

# ATM Security

## How to use Automatic Tellers Safely

You can use Automatic Teller Machines (ATM) easily, quickly and safely, by following these important tips.

The law sets minimum standards for ATM lighting, procedures for evaluating the safety of ATM's and requires notices to ATM users outlining basic safety precautions for using ATM's. Although ATM

environmental design issues are covered in the law, there are other considerations that an ATM customer needs to consider prior to selecting and using an ATM. For example:



- As you approach the ATM, be on the alert for any suspicious persons or circumstance's. If you observe or sense something wrong or suspicious, **DO NOT — USE THE MACHINE! IMMEDIATELY LEAVE THE AREA.** Come back at another time or use another ATM at a different location.
- During evening hours, consider taking a companion along, park close to the ATM in a well-lighted area and lock your car. If the lights around the ATM are not working properly, do not use it.
- If you have started a transaction and notice something suspicious, cancel the transaction and take your card.
- Have your ATM Access Card ready and in your hand when you approach the machine. Do not get to the ATM and then take your Access Card out of your wallet or purse. By having your Access Card in your hand and ready to use, your ATM transaction becomes quicker and safer.
- If you use a drive-up ATM, ascertain your vehicle doors and windows are locked.
- Whenever possible, take a companion along when using an ATM. Place your cash in your pocket or purse as soon as your transaction is complete.
- Keep your "secret code" a secret. Do not share your PIN with anyone.
- Do not write your PIN on your ATM Card or store it with the card.
- If you are involved in a confrontation and the attacker is armed with a weapon and demands your money or valuables, **GIVE IT TO THE SUSPECT.** Do not resist, property may be recovered later or replaced.

- Do not select an ATM at the corner of a building. Corners create a blind area in close proximity to the customer's transaction. Select an ATM located near the center of a building. An ATM further from the corner reduces the element of surprise by an assailant and increases effective reaction time by the user.
- Identify an ATM with maximum natural surveillance and visibility from the surrounding area. This will create a perceived notion of detection by a criminal and increases the potential for witnesses.
- Select an ATM at a location void of barriers blocking the line of sight of the ATM. This includes shrubbery, landscaping, signs, decorative partitions or dividers. Barriers provide hiding areas for would-be assailants.
- Select an ATM that is in a well-lighted location.
- Whenever possible, select an ATM that is monitored or patrolled by a security officer.
- Select an ATM with a wide-angle transaction camera and/or a continuous transaction surveillance camera. Consult the bank or location management for this information.
- Solicit prior criminal activity statistics from law enforcement for the ATM site and surrounding neighborhood.
- Avoid ATM locations with large perimeter parking lots and numerous ingress and egress points.

## **GIVE DISTANCE TO OTHER CUSTOMERS**

- When standing in line to use the ATM DO NOT STAND DIRECTLY BEHIND the person actually using the machine. Allow adequate distance so your fellow customers may conduct their transaction privately and confidentially.

## **SHIELD KEYBOARD WITH YOUR BODY**

- Be careful that no one can see you punch your Personal Identification Number (PIN) into the ATM. Use your body to "shield" the ATM keyboard as you punch your PIN into the machine. You can easily "shield the keyboard" by covering it with your body in a sort of "hugging-like-manner." Once you have "shielded" the keyboard, you can safely punch in your PIN without another observing.

## **LEAVING THE ATM**

- DO NOT COUNT OR VISUALLY EXPOSE ANY MONEY you received from the ATM. IMMEDIATELY put it into your pocket or purse and leave the ATM.
- When leaving the ATM carefully watch for anyone FOLLOWING OR APPROACHING YOU.