

MEDIA RELEASE



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APCA LAUNCHES CAMPAIGN TO FIGHT CARD FRAUD SUPPORTED BY LAW ENFORCEMENT

The Australian Payments Clearing Association (APCA), the payments industry self-regulatory body, today announced a new campaign in the fight against card fraud – the *Safeguard Against Skimming* education program for retailers.

The program was officially launched in Sydney by the CEO of the Australian Crime Commission (ACC) Mr John Lawler APM and attended by more than 50 stakeholders including retailers, financial institutions, point-of-sale (POS) service providers, card schemes and law enforcement agencies.

In launching the campaign, Mr Lawler commended the industry for its crime prevention strategies and for its efforts in hardening the environment against organised crime.

Safeguard Against Skimming was designed and developed by APCA with support from the ACC, the Australian Federal Police (AFP) and the NSW Police. It provides retailers with information on how card skimming occurs and how they can detect and prevent this criminal activity on their premises.

Australian consumers make more than 10 million debit and credit card purchases at in-store terminals each day. This safe and convenient method of payment is essential to the smooth operation of retail businesses. Nonetheless, card skimming fraud is a growing global problem and, as was seen in the well-publicised attacks on in-store terminals in 2009, Australia has been targeted.

Mr Lawler said that by following the steps outlined in the new program, business owners will “make a real and tangible difference” and contribute to a national effort to make Australia safer from card skimming.

The program comprises two education videos, an information brochure and other related training materials for retailers. Financial institutions and other POS service providers who choose to participate in the program will progressively roll-out the program as required. The information brochure and an excerpt from the staff training video can be viewed at www.apca.com.au/merchanteducation.

Russell Zimmerman, Executive Director of the Australian Retailers Association, strongly recommended the program to retailers.

“I urge retailers to contact their service provider and ensure they get full use out of the merchant training pack”, said Mr Zimmerman.

APCA CEO Chris Hamilton thanked law enforcement agencies for supporting the campaign and said the industry was delighted to team up with retailers in the fight against fraud.

“The program will proactively engage retailers in the fight against fraud by arming them with the information they need to protect their businesses and their customers”, said Mr Hamilton.

APCA launched complementary initiatives in 2010 including guidelines for merchants on how to enhance the security around POS terminals and a consumer awareness program on how to [Protect Your PIN](#).

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About Card Skimming

Criminals use sophisticated skimming techniques to steal or skim data from a customer's card as it is swiped through the terminal and to capture the PIN at the same time. Typically, the stolen data is then used to make fake cards and withdraw funds at ATMs.

About Australian Payments Clearing Association (APCA)

APCA is Australia's payments industry association. Its role is to set, manage and develop regulations and standards governing payments clearing and settlement within Australia. APCA has around 80 members including banks, building societies, credit unions, the Reserve Bank and other participants across five clearing systems. Its clearing systems cover: cheques and other paper based payment instruments; direct entry (credit and debit payments); EFTPOS and ATM transactions; trading and distribution of bulk notes and coin between banks; and settlement of high value, real-time payments.