

PLAY IT SAFE IN YOUR ATM TRANSACTIONS



The use of ATMs continues to grow at record rates. It's estimated that there are more than 1.5 million machines installed worldwide, and new ATMs installed every five minutes.

With millions of successful ATM transactions carried out daily and the ATM being used safely for more than three decades, it should be noted ATMs are susceptible targets of fraud. And being a part of the electronic world means that the thief doesn't have to be nearby or even in the same country.

In fact, financial security leader Diebold reported in a recent white paper that, last year, Russian police arrested a group of criminals accused of stealing at least \$500,000 from U.S. bank accounts in a cross-border ATM scam, and those defrauded had never been to Russia. The gang had obtained stolen account information and personal identification numbers (PINs) from organized crime groups in the United States, Canada and France.

It is important to note that most of what is commonly called "ATM fraud" is actually debit card fraud, having much more to do with the compromise of PINs and fraudulent debit card use than with the integrity of ATM hardware. (The Global ATM Security Alliance reports that just 0.0016 percent of all ATM transactions are affected by crime or fraud worldwide.)

Armed with a cardholder's PIN — often obtained through casual observation — a thief can use data from a magnetic stripe to reproduce or clone ATM cards using inexpensive, commercially available equipment — and could easily empty the targeted bank account within a matter of days.

PULSE EFT Association has put together a checklist to follow for card security and personal security:

ATM/DEBIT CARD SAFETY

- Treat your card like cash. Keep it in a safe place.
- Keep your personal identification number (PIN) a secret.
- Do not disclose card information over the phone to anyone. No one needs to know your PIN, not even your financial institution.
- Never disclose information about your card in response to an unsolicited e-mail or request.
- Make certain your Internet shopping sites are secure.
- Protect your card's magnetic stripe. Do not expose your card's magnetic stripe to magnetic objects.
- Report a lost or stolen card at once.
- Carefully review your account statements.

ATM SAFETY

- Observe the ATM surroundings before approaching a walk-up ATM. If anyone or anything appears to be suspicious, cancel your transaction, and leave the area at once.
- If an ATM is obstructed from view or poorly lit, go to another ATM. It is a good idea to take along a companion when using an ATM, especially at night.
- Minimize time spent at the ATM by having your card out and ready to use. Do not let anyone see how much money you withdrew, and never count your money at the ATM.
- Never allow a stranger to assist you in conducting an ATM transaction, even if you have trouble or if your card is stuck.
- Stand between the ATM and anyone waiting to use the terminal so that others cannot see your PIN number or transaction amount.
- Look for possible fraudulent devices attached to the ATM. If the ATM looks different or appears to have any alterations or attachments to the card slot or PIN pad, do not use it.

DRIVE-UP ATM SAFETY

- Keep the doors locked, windows up and engine running at all times when waiting in line.
- Leave enough room between cars to allow for a quick exit should it become necessary.
- Before lowering the window to use a drive-up ATM, observe the entire surrounding area. If anyone or anything appears to be suspicious, cancel your transaction and drive away at once.
- Minimize time spent at the ATM by having your card out and ready to use. Once your transaction is complete, take your money, card and receipt and immediately drive away from the terminal.
- If anyone follows you after you have completed your ATM transaction, go immediately to a crowded, well-lit area and call the police.

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