

Published Date: 17 Jan 2012

In man vs Machine, Matchstick wins

School dropout tricks ATM with light technology, arrested for siphoning money from others' bank accounts

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[Enlarge Image](#) money from others' ATM cards.

Ulsorgate police on Monday arrested Manish Kumar Singh, a native of Jharkhand, on charges of siphoning money from others' bank accounts. He had withdrawn `0,000 and `0,000 from the accounts of two persons at State Bank of Mysore's ATM at Cauvery Bhavan at Mysore Bank Circle in December, 0.

When the victims discovered that some amount was missing from their account even though they had not withdrawn it, they complained about it to the police. The investigation led the police to Singh, who was caught on Monday.

His modus operandi took the police by surprise. Deputy commissioner of police (central division), G Ramesh, said Singh used to make the ATM partially defunct by inserting a matchstick in its asterisk (*) key. When a debit card is swiped in such an ATM, the machine records the details of the card but does not accept the Personal Identification Number (PIN), possibly because the keypad gets disabled.

After disabling the ATM thus, Singh used to be in the ATM kiosk and take note of the PIN when a person used to try making a transaction. As soon as the person who swiped his/her card in the disabled ATM used to leave or try at another ATM, Singh used to remove the matchstick from the machine, punch in the PIN and withdraw money.

Singh told police that the machine retains cards' details for some time, and by punching in the PIN even a short while after a card has been swiped, a transaction could be made.

It was the ATM's CCTV footage that got Singh caught. KPTCL assistant engineer Nandini had on December 7, 0, gone to the SBM ATM at Cauvery Bhavan for some transaction. She swiped her card in one ATM in the kiosk but that machine was 'apparently' not working. She then shifted to the other ATM in the kiosk and finished her work. Meanwhile, Singh, through his matchstick trick, withdrew `0,000 from the first ATM where she had swiped her card. Likewise, Singh withdrew `0,000 from the account of another KPTCL employee, Lakshman, on December 30.

When the victims discovered that some amount was missing from their account even though they had not withdrawn it, they checked their accounts' mini-statement and learnt that the sum was withdrawn from the SBM ATM at Mysore Bank Circle.

They, individually, lodged complaints with Ulsorgate police. The police went through the ATM kiosk's CCTV footage of the days of the transactions and noticed two youth behaving suspiciously.

Expecting that the culprit may visit the ATM again, the police alerted the bank's security staff about him. A few bank employees who were aware of the incident noticed the culprit in the ATM kiosk on January and informed the security.

The kiosk was locked and the police were informed. The police rushed to the spot and confirmed that the youth was indeed the one they had zeroed upon after seeing the ATM kiosk's CCTV footage.

Singh was produced before court and sent to police custody till Tuesday for further investigation. After learning about his modus operandi—the police doubt its veracity—the police have asked people to check the condition of the ATM before swiping their cards to avoid such incidents.

Although Singh was taken to ATMs to demonstrate how he used to steal, there was no official word from the police on whether or not his version was true.



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