

APPENDIX A

AUTOMATED TELLER MACHINE (ATM) SAFETY MEASURES

To minimize/prevent ATM frauds and crimes, banks should, at a minimum, implement the following security measures with respect to their automated teller machine facilities:

- Locate ATM's in highly visible areas;
- Provide sufficient lighting at and around the ATMs;
- Where ATM crimes (e.g., robbery, vandalism) are high in a specific area or location, bank should install surveillance camera or cameras which shall view and record all persons entering the facility. Such recordings shall be preserved by the bank for at least thirty (30) days;
- Implement ATM programming enhancements like masking/non-printing of card numbers;
- Educate customers by advising them regularly of risks associated with using the ATM and how to avoid these risks;
- Conduct and document periodic security inspection at the ATM location, and make the pertinent information available to its clients;
- Educate bank personnel to be responsive and sensitive to customer concerns and to communicate them immediately to the responsible bank officer; and
- Post near the ATM facility a clearly visible sign which, at a minimum, provides the telephone numbers of the bank as well as other banks' hotline numbers for other cardholders who are allowed to transact business in the ATM, and police hotlines for emergency cases.

Banks must study and assess ATM crimes to determine the primary problem areas. Procedures for reporting ATM crime should also be established. Knowing what crimes have occurred will aid the bank in recognizing the particular crime problem and to what degree it exists so that it can implement specific prevention measures to mitigate the risk. In this connection, banks are encouraged to share information involving ATM fraud cases to deter and prevent proliferation of the crime.