

# Rolling in it – Cash machine gangs net £35m

...ks from one Romanian city  
...inate a scam that robs UK  
...k customers of their card details  
... cash, writes Kevin Dowling

...y in mouth, this inno-  
...y rummages through a  
...risp banknotes — the  
...s of Romanian gang-  
...making millions from  
... cash machine users.  
...image was recovered  
... the mobile phone of a  
...ed fraudster by British  
... during a raid on a safe  
... used by a Romanian  
... and hundreds of other  
...ian criminals are now

... responsible for more than 90%  
... of all cash machine fraud in the  
... UK, according to the head of  
... the police unit charged with  
... dealing with the problem.  
... The fraudsters are happy to  
... flaunt the wealth in their  
... homeland where they buy gar-  
... ishly painted houses and ex-  
... pensive cars.  
... In Britain, teams of crooks  
... and engineers design camou-  
... flagged electronic devices and fit  
... them to cash machines. These

... harvest — or skim — victims'  
... card data and personal identifi-  
... cation numbers (Pins).  
... Fitting the equipment takes  
... less than a minute and, when  
... the data from hundreds of  
... customers have been seized,  
... replica cards are produced and  
... used to withdraw money at any  
... of 60,000 cash dispensers across  
... the country. On average, £500 is  
... withdrawn on each card.  
... Most of the gangs come from  
... Bacau in eastern Romania, and  
... it is to this city that much of  
... the stolen cash is sent. So much  
... money has been flowing into  
... the area that a series of  
... expensive car dealerships have  
... opened and a host of imposing  
... mansions have sprung up.  
... One gang is run by brothers  
... Viorel and Miorel Chiriac, who  
... are estimated to have made

... £1.6m from cash machines in  
... London. They own a string of  
... large properties across Bacau.  
... The brothers flaunted their  
... wealth by holding raucous par-  
... ties until a Romanian court last  
... year sentenced Viorel Chiriac  
... to five years for fraud offences.  
... His brother is serving a three-  
... year sentence in Germany and  
... is awaiting sentence for fraud  
... charges in Britain.  
... In February last year, eight  
... people from a different Bacau  
... skimming gang were arrested  
... for frauds carried out in Britain,  
... Italy and Germany, while  
... another team of fraudsters used  
... an engineer from an aerospace  
... company to produce skimming  
... devices that they then sold to  
... criminals for £3,000 apiece.  
... Fraud Squad, a documentary  
... to be broadcast on ITV1 next

... month, features another Bacau  
... gang who were arrested in  
... Essex last year.  
... During an early-morning  
... raid, police are seen with skim-  
... ming machines, dummy cards,  
... cash and a target list of cash  
... machines across southeast  
... England. The photograph of the  
... child on a bed of banknotes was  
... found in another raid.  
... Fraudsters from Bacau are  
... also operating in Australia, the  
... US and Latin America, and last  
... week a senior Romanian  
... lawyer said the proceeds of  
... crime now accounted for 70% of  
... Bacau's economy.  
... "It is striking that 92% of the  
... people arrested or who come to  
... our attention in relation to  
... [cash machine] crime are  
... Romanian nationals," said Paul  
... Barnard, detective chief

... inspector at the dedicated  
... cheque and plastic crime unit, a  
... specialist team of officers from  
... the Metropolitan and City of  
... London police forces. "Most of  
... the hundreds of Romanians  
... arrested in the past 12 months  
... are from Bacau or have connec-  
... tions to that region."  
... Barnard said the criminals  
... had stolen an estimated £35m  
... from British bank customers  
... last year. "The level of sophis-  
... tication has gone up noticeably  
... in the last few years," he said.  
... "The engineers keep abreast  
... of changes in design which the  
... banks make to finesse their  
... devices, but most of the  
... components are easily sourced.  
... They then rent or sell the  
... skimmers to the other  
... members of the gang."  
... Fraudsters carefully match

... the skimming devices to the  
... colour and design of the cash  
... machines and either fit them to  
... the "throat" where the card is  
... inserted or replace the entire  
... facade of the dispenser.  
... When the card is inserted,  
... data from the magnetic strip on  
... the back are read while a pinhole  
... camera from a mobile phone,  
... placed earlier on top of the  
... machine, records the customer  
... punching in their four-digit Pin.  
... Software then sends the  
... information wirelessly by Blue-  
... tooth to a nearby mobile phone  
... or laptop where it is stored.  
... Police fear a surge in this  
... kind of fraud during the  
... Olympic Games in the summer  
... and an increase in the 1,000  
... Romanian cash dispenser crim-  
... inals estimated to ordinarily  
... operate in Britain.

