

ATM Safety Tips

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Automated Teller Machine (ATM) services allow you to have access to your checking or savings account quickly 24 hours a day, 7 days a week throughout the country.

Although crimes committed at or near ATMs remain low, the possibility of a crime occurring is very real. Therefore, you must take some security measures when using the ATM, in order to reduce the probability of becoming victims of criminals.

Please practice the following safety tips every time you use an ATM.

1. Look around the area

Before you use an ATM, survey the area in which it is located. Avoid ATMs that are located in dark or

secluded areas, have obstructions blocking it from public view, or are in the vicinity of anyone or anything suspicious.

If you are already making a transaction and something suspicious happens, cancel the transaction and leave the area.

Trying to move the keyboard or the slot where the card is inserted to check their security is a good option. If either one moves or looks unusual, don't use that ATM.

2. Look for a safe parking space

If you drive to an ATM, park as close to it as you can in an open, well-lit space. Using ATMs close or even inside some bank branch offices is advisable.

Look around the area before leaving the safety of your vehicle. If you decide to use this ATM, take the car keys with you and lock the doors. Never leave the engine running when leaving the car.

If something suspicious happens after the transaction has begun, cancel it immediately and return to your vehicle.

3. Allow authorized entry only

If you use an ATM in a locked foyer or vestibule, make sure the door closes and locks before starting your transaction.

4. Minimize your time at the ATM

Be prepared to start your transaction when you approach the ATM; decide how much you are going to withdraw before you reach the ATM and memorize your PIN.

Use caution when counting your money. When you are finished, put your receipt, card, and money away as soon as possible.

5. Know what to do

If you are followed after leaving an ATM, go quickly to a well-populated, well-lit area. Go immediately to the nearest Police Station or Magistrate's Office. If this is not possible, report the incident to the Police as soon as you can.

6. Your Personal Identification Number (PIN) is confidential

Memorize your PIN. Your PIN prevents anyone else from using your card. Do not write your PIN on your card or store it with your card; never store your PIN in your wallet. Avoid using your birth date as your PIN, especially if you keep it with identification which shows this information.

Never give your PIN to anyone. When using your card at the ATM, do not allow anyone else to see you enter your PIN. Stand directly in front of the ATM keyboard or number pad to block the view of others standing nearby, especially if there is someone else waiting to use the ATM.

7. Report missing cards at once!

Although your ATM card can be used only with the correct PIN, you should report a lost or stolen card to your financial institution at once.

Have at least one telephone number for your bank to report it, as all banks have 24/7 hotlines available to receive this kind of reports.

By following these safety tips, you can help protect your personal safety and privacy every time you use an ATM to make a financial transaction.

Taking minimum security measures when making your transactions will make you the first line of protection against criminals.

Source: www.metropolitanbank.com.