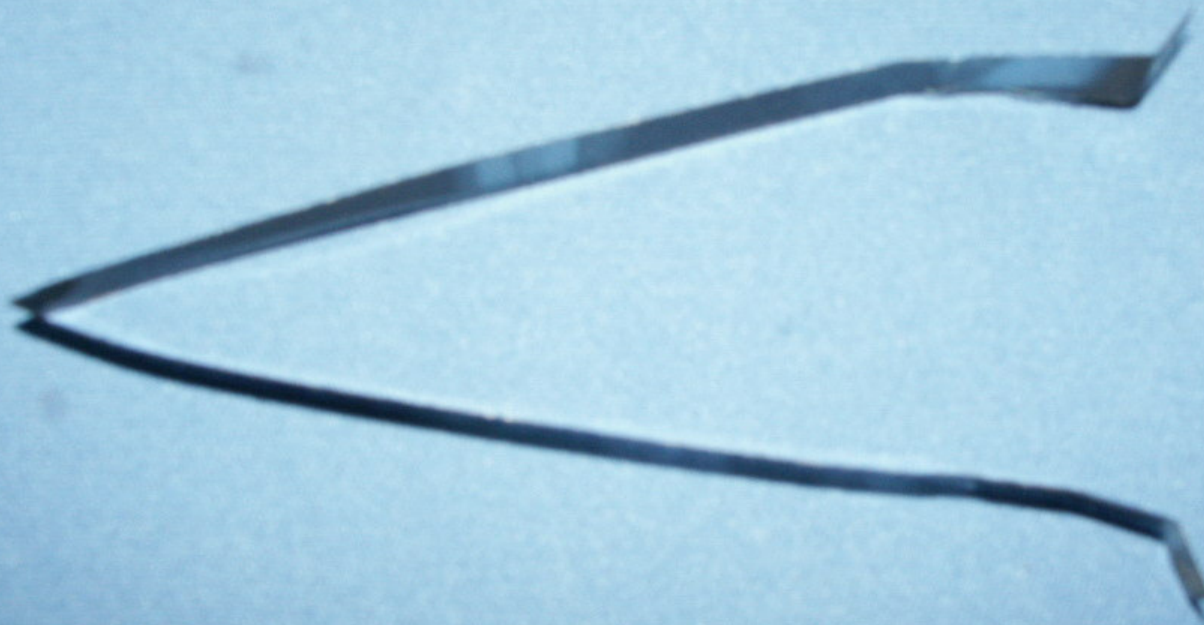
# INTRODUCTION

*Someone once said “There is nothing new under the sun...just variations of how it is done...”*

*This also applies to fraudulent activity and typologies. The Lebanese Loop is no exception.*

*The variation in this instance is in the method of Social Engineering utilized as we shall examine.*

# The Loop



The preferred choice of material in this typology is X-Ray film cut to a specific length and width.



**It is then inserted into the ATM slot and the ends  
glued**



**Once in place the loop is almost invisible to the unsuspecting customer**

A photograph showing the internal mechanism of an ATM. A card is visible in the upper part of the machine, and a strip of paper is being retrieved from the lower part. The text is overlaid on the bottom half of the image.

**Once the card has been captured the strip is the retrieved.**



*The setting of the machine by the individual charged with this responsibility remains the same....*



*Attempts at a disguise also remains standard.*



*A blatant disregard for the surveillance camera is shown.*



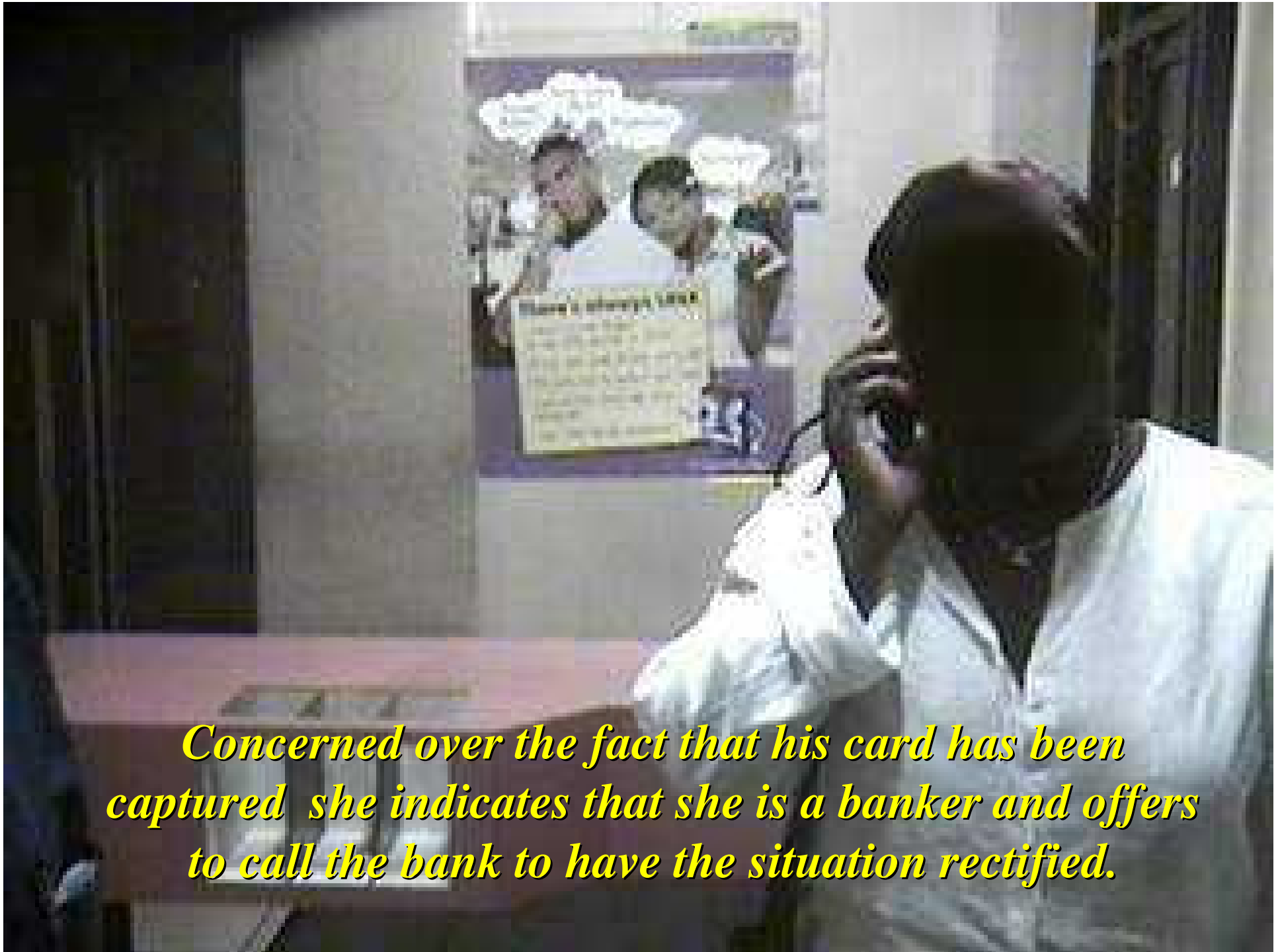
*Can you identify this man?*



*Enter the unsuspecting customer.*



*His card has been captured. Observe the onlooker behind him.*

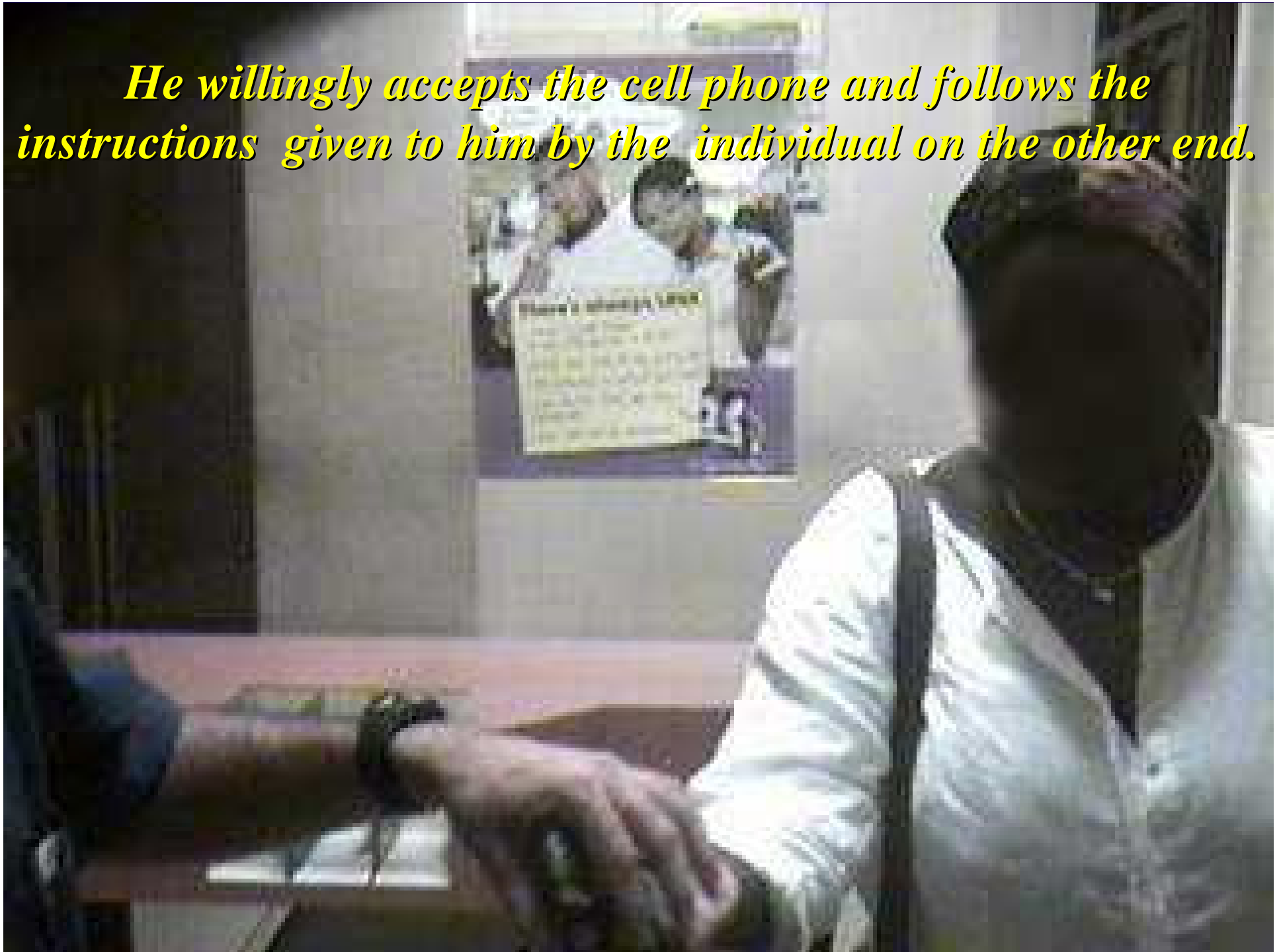


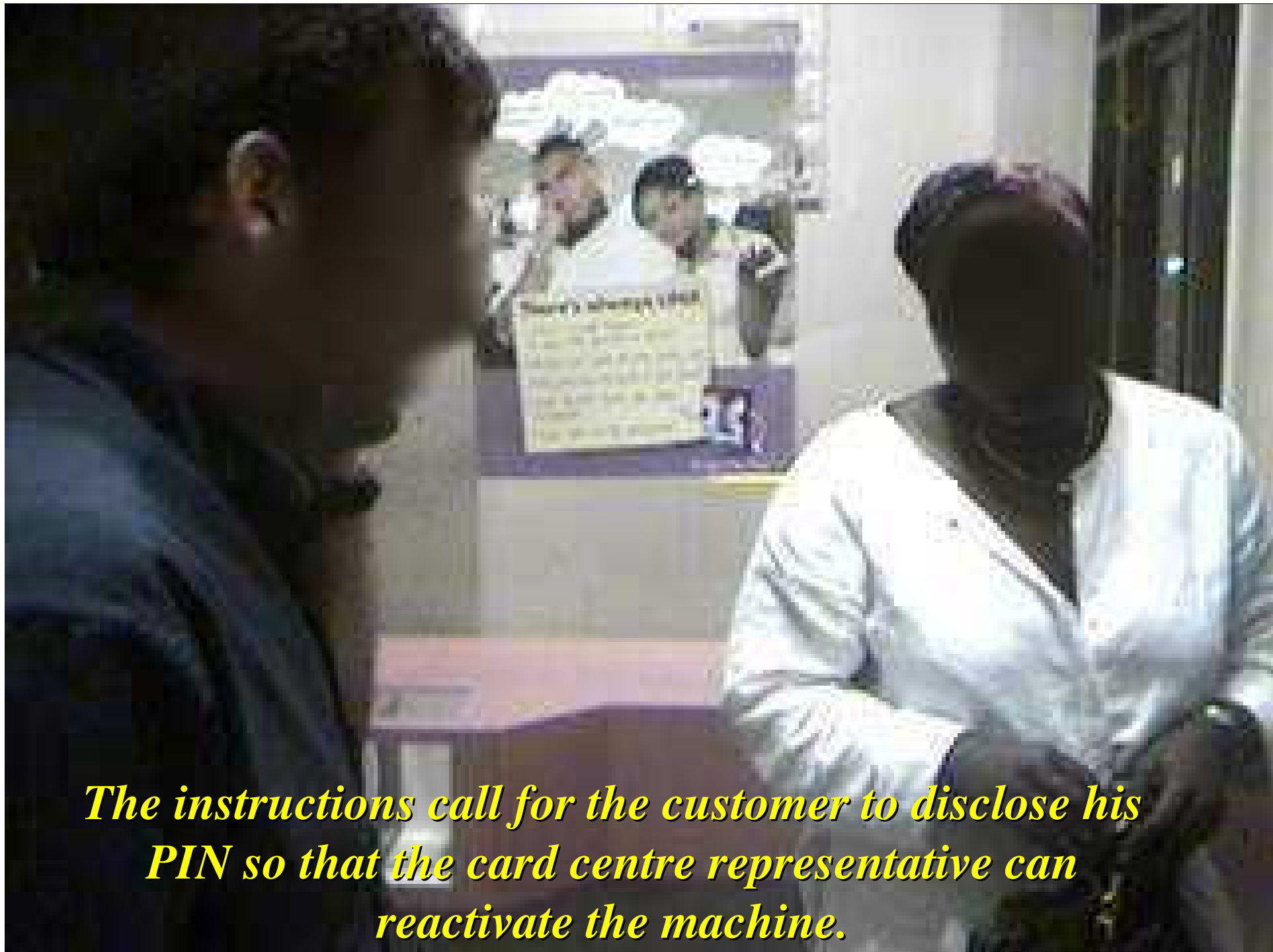
*Concerned over the fact that his card has been captured she indicates that she is a banker and offers to call the bank to have the situation rectified.*

*The customer is even given the cell to talk to the bogus card centre representative.*



*He willingly accepts the cell phone and follows the instructions given to him by the individual on the other end.*





*The instructions call for the customer to disclose his PIN so that the card centre representative can reactivate the machine.*



*The customer discloses his PIN to the individual and follows the instructions however the card does not eject. He is then advised to collect it tomorrow morning.*



*The fraudulent act is complete when the card is retrieved.  
Armed with the customer's PIN withdrawals could then be  
made.*



**There is NEVER an occasion that would require you to disclose your PIN to anyone.**