

Ask Your Banker...

ATM Safety



American Bankers Association

Using ATMs Safely and Securely

With the banking convenience made possible by automated teller machine—ATMs—comes an increased need to protect your ATM card and cash, and be aware of your surroundings. The tips in this brochure are a start, but the best advice is to go to an ATM that is well lit and visible to passersby, bring a friend along if possible, or go to an ATM in a populated area such as a convenience store.

Safety Steps that Banks Take

Here are some of the measures banks take to help ensure customer safety at ATMs:

- 1 Putting ATMs in areas that are clearly visible to passersby.
- 2 Maintaining landscapes that discourage thieves from hiding near the machine.
- 3 Installing or upgrading lighting that is bright enough for night-time ATM use.
- 4 In some cases, installing cameras, rearview mirrors and special signs.
- 5 Working with manufacturers to improve security technology.

ATM Safety Tips for Consumers

Preventing ATM crime is a cooperative effort between you and your bank. Here are some steps you can take:

- 1 **Protect your card and PIN.**
Report lost or stolen cards immediately. Don't write your Personal Identification Number (PIN) on your card or give the number out to anyone, including friends and family—ATM fraud is most often committed by people who know the cardholder. Don't reveal your PIN to anyone over the phone, and avoid using numbers that are easily identified (birth date, phone number, etc.)
- 2 **Be prepared.**
Have your ATM card ready in your hand when you approach the machine; don't wait to pull it out of your purse or wallet until you get there.
- 3 **Conduct transactions privately.**
Give people ahead of you space to conduct their transactions. When you use the ATM, make sure no one watches you type in your PIN number. Shield the ATM keypad with your body and hand.
- 4 **Watch out for "skimmers."**
Do not use an ATM that looks as if someone has attached a device or a camera to it, and report your suspicions to the bank or store owner. It could have a "skimmer" and a camera attached to it that are used to copy identifying information from the magnetic strip on your card and film you typing in your PIN.
- 5 **Count your cash later.**
Put your money away immediately after completing your transaction, and leave the ATM premises. It's best to count your money later. If the ATM does not dispense the correct amount of cash, immediately contact your bank with all details about the transaction.
- 6 **Take the receipt with you.**
Never leave the receipt behind, even with an incomplete transaction. Discarded ATM receipts can be used for identity theft and account hijacking.
- 7 **Lock your car.**
If you leave your car and walk to the ATM, turn off the ignition and lock your car. If you use a drive-up ATM, be sure to roll up all windows except the driver's and lock your car doors.
- 8 **Be aware of lighting and landscape.**
Use extra caution when using an ATM at night. If the lights at the ATM are not working, don't use it. If shrubbery has grown up, or if a tree blocks the view, go to another ATM.
- 9 **Take a friend at night.**
If you have to use the ATM at night, consider taking a friend along.