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Card Skimmers at NJ Gas Stations? Here's How to Protect Yourself

By: David P. Willis, January 3, 2020

You're probably a bit uneasy these days if you've used your credit or debit card at the pump recently.

Last week, homeland security officials in New Jersey passed along a warning of incidents of malware on point-of-sale systems at gas pumps and gas station operators across North America. Cybercriminals also are installing malware on fuel dispenser merchant's networks to steal unencrypted payment card data, the notice states.

So what's a consumer to do? Press on Your Side asked Ted Rossman, an industry analyst with CreditCards.com, for some help.

If you are going to use plastic, pay with a credit card and not a debit card, Rossman said. That way, if there's a hack, the money that is stolen comes out of a credit line, and doesn't come directly out of your bank account, he said. It may take weeks to get your money back into your checking account, Rossman warned.

"It is safer to use credit rather than debit," he said.

The advisory by the New Jersey Cybersecurity & Communications Integration Cell recommended that gas stations switch over to chip card readers and encrypt card data.

Gas stations have until October to install devices on pumps capable of reading chip card transactions or become liable for instances of fraud. Payment data on a card's magnetic stripe is less secure.

Sal Risalvato, executive director of the New Jersey Gasoline-Convenience-Automotive Association, said gas stations already have begun to convert their payment card readers. "Most of them have already complied long before the deadline," he said. "I am very pleased."

"We are just in the phase now where I am going out and reminding everybody to don't overlook this," Risalvato said.

The state's advisory also warned that scammers also have targeted gas station fuel pumps in New Jersey by placing skimmers on gas pumps to swipe details from credit and debit cards, the advisory noted. These skimmers can be placed inside the pumps or attached to its exterior.

Skimmers are "less of a problem in New Jersey than it is elsewhere," Risalvato said.

Stephen Scaturro, director of the Ocean County Department of Consumer Affairs, said drivers can't pump their own gas in New Jersey. An attendant present at the pumps would spot a skimmer device, he said.

Someone also would need to be able to get inside the locked mechanism inside the pump, said Barry Wieck, deputy superintendent of the Ocean County Division of Weights and Measures.

Skimmers have not turned up during inspections, he said.

Rossman said a bigger threat comes from hackers who steal information stored on a gasoline retailer's computer systems. It could compromise private information for hundreds of thousands or millions of consumers, he added.

On Dec. 19, convenience store giant Wawa told customers that malware infected the company's payment processing servers, compromising payment card information at potentially all Wawa locations from March 4 to Dec. 12.

"That is a very sophisticated attack and something that seems to be on the rise," said Ted Rossman, an industry analyst at CreditCards.com.