

Top 20 Tips for ATM Use to Enhance the ATM Customer Experience

Choosing an ATM

- ▶ Where possible, use ATMs with which you are most familiar. Alternatively, choose well-lit, well-placed ATMs where you feel comfortable.
- ▶ Scan the whole ATM area before you approach it. Avoid using the ATM altogether if there are any suspicious-looking individuals around or if it looks too isolated or unsafe.
- ▶ Avoid opening your purse, bag or wallet while in the queue for the ATM. Have your card ready in your hand before you approach the ATM.
- ▶ Notice if anything looks unusual or suspicious about the ATM indicating it might have been altered. If the ATM appears to have any attachments to the card slot or key pad, do not use it. Check for unusual instructions on the display screen and for suspicious blank screens. If you suspect that the ATM has been interfered with, proceed to another ATM and inform the bank.
- ▶ Avoid ATMs which have messages or signs fixed to them indicating that the screen directions have been changed, especially if the message is posted over the card reader. Banks and other ATM owners will not put up messages directing you to specific ATMs, nor would they direct you to use an ATM which has been altered.

Using an ATM

- ▶ Be especially cautious when strangers offer to help you at an ATM, even if your card is stuck or you are experiencing difficulty with the transaction. You should not allow anyone to distract you while you are at the ATM.
- ▶ Check that other individuals in the queue keep an acceptable distance from you. Be on the look-out for individuals who might be watching you enter your PIN.
- ▶ Stand close to the ATM and shield the keypad with your hand when keying in your PIN (you may wish to use the knuckle of your middle finger to key in the PIN).
- ▶ Follow the instructions on the display screen, e.g. do not key in your PIN until the ATM requests you to do so.

- ▶ If you feel the ATM is not working normally, press the Cancel key and withdraw your card and then proceed to another ATM, reporting the matter to your financial institution.
- ▶ Never force your card into the card slot.
- ▶ Keep your printed transaction record so that you can compare your ATM receipts to your monthly statement.
- ▶ If your card gets jammed, retained or lost, or if you are interfered with at an ATM, report this immediately to the bank.
- ▶ Do not be in a hurry during the transaction, and carefully secure your card & cash in your wallet, handbag or pocket before leaving the ATM.

Managing Your ATM Use

- ▶ Memorise your PIN (if you must write it down, do so in a disguised manner and never carry it with your card).
- ▶ NEVER disclose your PIN to anyone, whether to family member, bank staff or police.
- ▶ Do not use obvious and guessable numbers for your PIN like your date of birth.
- ▶ Change your PIN periodically, and, if you think it may have been compromised, change it immediately.
- ▶ Set your daily ATM withdrawal limit at your branch at levels you consider reasonable.
- ▶ Regularly check your account balance and bank statements and report any discrepancies to your bank immediately.