

# The Facts on Skimming

The race to prevent fraud is never ending: while the total number of skimming incidents has decreased, the cash loss per occurrence continues to increase. Over the years the bad guys have made their skimmers smaller, smarter and virtually undetectable. And even as EMV compliance makes its way around the globe, skimming remains responsible for the majority of ATM fraud losses.

**Skimming:** Any type of fraud that pulls information off the magnetic stripe on a credit or debit card.



Despite EMV Migration, most Cards still carry a magnetic stripe, and remain vulnerable to skimming: As of late 2020 about 66% of cards globally are EMV enabled.<sup>5</sup>

## ActivEdge™

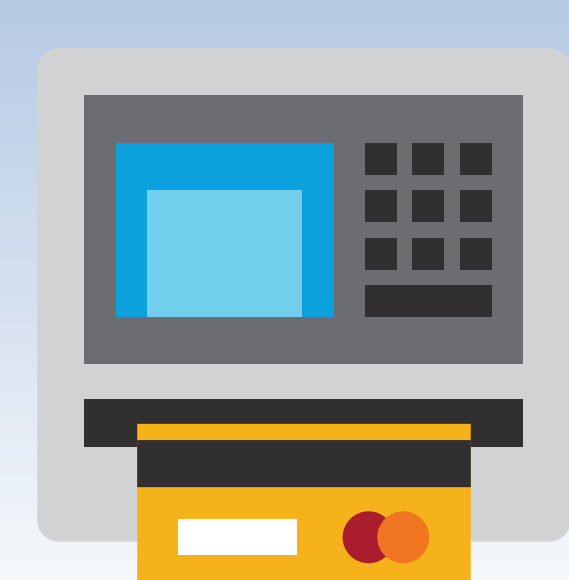
from Diebold Nixdorf is the world's first skimming solution impenetrable to every known type of skimming device.

ActivEdge remains the most secure card reader in the industry.

### How It Works:



1. Rotate Card 90°



2. Insert Card Long-Edge First



3. A Moving Head Reads the Card Info

80%

of consumers responded positively to long-edge insertion without any knowledge or context.

90%

rated it their most desired method of using an ATM after learning about its security features.

### Why Do FIs choose Diebold Nixdorf's ActivEdge Skimming Solution for their ATM fleets?

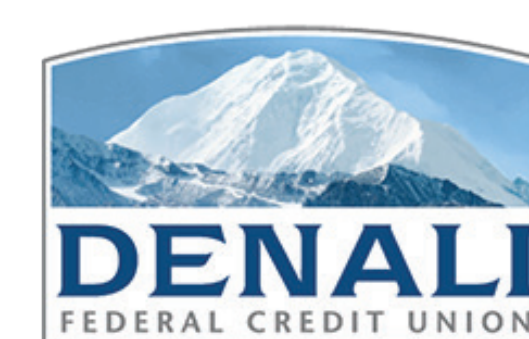
We performed our due diligence by researching various products within the industry and determined from the security perspective that ActivEdge was the best long-term investment. By installing ActivEdge technology, Wescom demonstrated our commitment to safeguard our members' accounts and keep their card data secure. We drove member adoption to this new technology seamlessly—even with the unique card insertion orientation—through communication, a card insert demo video, and a card insertion decal.

America Arevalo, Director, Electronic Services Wescom Credit Union  
Upgraded entire fleet - 79 ATMs - with the ActivEdge solution.



We introduced internet banking to Alaska back in 1996, and we've continued to be leaders in financial technology solutions. Our ATM network is vast: we have terminals installed from Fairbanks, Alaska, to Kent, Washington, and we need to feel confident that they're safe and protected. ActivEdge gives us—and our members—peace of mind.

Dory Haworth, Director of ATM Operations, Denali Federal Credit Union  
Third-largest credit union in Alaska: 50 ATMs were upgraded with ActivEdge.



**What's Your Reason for Waiting? Protect Your ATMs with the World's Most Secure Anti-Skimming Card Reader. Contact Us Today.**