

Warden Message – U.S. Embassy, Quito, Ecuador

Be Aware of Increased Credit and Debit Card Fraud

January 12, 2011

The U.S. Embassy in Quito advises U.S. citizens living or traveling in Ecuador of a recent increase in the number of reports regarding unauthorized charges made on U.S. credit or debit cards. “Skimming” is the theft of credit card information used in an otherwise legitimate transaction to make unauthorized charges, typically by a dishonest employee of a legitimate merchant.

The thief often obtains a victim’s credit card number by photocopying receipts or using a small electronic device (skimmer) to swipe and store hundreds of victims’ credit/debit card numbers. Common locations for skimming are restaurants or bars where the skimmer has possession of the victim's credit/debit card out of the owner’s immediate view. The thief may also use a small keypad to unobtrusively transcribe the three or four digit card security code which is not present on the magnetic strip.

Restaurants are among the most difficult places to keep tabs on your credit/debit card. Unless you are sitting in an area of the restaurant where the credit/debit card reader is kept, your waiter or waitress could skim the card out of view. If you have the opportunity, take the credit/debit card to the register yourself; this is one of the best ways to avoid skimming.

There are other measures that you can take to protect yourself. If you use a credit/debit card regularly, monitor your bank account or credit card statement frequently. By doing so, you will know right away if you have fallen victim to credit/debit card skimming. You should report any fraudulent activity to your bank or credit card company immediately so that they can stop the payment as soon as possible. Many credit card companies have programs in place to protect account holders. You should check with your credit/debit card issuer to determine their specific policy regarding unauthorized charges.

U.S. citizens are advised to be vigilant when making purchases and as much as possible, make sure that you can see your credit/debit card at all times.

Americans living or traveling in Ecuador are encouraged to enroll with the nearest U.S. Embassy or Consulate in order to obtain updated information on travel and security within Ecuador through the [Department of State’s Smart Traveler Enrollment Program](#).

U.S. citizens should consult the [Country Specific Information](#) for Ecuador and the latest Travel Alerts and Warnings and Worldwide Caution at the [Department's website](#). Updated information on travel and security in Ecuador may also be obtained from the Department of State by calling 1-888-407-4747 within the United States or by calling 1-202-501-4444 outside the United States.

The U.S. Embassy in Quito is located at Avigiras E12-170 y Eloy Alfaro. The telephone number for American Citizen Service (ACS) inquiries is (011 593-2) 398-5000. Within the same city use the last seven digits. Add the city code for intercity telephone calls. Public call-in hours are Monday through Thursday 8:00 to 10:00 a.m. and Friday 10:00 to 11:00 a.m. For after-hours emergencies, contact the Embassy at (011 593-2) 398-5200. Appointments for ACS are available through our [website](#).

The [U.S. Consulate General in Guayaquil](#) is located at the corner of Avenida 9 de Octubre and Garcia Moreno (near the Hotel Oro Verde); telephone (011-593-4) 232-3570 during business hours, 8:00 a.m. to 5:00 p.m., or 232-1152 for after-hours emergencies.

Anyone can follow the activities of the U.S. Embassy in Ecuador through the [Embassy website](#), [Facebook](#), [Twitter](#) and [YouTube](#).