



## FINANCIAL CRIMES INTELLIGENCE CENTER AT A GLANCE

### Overview:

The Financial Crimes Intelligence Center (FCIC) is the statewide fusion center that coordinates law enforcement investigations into various types of financial crimes. The FCIC is staffed by law enforcement officers with extensive experience investigating financial crimes, including organized crime, credit card skimming and shimming.

A skimmer or shimmer is a device that thieves can attach to the inside or outside of the cabinet of a gas pump or an ATM for the purpose of intercepting and recording payment card information when a customer initiates a card transaction.

Credit card skimmers on fuel dispensers (gas pumps) are thought to be responsible for hundreds of millions of dollars in losses each year in Texas.

The FCIC coordinates with local, state, and federal law enforcement agencies as well as financial institutions, credit card and debit card issuers, payment card networks and merchants to stop credit card fraud. The Center also develops and provides training to law enforcement and industry partners on identifying and combating credit card fraud.

The Smith County District Attorney's (DA) office runs day-to-day operations at the FCIC, while Texas Department of Licensing and Regulation (TDLR) reimburses Smith County for operating expenses related to the Center.

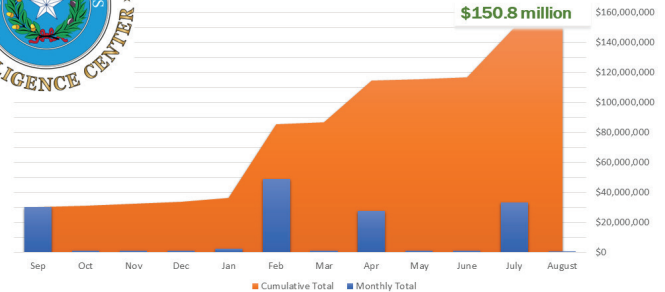
### History

The FCIC was created in 2021 by House Bill 2106 (87th Legislature, Regular Session), and it operates as a partnership between the TDLR and the Smith County District Attorney's Office.

- For several years, the Tyler Police Department and Smith County DA have aggressively investigated and prosecuted criminals engaging in credit card fraud related to skimmers placed on gasoline pumps.



**FCIC: TOTAL STOP LOSS & RECOVERY  
FY 2023**



- In 2019, TDLR took over the regulation of motor fuel metering and quality, including receiving consumer complaints and merchant reports related to credit card skimmers.

### TDLR and Skimmer Investigations

When TDLR receives a complaint or a merchant report of a suspected skimmer, a program specialist is sent to the location to perform a technical inspection on each fuel dispenser to for the presence of skimmers. If a skimmer is found, TDLR works with law enforcement to remove the device.

State law requires service technicians and merchants to take steps to protect consumers through mandatory reporting and disabling of fuel dispensers where a skimmer has been found. TDLR requires service technicians to inspect for skimmers each time a dispenser is opened for repairs or maintenance. When a service technician finds a skimmer, they must report it to the merchant immediately.

Whether a skimmer is found by a service technician or a merchant, the merchant is responsible for notifying law enforcement and disabling each dispenser where a skimmer has been located. The merchant must report the discovery to TDLR within 24 hours using the online webform. Prior to law enforcement or TDLR responding to remove a skimmer, a merchant must take measures to prevent the fuel dispenser from being tampered with prior to the skimmer being removed, including preventing access by the public.

All criminal investigations of skimmer fraud are handled by local law enforcement and/or may be coordinated by the FCIC. TDLR does not handle the investigation or prosecution of criminal cases related to skimmer fraud.