



**BANKERS
ASSOCIATION**
OF TRINIDAD AND TOBAGO

CUSTOMER ADVISORY

Point of Sale Skimming Awareness and Protection

The Bankers Association of Trinidad and Tobago (BATT) wishes to advise the public that the banks are aware of the recent Point of Sale (POS) skimming incidents and have engaged their stakeholders and the fraud squad who is conducting investigations.

The banks have been advised that the POS skimming incidents are occurring in two main areas – at delivery transactions and over-the-counter sales.

BATT is cautioning customers to be aware of certain practices when conducting transactions with delivery sales representatives and customer sales representatives at stores. It is imperative that customers immediately report any suspicious transactions to their banks or bring them to the attention of the authority of the particular establishments.

BATT is appealing to the public to be mindful of the following with regard to:

Delivery Transactions:

- The first attempt of the transaction may fail, and the delivery representative may ask you to hold on and retrieve a second terminal from the vehicle to swipe your card again; or
- In some instances, they may ask you to pay cash when the transaction failed as it may appear the machine is not working.

BATT is strongly advising customers to take detailed note of transactions, including the date and time, the vehicle number of the delivery driver, the representative's name and immediately report any suspicious transaction to the bank and/or to the company from which you are purchasing the item or service. Customers can also choose to discontinue the transactions if they are uncomfortable.

Over-the-Counter Transactions:

Your transactions will appear to be legitimate, however:

- Keep your eye on your card at all times;
- Cover the keypad when punching in your pin;
- Do not allow the CSR to leave with your card;
- Pay attention to the value on your receipt as it could be inflated;
- Pay attention to every detail of your transaction and how it is being processed;
- Try to recall your last three transactions regularly.

BATT recognises that this is a partnership and is relying on its customers and stakeholders to follow these guidelines to help fight against fraudulent activity.

BATT members remain committed to keeping their customers safe and have implemented various services, technology and introduced products – notifications/alerts, chip card technology, etc. – to help combat debit card fraud.

About the Bankers' Association of Trinidad & Tobago

The Bankers Association of Trinidad and Tobago, BATT, was formed in 1997. The eight member banks of BATT include the Bank of Baroda (Trinidad & Tobago) Limited, Citibank (Trinidad & Tobago) Limited, First Caribbean International Bank (Trinidad & Tobago) Limited, First Citizens Bank Limited, JMMB Bank (Trinidad & Tobago) Limited, Republic Bank Limited, Scotiabank Trinidad and Tobago Limited and RBC Royal Bank (Trinidad & Tobago) Limited. The Association brings together these member banks under a common platform to address issues facing the commercial banking sector.