

*Learn about . . .*

## **ATM and Debit Card Safety**

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Using your ATM or debit card is a simple, hassle-free way to get cash, check account balances, transfer funds, and make purchases. To enjoy the many conveniences electronic banking offers, you should make ATM and debit card safety a priority. Here are some important safety tips offered by the PULSE EFT Association:

### **ATM and Debit Card Safety**

#### **Treat your card like cash.**

Always store your card in a safe place.

#### **Keep your PIN a secret.**

ATM transactions and PIN debit purchases require the use of a secret code known as a personal identification number or PIN. Memorize your PIN and never write it on your card or store it with your card. Never let someone else enter your PIN for you.

#### **Do not disclose your PIN.**

No company or individual needs to know your PIN – not even your financial institution. If you perform transactions over the telephone using your ATM or debit card, never disclose your PIN. Never say your PIN to a merchant.

#### **Never disclose information about your card in response to an unsolicited email or request.**

E-mail is a common channel for fraud perpetration. Never provide your debit or credit card number, PIN or any other non-public personal information to any entity in response to an unsolicited email or request. Your financial institution will never ask you for your PIN.

#### **Make certain your online shopping sites are secure.**

Look for secure transaction symbols when shopping online to ensure your account information is protected. These include the small padlock icon and the “https” in the web site address (the “s” stands for “secure”). Always log off from any site after you make a purchase. If you can’t log off, shut down your browser to prevent unauthorized access to your account information.

#### **Protect your card’s magnetic stripe.**

Do not expose your card’s magnetic stripe to magnetic objects. Magnetic objects can damage your card.

#### **Report a lost or stolen card at once.**

Immediately call your financial institution or its after-hour service if your card is lost or stolen to reduce the chance that it will be used improperly. Immediate notice of lost or stolen cards will also limit your potential liability for unauthorized transactions.

**Review your account statements for unauthorized transactions.**

Review all account statements from your financial institution promptly, and report any errors (including transactions you believe may be unauthorized) as soon as possible. Prompt notification will limit your potential liability for unauthorized transactions.

## **ATM Safety**

**Always observe the ATM surroundings before conducting a transaction.**

If anyone or anything appears to be suspicious, leave the area at once. If you drive to an ATM, park as close as possible to the terminal. Observe the entire area from the safety of your car before getting out.

**If an ATM is obstructed from your view or poorly lit, go to another ATM.**

If possible, report the problem to the ATM operator or your own financial institution.

**Take another person with you when using an ATM, especially at night.****Minimize the time spent at the ATM when conducting a transaction.**

Have your card out and ready to use. Do not allow a stranger to assist you in making a transaction, even if you have trouble or your card gets stuck. When your transaction is complete, put your card, money and receipt away and immediately leave the area. Never count your money while at the ATM.

**Block the view of others when using the ATM.**

Stand between the ATM and anyone waiting to use the terminal. Shield the keypad as necessary when entering your PIN and transaction amount.

**If you see anyone or anything suspicious, cancel your transaction and leave the area at once.**

If anyone follows you, go immediately to a crowded, well-lit area and call the police.

**Look for possible fraudulent devices attached to the ATM.**

If the ATM appears to have any attachments or alterations to the card slot or keypad, do not use the ATM. If possible, report the problem to the ATM operator or your own financial institution.

## **Drive-up ATM Safety**

- Keep your doors locked, windows up and engine running when in line at a drive-up ATM.
- Always leave enough room between vehicles to allow for a quick exit should it become necessary.
- Before rolling down the window to use an ATM, observe the entire area.
- Minimize the time spent at an ATM.
- If anyone or anything appears suspicious, cancel your transaction and drive away at once.

- If anyone follows you after making an ATM transaction, drive immediately to a crowded, well-lit area and call the police.

### **PIN Entry Safety**

- Never allow the cashier or any other person to enter your PIN for you, even if they are assisting you with the transaction. Always keep your PIN a secret.
- Block the view of others when using a PIN debit terminal.
- Be certain the transaction is complete and review your receipt before leaving.
- When using an outdoor terminal such as a gas station, always observe your surroundings before making a transaction. If anyone or anything appears to be suspicious, leave the area at once.
- If anyone follows you after conducting a PIN debit transaction, proceed immediately to a crowded, well-lit area and call the police.

*Source: PULSE EFT Association, LP, a Discover Financial Services LLC Company*