**MODULE TITLE**: **Maintaining Automatic Teller Machine (ATM) Services**

**LEARNING OUTCOMES:**

At the end of this module, the trainer will be able to

 **LO1:** Restock and service ATM machines

 **LO2** Replenish and balance cash in ATM

 **LO3**: Maintain security of ATM cash

# LO1: Restock and service ATM machines

* Restocking and servicingATM in accordance with correct procedure and verifying key information displayat machine to ensure it is current and legible
* Handling action cards according to organization’s policies and procedure
* cleaning and checking ATM machines to ensure they are functioning correctly and identifying any faults and malfunctions and taking corrective action

## Automated teller machine

Using an ATM, customers can access their bank deposit or credit accounts in order to make a variety of transactions such as [cash](https://en.wikipedia.org/wiki/Cash) withdrawals, check balances, or credit mobile phones. If the currency being withdrawn from the ATM is different from that in which the bank account is denominated the money will be converted at an official [exchange rate](https://en.wikipedia.org/wiki/Exchange_rate). Thus, ATMs often provide the best possible exchange rates for foreign travelers, and are widely used for this purpose.

***ATM is*** An electronic banking outlet, which allows customers to complete basic transactions without the aid of a branch representative or teller
there are two primary types of automated teller machines, or ATMs. *The basic units* allow the customer to only withdraw cash and receive a report of the account's balance. *The more complex* machines will accept deposits, facilitate credit card payments and report account information. To access the advanced features of the complex units, you will usually need to be a member of the bank that operates the machine.

* ATMs are scattered throughout cities, allowing customers easier access to their accounts. Anyone with a debit or credit card will be able to access most ATMs. Using a machine operated by your bank is usually free, but accessing funds through a unit owned by a competing bank will usually incur a small fee.
* Computerized [machine](http://www.businessdictionary.com/definition/machine.html) that [permits](http://www.businessdictionary.com/definition/permit.html) [bank](http://www.businessdictionary.com/definition/bank.html) [customers](http://www.businessdictionary.com/definition/customer.html) to [gain](http://www.businessdictionary.com/definition/gain.html) [access](http://www.businessdictionary.com/definition/access.html) to their [accounts](http://www.businessdictionary.com/definition/accounts.html) with a magnetically encoded [plastic](http://www.businessdictionary.com/definition/plastics.html) card and a [code](http://www.businessdictionary.com/definition/code.html) number. It enables the customers to perform several [banking operations](http://www.businessdictionary.com/definition/banking-operations.html) without the help of a [teller](http://www.businessdictionary.com/definition/teller.html), such as to withdraw [cash](http://www.businessdictionary.com/definition/cash.html), make [deposits](http://www.businessdictionary.com/definition/deposit.html), [pay](http://www.businessdictionary.com/definition/pay.html) [bills](http://www.businessdictionary.com/definition/bill.html), [obtain](http://www.businessdictionary.com/definition/obtain.html) [bank statements](http://www.businessdictionary.com/definition/bank-statement.html), effect cash [transfers](http://www.businessdictionary.com/definition/transfer.html). Also [called](http://www.businessdictionary.com/definition/call.html) automated [Banking](http://www.businessdictionary.com/definition/banker.html) machine, [automatic](http://www.businessdictionary.com/definition/automatic.html) till machine, or [remote](http://www.businessdictionary.com/definition/remote.html) [service](http://www.businessdictionary.com/definition/final-good-service.html) [unit](http://www.businessdictionary.com/definition/unit.html).

## Restocking Automatic Teller Machines

Financial Services Technology Provider replenishes Automatic Teller Machines (ATMs). The company needed a way to schedule restocking that would take into account customer withdrawing habits and government cash management regulations. Using the leading mathematical software for planning and scheduling, the technology provider created a mathematical model for capturing the variables and constraints for replenishing ATMs.

## Hardware

A block diagram of an ATM

An ATM is typically made up of the following devices:

* [CPU](https://en.wikipedia.org/wiki/CPU) (to control the user interface and transaction devices)
* [Magnetic](https://en.wikipedia.org/wiki/Magnetic_stripe_card) or [chip card](https://en.wikipedia.org/wiki/Chip_card) reader (to identify the customer)
* [PIN](https://en.wikipedia.org/wiki/Personal_identification_number) pad EEP4 (similar in layout to a [touch tone](https://en.wikipedia.org/wiki/Touch_tone) or [calculator](https://en.wikipedia.org/wiki/Calculator) keypad), manufactured as part of a secure enclosure
* [Secure crypto processor](https://en.wikipedia.org/wiki/Secure_cryptoprocessor), generally within a secure enclosure
* Display (used by the customer for performing the transaction)
* [Function key](https://en.wikipedia.org/wiki/Function_key) buttons (usually close to the display) or a [touch screen](https://en.wikipedia.org/wiki/Touchscreen) (used to select the various aspects of the transaction)
* Record printer (to provide the customer with a record of the transaction)
* [Vault](https://en.wikipedia.org/wiki/Bank_vault) (to store the parts of the machinery requiring restricted access)
* Housing (for aesthetics and to attach signage to)
* Sensors and indicators

**There is as usual a controversy.**

Who invented the idea of an ATM?

* History shows it was Luther George Simjian to develop the idea in 1939, though he could not make a commercial success out of it (see timeline).
* James Good fellow in Scotland holds a patent dated of 1966 for a full service ATM.
* But what about John Shepherd-Barron's machine installed outside a north London branch of Barclays Bank in 1967?
* The free standing ATM from 1968? It was Don Witzel, Tom Barnes, George Chastain, Jack Gebhart, and John D. White for Docutel in the US.
* Bank automation started as early as 1939 with the invention of the ATM by Luther George Simjian (1905-1997) from Turkish origin.

WhataretheFunctionsofATMMachines?The automatic teller machine (ATM), used by banks and customers for a variety of functions, was patented in 1939, but failed initially due to limited functionality. Something more similar to the modern ATM emerged on the streets of London in 1967, introducing a new era of banking convenience. The functions of ATM machines include: **Withdrawals**

* Perhaps the most common function of the modern ATM, withdrawals are usually allowed from a user's savings or checking account.

**Deposits**

* Similarly, most (but not all) ATMs allow deposits to be made to both checking and savings accounts. These deposit functions sometimes require cash or checks in envelopes, although many ATMs allow you to deposit without the use of envelopes.

**Balance Inquiries**

* Another common function of the ATM is the ability to check account balance, for savings or checking, and to print out that balance for future reference.

**Account Transfers**

* Account transfer is a popular function for those who carefully manage the funds in more than one account, and can be used to move funds from one account (for example, a checking account) to another (like a savings account).

**Stamp Purchases**

* An increasingly popular function of modern ATMs is the ability to buy stamps. Although this functionality is not available at all ATMs, its popularity has been sufficient for its availability to expand.

## How an ATM (automated teller machine) Works?

**What are automated teller machines?**

ATM is expanded as Automated Teller Machine. Automated teller machines are data terminals or tail circuits, that is, instrument that converts user information into signals and vice versa. Thus, these machines are like transducers that convert sound signals into electric signals. However, ATM converts the information provided by the ATM cardholders into signals that can be processed by the host processors. Now, what are host processors? All data terminals work with the help of host processors. Host processors are nothing but computers. However, host processor refers to a central or main computer that controls all other devices connected to it. An ATM is controlled by a host processor. For these machines, the host processors provide a gateway, through which each and every ATM network comes to the reach of the ATM cardholders. Thus, the host processor acts like an Internet Browser for the ATM. These host processors might be owned by independent, private service providers or even by the bank itself. If latter is the case, then it would support only those ATM counters that are owned by the bank.

Components of an ATM

An ATM are mainly composed of six devices, among which two are input devices and four are output devices. The input devices includes a card reader and a keyboard, whereas, the output devices includes a display screen, cash dispenser, printer and a speaker. However, not in all ATM counters can we find speakers. Nowadays, the display screens of these machines are made touch sensitive, which rather helps to make the machine compact by avoiding keypads.

**Input devices of an ATM**

The input device of an ATM helps its user to provide the 'required data' to the ATM. This 'required data' refers to the account information of the user, his/her personal identification number (PIN) and so on. For this, an ATM has got two major input devices, namely, a card reader and a keypad.

*1.* ***Card Reader***: The user of the ATM has got an ATM card with him/her. This card is very important, as without this card, no transactions can me made via automated teller machines. Each ATM card posses a magnetic stripe on its back and this magnetic stripe/magstripe is unique for a particular ATM card. When swept through the card reader, the card reader uses the magnetic stripe to read the information stored in it. Thus, the magnetic stripe on the back of every ATM card helps to identify the user of the card and his/her bank account. However, have you ever wondered what this magnetic stripe is made of? It is made of tiny magnetic particles adhered to a plastic film. With the help of these tiny particles, of which, each one can act as a tiny bar magnet, all the information about the ATM cardholders and their bank account is stored in the ATM card. It is this information that is read by the card readers.
*2.* ***Keypad***: Keypads are used in ATM counters to allow its user to enter his/her PIN (personal identification number) when he/she is prompted to. Moreover, keypad helps in increasing the interaction between the user and the machine. For example, an ATM often asks its user to select between options like withdrawal of cash or balance inquiry. The keypad helps the user to select between these options.

**Output devices of an ATM**

the output devices of the ATM includes four major devices, which are listed below.
1. ***Cash dispenser*:** The cash dispenser helps in delivering the cash asked by the user to the same. All automated teller machines invariably posses a safe, which is highly protected. It is in this safe place that the money is stored.

2. ***Printer*:** Just like the cash dispenser, each and every ATM posses a printer. This is to print receipts after cash withdrawal or at the time of balance inquiry by the user.
3. ***Display Screen***: The display screen helps the user or the ATM card holder to progress through each step of his/her transaction, whether it is a cash withdrawal or a balance inquiry. It also prompts the user to enter his/her PIN, and also select between options like withdrawal of cash or balance inquiry.

4.***Speake****r*: The speaker, if present, makes the transactions and other operations more lively to the user.

## Benefits & Drawbacks of Using an ATM Card

Your bank usually offers a card for use at automatic teller machines, or ATMs. The card gives you fast access to the money in your banking account just about anywhere. You can also use it to check your account balances. ATM cards include debit cards and the two are often used interchangeably. While debit cards allow you to make purchases and pay bills, you must use them carefully.

**Access Benefits**

Debit cards, also called check cards or bank cards, can be used like an electronic checkbook. Most banks give you a debit card when you open a checking account so you can make withdrawals from ATM machines or make purchases. Some ATM cards are issued for specific accounts and can only be used at a particular bank.

**Safety Issues**

ATM cards issued for specific accounts and banks can have safety advantages over debit cards. Although debit cards have a personal identification number, or PIN, some stores don’t require a PIN to buy something. If your debit card is stolen the thieves can have an easy time of swiping the card to swipe your money. ATM cards, on the other hand, can only be used with a PIN. Debit cards often have a credit-card logo and number, which can be copied and used by other people, while ATM cards usually just have the bank or financial network name on them.

**Card Convenience**

However, bank customers usually enjoy the convenience of ATM debit cards to take out money from a machine and to buy products or services. You don’t have to carry cash because you can get it from almost any ATM machine, though you may end up paying a fee if you use an ATM that's not in your bank's network. You can pay your bills easily and quickly with a debit card because the number on the card acts like a credit-card number.

**Card Disadvantages**

Withdrawing money with ATM or debit cards is so easy you could drain the account accidentally. Banks usually charge overdraft fees unless you have credit-line protection. Depending on your bank, debit cards might also have annual fees, or charge you each time you use your card. Writing a check usually gives you time to cover your account if you're short, but money from cards comes out instantly. Unlike a credit card, ATM or debit cards don't usually offer you protection for refunds on purchases or help build up your credit rating.

**Benefits & Risks of Using ATM Machines**

Automated teller machines, or ATMs, offer convenient self-service banking. When the bank isn't open, you can use a debit card with an ATM to get cash, make deposits or check account balances. Despite these benefits, however, using an ATM can leave you vulnerable to robbery and can cost you in service fees.

**Convenience**

Convenience is a primary benefit of ATM use from a service standpoint. Banks place their machines in multiple locations that are convenient for customers to reach while maintaining a blend of personalized service at branch locations. Customers often take ATMs for granted or don't pay attention to a machine's location until they need cash to pay for something. Making deposits with an ATM is another plus.

**Versatility**

Bank ATMs have become increasingly versatile as companies automate more services. Getting cash, making deposits or loan payments, transferring funds between accounts and checking your account balances are some of the more common services an ATM offers. Some ATMs even sell stamps or fund prepaid cell phones. Banks collaborate with machine manufacturers to make sure ATMs meet accessibility standards required by the Americans With Disabilities Act. Key upgrades in 2012 included improved screen and keypad accessibility for patrons in wheelchairs and easy-to-read Braille features for blind patrons.

**Fees**

Usage fees are the main drawback of ATMs. If you use an ATM not owned by your bank, you typically pay the machine owner a fee ranging from $1 to $3. You also may have to pay your bank a fee in the same range. Some banks assess a fee to provide balance information and to process other non-cash transactions. Overusing ATMs outside your bank's network can add up over time. Save yourself money by using ATMs owned or approved by your bank and getting cash back on purchases.

**Service Problems and Safety**

ATMs are convenient, but they don't offer the personal interaction you get at your local bank. Nor do they answer questions you might have about bank services. As banking customers become more dependent on self-service devices, banks may cut back time on personalized services, including consultations for checking and savings accounts and for loan products.
In an article published by the Center for Problem-Oriented Policing, attorney Michael S. Scott notes that ATMs have a high propensity for robbery in some areas. Consumers getting cash late at night are especially at risk of being robbed.

## ****ADVANTAGES & DISADVANTAGES OF AN ATM****

**Advantages of an ATM**

1.  An automated teller machine increases existing business:

The typical ATM customer will spend 20-25% more than a non-ATM customer, according to research conducted by AT&T Global Information Solutions.

2. An automated teller machine generates new business:

Customers are more likely to seek out a location with an automated teller machine; in addition to convenience, there are a number of safety benefits associated with an in-store automated teller machine.

3. An automated teller machine provides additional revenue streams:

Each ATM withdrawal transaction generates surcharge income for the owner of the automated teller machine. Additionally, an automated teller machine can provide revenue from on-screen advertising, couponing, and alternative media (e.g., prepaid phonecards, postage stamps) dispensing opportunities.

4. An automated teller machine reduces risk and lowers costs:

Having an automated teller machine on the premises can reduce the number of bad checks and cut credit card expenses because customers have the option of withdrawing cash instead.

 **Disadvantages**

• Not available in remote places.

• Cannot avoid illegal use in case of stolen card.

**CONCLUSION**

 - With the growing networks ATM might soon be installed at many places.

- ATMs for the blind have also been designed & are available in the Chinese market.

- ATMs that make available various types of currencies are also available.

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# LO2 Replenish and balance cash in ATM

* Checking cash in ATM to ensure it complies with organization policies and procedures for cash levels
* Counted and entering cash on cash recording documentation with cash balance records in machines verified for accuracy and making available to authorized personnel
* Making Deposits through ATMs and processing or auctioning
* auctioning, or referring discrepancies between machine tape records and cash to authorized personnel

## ATM SWITCHING

We are proposing to Procure, Install and Implement ATM Switching Solutions including, Fraud and Risk Management, Card Management System, Interface to various CBS Systems and other interchanges. Managing Outsourced ATM Switching Services to various Banks

The proposed Switch will have the following functionalities in brief and will be as per the requirements of the Individual Participating Banks:

## Transaction Processing:

There are various devices like ATMs, POS, Micro ATMs Mobile base devices, Kiosk etc. and processing of transaction like - Single Message and Dual Message Transaction, IVR, e-Commerce, m-Commerce, and also have scope for Value Added Service Transactions like Bill payment, Mobile Top-up, voucher disbursement etc..

**Interfaces:**

The proposed switch will have interfaces with various other Delivery channels servers like VISA, MasterCard, Core Banking servers of various Participatory Banks etc

**Log reports:**

Providing of Switch log files Bank Wise and acquirer / issuer wise. Various report on switch logs to be generated as per the requirement of the Banks for Reconciliation and also for all MIS reports required for member banks. The switch logs will also be extracted for merchant transactions and will be provided as per the requirements of the Banks for their processing.

**Risk Management:**

Fraud & Risk Management will be integrated with the solution for detection and or prevention of frauds.

**Facility management:**

We will provide Management of both DR & DRC - On Line Technical Support for handling daily activities at 24x7x365 basis.

# What to do if a cash machine doesn’t give you money or swallows your card

There’s nothing more frustrating than using an ATM and there being an issue…either not enough cash was dispensed, your card is retained, or your bank account shows cash withdrawal that you didn’t make.

However rest assured, there are processes in place enabling you to resolve the situation and reconcile the issue as quickly and painlessly as possible.

***Firstly***, if you have any issues with the ATM, take a note of the time, date and place where the situation occurred.  This will help your bank when reviewing the claim.

***Secondly***, speak to your bank before contacting the ATM provider; if you contact the ATM provider first they will simply refer you back to the bank.

Once your dispute has been raised, the bank will approach the relevant ATM provider, and if it’s an issue regarding cash inaccuracies, check a record of the ATMs’ transactions.  This will provide information on any under/over deliveries of cash, or if any cash was requested/dispensed on the date advised.  In the majority of cash claims, the bank will automatically reimburse you while they hold an investigation.

If the ATM has swallowed your card, you will need to go into your local bank branch and advise them of the situation.  More than likely it will be a problem with the card, and you will need to order a new card with one of the cashiers.  This won’t take much time and the new card arrives fairly quickly.  Don’t forget – if you take I.D. into the bank (your passport is normally the best form), a cashier will still allow you to withdraw cash from your account.

Either way, once the bank and the ATM provider have investigated the claim, you will be notified and hopefully the situation will be resolved. However, if you don’t feel the claim has been settled to your satisfaction, there is always the [Financial Ombudsman Service](http://www.financial-ombudsman.org.uk/publications/technical_notes/disputed-transactions.htm) (FOS).  The FOS are an independently governed service, there to ensure procedure is followed and you are fairly represented without prejudice.

Cash machines are here to provide you with easy access to your cash, and from time to time, things may go wrong. But there is a huge team behind the scenes making sure your experience at the ATM is seamless, and they are there to support you if things don’t go quite as planned.

## ATM replenishment

.When an ATM needs to be restocked, the deployer places an order with the vault cash supplier, which sends an order to an armored carrier company.

Armored car staff use one of three cash replenishment methods:

 An ATM cash cassette swap. This involves replacing an empty or partially empty cassette with a preloaded cassette. The cassette containing residual — i.e., unused — cash is returned to the cash center for counting and reconciliation. As ATMs typically contain four cassettes,

**Interest**

The cash supplier starts charging interest from the moment cash leaves the vault until:

Cash is withdrawn from an ATM by customers and the funds are settled — on a daily basis — to an account with the cash supplier.

Residual cash is returned to the cash supplier.

**Reconciliation**

A key part of the cash management process is to reconcile ATM withdrawals recorded in the electronic log with cash stocked in an ATM and returned to the cash supplier by the ATM processor and armored carrier. This involves investigating any discrepancies between the cash stocked in an ATM and the cash returned to the vault after allowing for cash withdrawn by ATM customers.

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**Cash recycling**

Cash recycling, the circulation of cash within a single environment, offers several benefits for FIs. Employed at ATMs, cash recycling can dramatically reduce the need to replenish cash supplies.

The fundamental function of a cash-recycling ATM is its ability to validate and sort notes, according to the Diebold white paper, “The Evolution of

Self-Service Cash Deposits”

Cash deposited at the recycling ATM is validated and checked for fitness before being sorted into individual cassettes by denomination. Suspected counterfeit and damaged notes can be sorted into an exceptions bin.

In addition to cash-recycling ATMs, banks are using teller cash recyclers.

These units can quickly sort cash by denomination, check it for fitness and authenticity, and reduce time spent balancing the cash drawer.

With cash stored only in cash-recyclers and vaults, FIs can better judge how much should be sold or ordered each week, increasing the efficiency of branch change fund management and helping to keep the branch within its total branch cash limit, according to the ATM Marketplace guide, “Deposit

Automation: Remaking the Consumer Experience,” sponsored by Diebold

Cash can remain within a branch rather than being taken from the ATM by a CIT company, sorted, and returned to the branch, the guide said. “Now (banks) can have additional technology such as denomination and fitness sorting, a tracking system for the cash coming in and greater storage capacity

“It leads to one less trip ... back to the vault.”

**.”****LO3: Maintain security of ATM cash**

* Replenishing and maintaining ATM cartridges in a secure area and confidentiality of access to machine cash
* Timing restocking and servicing of ATM to comply with security guidelines
* Recording alteration of access to a machine in the correct format

## ATM Services and Security

## Currency Level Monitoring

We ensure smooth operation and continuous availability of your cash dispensing and check image or envelope deposit machines. Unlike other ATM service companies, Garda World Cash Services provides customized automated teller machine services, tailored to your specific needs.

**Are you looking for a full-service ATM management solution to ensure maximum availability of your machines?**

Our ATM services include:

* ATM-fit currency preparation and packaging
* Cash replenishment and settlement
* Emergency cash allocation
* Currency cassette preparation
* Reconciliation of cash
* Deposit retrieval
* Deposit verification
* Clearing of currency and paper jams
* First-line maintenance
* Maintained vault security during second-line vendor repair
* ATM replenishment of paper supplies: deposit slips, envelopes, receipts, audit tapes and electronic journal service

**Are you concerned about monitoring your currency levels and want to find a way to optimize them?**

At Garda World we not only monitor your ATM currency levels, we also suggest improvements to provide more comprehensive cash management of your ATM funds.

**10 Tips to Maintain ATM Security**

These days, most Americans aren’t worried about fraud. Per the Consumer Sentinel Network Data Book synthesized by the Federal Trade Commission (FTC), less than 1% of the American population claimed to be a victim of debit card fraud last year. Of course, there are seemingly more important things to worry about, such as getting the kids to summer camp on time. However, everyone has heard that horror story of Mr. and Mrs. Smith being embezzled thousands by an identity thief or through credit card fraud. Though many of these stories are not much more than that – stories – the ever-improving technology of the modern era is rendering fraud that much more threatening with each passing day. The following is a brief list of 10 easy tips to keep your ATM account safe from fraudulent activities.

 1.   **Treat Your ATM Card like Cash**

Simply treating your ATM card like what it is – cash is one of the easiest ways to avoid becoming a victim of fraud. Keeping it concealed and on your person at all times when in public greatly reduces the risk of it being stolen or lost. Ensuring that you have your ATM card before and after you go out into public will narrow the window of time during which your card goes missing. Therefore, if you do find that your card is missing, notify your bank right away; most banks can void ATM cards if recently misplaced, so the sooner the better

Pro Tip #1: If you keep your ATM or debit card in your wallet, always keep it in the same slot. That way, when you check your wallet before going out, you won’t fumble around looking for your card!

    2.   **Create a Strong Pin**

Creating a strong pin, the four-digit number you need to access your ATM account, will make it much more difficult for an embezzler to gain access to your account if he or she manages to get a hold of your card. With A LOT of personal information being widely available and easily accessible in this day and age, making your pin your birthday or some other obvious combination of numbers makes you more susceptible to fraud. Also, treat your pin like your Social Security Number…DON’T WRITE IT DOWN!

 Pro Tip #2: Inquire with your bank about using a pin longer than four digits. To increase account security, many banks are allowing customers to have pins longer than the standard four digits!

 3.**Be Efficient and Plan Ahead**

Try to visit the ATMs of your bank only. This way, you will avoid extraneous fees and become more familiar with operating your bank’s ATMs quickly and efficiently. Minimizing the time you spend at the ATM will greatly reduce the risk of your credentials being stolen. Before visiting an ATM, have a plan of what checks you are going to deposit, how much money you are going to withdraw, etc. This way, you will not be enticed to utilize other ATM functions and end up spending more time in a somewhat vulnerable state than necessary.

1. **Disposing Of ATM Receipts**

Do not throw out your receipt from the transactions you made at the ATM at a nearby trashcan. Even if your account information is not displayed on your receipt, it is safer to just take it home and shred it.

1. **Familiarize Yourself With Your Account**

Being familiar with how much money you have in your ATM account will make it easier for you to determine whether or not something is wrong. If you are unsure of the amount of money you keep in your account, in the case that money is stolen, you will have no way of knowing to report potential fraudulent activities.

Pro Tip #3: Money Stream provides convenient and accurate account information, so you won’t have to wait until you get to the ATM or check your balance on your bank’s website! Just login to Money Stream, click on the “Accounts” tab, and view all your account information!

1. **Avoid ATMs At Night**

Part of Tip #3 is “Plan Ahead”, and your plan should definitely include NOT visiting ATMs at night. As with any other crime, ATM fraud occurs much more frequently at night, putting your money at a bigger risk of being stolen. If you absolutely must use an ATM at night, make sure the surrounding area looks safe and is well lit. If you notice that certain conditions jeopardize the safety of using a particular ATM at night, notify the bank.

1. **Shield The ATM**

If you adhere to Tip #6 and manage to avoid ATMs at night, visiting ATMs during the day may pose another challenge: lines. People are more likely to frequent ATMs during the day, and chances are that there will be line when you need to make a transaction. To protect your pin from being stolen by someone standing behind you, try to shield the keypad with your body or your hand as you type in your pin. This strategy also proves effective in safeguarding your pin in the unlikely event that criminals installed surveillance equipment to monitor people as they input their pins.

1. **Keep Your Guard Up**

Even after you finish your transaction, be aware of suspicious activities as you make your way away from the ATM; thieves will target people leaving ATMs because it is much more likely that they are carrying cash. If you do notice suspicious activity, continue to a safe place and notify the authorities.

1. **Drive-up ATMs**

The advent of drive-up ATMs not only results in more convenience when making transactions, but being able to easily use an ATM from the safety of your car also provides another layer of safety. However, do make sure that all of your doors are locked, your headlights are on, and all windows are rolled up except for the one you need to use the ATM.

1. **Suspicious Activity**

If you happen to notice any suspicious activity during your transaction, cancel it, make sure you recover your card before leaving, and report the activity to the bank.

Pro Tip #4: An easy way to monitor your account for suspicious activity is to login to Money Stream every morning. This method will eliminate the need for a trip to the bank!

While ATM card fraud is less frequent than identity theft or credit card fraud, according to the FTC, over $85 million was reported stolen via debit card fraud last year alone. Therefore, ATM card fraud is still very much worth taking precautions against in the event that it does occur. Following each and every one of these tips may seem bordering paranoia, but when it comes to your finances, you can never really be too careful. Happy transacting!

## Internal theft

Losses from internal theft hurt the ATM industry more than most other types of ATM-related fraud, according to “ATM Vault Cash Management: Five strategies for optimizing a cash program,” an ATM Marketplace guide sponsored by Cash Connect.

When employees become disgruntled or experience hard times, it’s easy for them to skim cash — especially from a busy IAD that doesn’t have time to make cash monitoring its primary business. Poor ATM cash management reporting can lead to undetected internal cash theft resulting from a lack of transparency on the status of cash in the network.

“Cash Management Solutions’ service will spot any discrepancies in ATM cash balances between the amounts loaded and the amounts returned to the bank, and detect any fraud,”

ATM deployers outsource cash management in order to ensure that their service provider gives them high quality reports, along with checkpoints for confirming or denying transactions recommended by the service provider.

## How to Block an ATM Card

## If you have accidentally left your ATM card somewhere, used it on a fishy website or are afraid that someone has obtained your card number, you may worry about being responsible for charges you did not make. Most ATM cards have protections in place to help you in these situations, but it is always a good idea to block your ATM card if you are afraid that your account information might be compromised. Though it may involve some calling around, it will be much less difficult than dealing with identity theft down the lineInstructions

1. Document your reasons for needing to block your ATM card. If you are afraid that someone has obtained your personal information, write down exactly when and how you feel they obtained it. If you left your card somewhere, write down where you left it, along with the date and time. If there are any suspicious charges to your account, make sure to note those as well.
2. Set aside some cash to use in case you cannot access your bank account for a few days while the bank investigates what is going on with your ATM card. If you have other accounts, you may be able to use those while the bank conducts its investigation. Otherwise, it is always smart to have enough cash on hand to cover necessities for a few days.
3. Call your bank and share your documentation with them. They may ask you additional information about the security of your account. At this time, they will block your ATM card and may even issue you a new bank account number. You may be unable to access your account until they mail your new information and ATM card to you.
4. Activate your new ATM card when it comes in the mail. Usually, a toll-free number will be listed on the card. You will need to call the number, give the customer service agent some personal information, and then your new ATM card will be activated for use.
5. Take proper security precautions in using your new ATM card so that you do not have to have it blocked again. Check your bank balances daily and be selective about where you use your card, especially on the internet. Consider using an identification theft protection service to protect your account from further harm. You may also consider using a service that gives you a unique card number every time you order with your ATM card on the Internet. The unique number will only work once and will help to keep your finances safe in the long run.

## How to Replace an ATM Card

## ATM cards provide a convenient service that reduces the need for writing checks. They also give you access to your cash 24 hours a day from ATM machines around the world. If you have to replace your ATM card because it is damaged, lost or stolen, you can do so by calling your banking institution's customer service number or by going into a local branch office.Instructions

1. Contact your banking institution immediately if your card was lost or stolen. Many banking institutions have 24-hour hot lines especially for this purpose.
2. Request a new card. This can be done over the phone by calling the customer service department or by visiting a local branch office. It usually takes seven to 10 business days to receive your new replacement card.
3. Activate your ATM card. This can be done by calling the number listed on the front of the card. Sign the back of it.

Howto Withdraw Money Without an ATM Card
Although an ATM debit card is helpful to keep on hand, you may find yourself in the need of cash from your banking account, and the card is nowhere in sight. Thankfully, using the ATM card is not your only option when it comes to withdrawing funds from either your savings or checking account.
**Step 1:**

Give your state issued driver's license to the teller and explain that you do not have your ATM card on hand. The teller has the ability to look up your information using your driver's license. You can then write out a check to cash.

**Step 2:**

Fill out your information on a withdrawal slip (available at your local bank if you don't have any on hand) and write in your account information. Submit the withdrawal slip to your bank and the teller withdraws the money from your account (depending on your bank, you may be asked to supply I.D. such as your driver's license).

**Step 3:**

Write out a check to cash and submit it to a teller at your local store. Depending on the store's policy, you may or may not be allowed to receive cash from the company (due to this it may be in your best interest to ask about this policy before writing out the check). You may only be allowed to do this if you have made a purchase.

## What are the types of ATM?

**Different types of ATM are available and the main benefit of this ATM is.**

There are five types of ATM these are:

**Onsite ATM**-Is situated either within the branch premises or in very close proximity of the branch.
**Offsite ATM-** Is not situated within the branch premises but is located at other places, such as shopping centers, airports, railways station and petrol stations.

**Worksite ATM**-Is located within the premises of an organization and is generally meant only for the employees of the organization.

**Cash Dispenser**-Allows only cash withdrawals, balance enquiry and mini statement requests, cash dispenser(CD) is generally used as the ATM, however the customer cannot deposit cash or cheques in a CD, whereas, they can use ATM both for cash withdrawal and for depositing cash or cheque.

**Mobile ATM**- refers to an ATM that moves in various areas for the customers. Few priavte banks have introduced ATM on wheels.

Top of Form



Bottom of Form

Top of Form

Bottom of Form

* + the two events, from which the events themselves, and thus the dates, cannot be easily deduced. Write down this phrase rather than the PIN itself.

# Another way to create a PIN [How to Keep Your Debit Card Number (PIN) Safe](http://www.wikihow.com/Keep-Your-Debit-Card-Number-%28PIN%29-Safe)

Three Methods:[Choosing a Good PIN](http://www.wikihow.com/Keep-Your-Debit-Card-Number-%28PIN%29-Safe#Choosing_a_Good_PIN_sub)[Keeping Your PIN Private](http://www.wikihow.com/Keep-Your-Debit-Card-Number-%28PIN%29-Safe#Keeping_Your_PIN_Private_sub)[Deterring Theft](http://www.wikihow.com/Keep-Your-Debit-Card-Number-%28PIN%29-Safe#Deterring_Theft_sub)[Community Q&A](http://www.wikihow.com/Keep-Your-Debit-Card-Number-%28PIN%29-Safe#Questions_and_Answers_sub)

The [bank](http://www.wikihow.com/Organize-and-Manage-Your-Bank-Account) tells you to be careful about tearing up the PIN that they send you with a new card. But did you know that there are more things that you can do to protect your number and ensure that nobody tries to use your account? Debit cards are very attractive to would-be thieves because immediate cash is always more desirable than goods on a credit card. Here are some additional, simple steps for you to take to protect your PIN (personal identification number).

### Method 1

### [Edit](http://www.wikihow.com/index.php?title=Keep-Your-Debit-Card-Number-%28PIN%29-Safe&action=edit&section=1)Choosing a Good PIN

1. **Choose a PIN password that is not obvious.** Your birth date, wedding anniversary, phone number, and home address are obvious picks, so just do not use them. Instead, think of numbers unrelated to major events and addresses in your life to create your PIN.[[1]](http://www.wikihow.com/Keep-Your-Debit-Card-Number-%28PIN%29-Safe#_note-1)
	* One technique that works for PINs is to divide them into two groups of two digits and treat each as a year - so that, say, 8367 becomes 1983 and 1967 - and then find some event that corresponds to each year. Each event should be something personal, known only to you, or something historical but relatively obscure. From these, devise an amusing and odd phrase linking that is also easy to remember is to translate a word into numbers (like on a telephone keypad). Ex: Wiki would be 9454. ATM keypads often have letters printed alongside the numbers.[[2]](http://www.wikihow.com/Keep-Your-Debit-Card-Number-%28PIN%29-Safe#_note-2)
2. **Vary your PIN on different cards.** Don't keep the same PIN for all your cards. Have a different PIN for each one, so that if you do happen to lose your wallet, it will be much harder for the PINs to be cracked.

### Method 2

### [Edit](http://www.wikihow.com/index.php?title=Keep-Your-Debit-Card-Number-%28PIN%29-Safe&action=edit&section=1)Keeping Your PIN Private

1. **Never share the PIN.** It might be tempting to trust a friend or a family member with your PIN but it is not a good idea. Circumstances can change and sometimes, people perceive a need more greatly than maintaining your trust or worst still, a person you do trust might be placed in a compromising position with a third party and be obliged to reveal your PIN under harassment or threat. It is better not to put this to the test, ever.[[3]](http://www.wikihow.com/Keep-Your-Debit-Card-Number-%28PIN%29-Safe#_note-3)
2. **Never give out your PIN in response to e-mail or telephone requests.** Phishing scams are unsolicited e-mails asking for bank account details, passwords and PINs. Delete them without a second thought and *never* respond to them. Your real bank will never request personal banking details through an email.[[4]](http://www.wikihow.com/Keep-Your-Debit-Card-Number-%28PIN%29-Safe#_note-4) Also, ***never*** provide your PIN over the telephone; there is *never* a need to do this and it will always be a fraudulent request.

3 **Shield your PIN when using it.** Use your hand, a [checkbook](http://www.wikihow.com/Balance-a-Checkbook), a piece of paper etc. to shield the PIN as you enter it into a bank machine or a store machine. Be especially vigilant in store queues, where somebody may be paying more attention than you.[[5]](http://www.wikihow.com/Keep-Your-Debit-Card-Number-%28PIN%29-Safe#_note-5) Also, be wary of "card skimmers" at [ATMs](http://www.wikihow.com/Use-an-ATM); they use scanners run over the card slot to lift debit card details and they find your PIN details via camera or looking. If you shield your PIN input well, they are hampered in their attempt.[[6]](http://www.wikihow.com/Keep-Your-Debit-Card-Number-%28PIN%29-Safe#_note-6)

1. **Do not write your PIN down on the card, ever.**[[7]](http://www.wikihow.com/Keep-Your-Debit-Card-Number-%28PIN%29-Safe#_note-7) Do not even write it in a diary. If you must write it down, disguise it in some way or put it somewhere totally unrelated to the card, such as in the middle of Shakespeare's Complete Works.

### Method 3

### [Edit](http://www.wikihow.com/index.php?title=Keep-Your-Debit-Card-Number-%28PIN%29-Safe&action=edit&section=1) Deterring Theft

1. **Monitor your account for suspicious activity.** Be diligent about regularly checking your bank statements to make sure no unauthorized transactions have been made using your card. Most banks will contact you if they suspect any transactions are fraudulent, but it's always a good idea to check your statements personally and on a regular basis. If possible, check your account online rather than waiting for paper statements.[[8]](http://www.wikihow.com/Keep-Your-Debit-Card-Number-%28PIN%29-Safe#_note-8)
2. **Contact your bank immediately if your card is stolen or lost.** Tell them immediately if you think that there is anything that may compromise your PIN, such as an easy PIN, other ID in your wallet making it easy to work out or, horror of all horrors, the PIN being written down somewhere in the wallet or on the card. Get the bank to cancel the card immediately.[[9]](http://www.wikihow.com/Keep-Your-Debit-Card-Number-%28PIN%29-Safe#_note-9)
3. **Be proactive.** If you suspect any fraudulent activity using a card still in your possession, apart from notifying the bank and the police, have your PIN changed immediately.
* formula for your other pins so that you only have to memorize the formula and not the actual pin numbers.
* If you are a very forgetful person, [try to memorize the PIN using memory techniques.](http://www.wikihow.com/Create-a-Password-You-Can-Remember)
* Apps that disguise PINs can be used. For example, SafePin for iOS lets you hide your PIN code within colored segments in a matrix on the principle you choose. Just type the digits into the segments of a preferable color in a preferable place (for example, in the upper-left corner). Do this when no-one sees you. Your PIN code is fully protected and you can safely turn to the app in public.
* Instead of signing the back of the card, write "Picture ID required". Most all ID's have your signature on them. More clerks are actually looking at the signature now so they will be able to see your picture and verify your signature at the same time.

## [Edit](http://www.wikihow.com/index.php?title=Keep-Your-Debit-Card-Number-%28PIN%29-Safe&action=edit&section=6)Warnings

* Don't pay any attention to those who tell you never to sign the back of your card. Should the card be recovered, if there's no signature on the back, then the merchant is not required to refund your money... Since there was no way for the employee to determine that the person holding the card was **not** you, any signature given (when the card is used as credit, not debit) is considered valid.
* Keep in mind that if you **do** allow someone to borrow your card and PIN, the bank has the legal right to deny you a refund should the card be compromised. This is considered lack of due diligence on your part to protect the information.
* Do not worry about keeping your debit or credit cards near magnets; the pull of the magnet will **not** demagnetize the cards or wipe any information from them. However, directly wiping them with a very strong magnet along the magnetic stripe will erase them or damage the data.
* Use the same ATM for more security, and keep an eye on it's surroundings eg: pin pad height, there's a difference around the monitor or something new added to the machine in case there's a skimming fraud going on. If in doubt contact the bank in charge of that ATM.
* Contact your bank *immediately* if an ATM "eats" your card. This is possible evidence of the ATM being used in skimming fraud.[[10]](http://www.wikihow.com/Keep-Your-Debit-Card-Number-%28PIN%29-Safe#_note-10)
* Never write your PIN on a postcard or outside of an envelope.[[11]](http://www.wikihow.com/Keep-Your-Debit-Card-Number-%28PIN%29-Safe#_note-11)

 RELATED TERMS

1. [**Debit Card**](http://www.investopedia.com/terms/d/debitcard.asp)

An electronic card issued by a bank which allows bank clients ...

1. [**Service Charge**](http://www.investopedia.com/terms/s/service-charge.asp)

A type of fee charged to cover services related to the primary ...

1. [**Activity Charge**](http://www.investopedia.com/terms/a/activity-charge.asp)

A fee charged to cover the servicing costs of an account. An ...

1. [**Cash Card**](http://www.investopedia.com/terms/c/cash-card.asp)

A cash card can be any card that you can insert into an ATM or ...

1. [**Deposit Slip**](http://www.investopedia.com/terms/d/deposit-slip.asp)

A small written form that is sometimes used to deposit funds ...

1. [**Descriptive Statement**](http://www.investopedia.com/terms/d/descriptive-statement.asp)

A bank statement that lists deposits, withdrawals, fees, etc. ... [for Teachers](http://study.com/academy/plans/teacher.html)   [for Schools](http://study.com/academy/plans/teacher-group.html)   [for Companies](http://study.com/academy/plans/corporate.html)

*After the end of this topic you must be work the assignment; the question are follows;*

***Individual assignment or work sheet***

1. *How to replenish an ATM card?*
2. *Briefly explain and define about the types of ATM?*
3. *What is the benefits and drawbacks of using about an ATM card?*
4. *Discus about the function of an ATM machines?*
5. *How to work restocking ATM machine?*
6. *Discus about balance inquiry and reconciliation of an ATM?*

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