

## **Best Practices to Combat ATM Fraud**

### ***Banks should:***

- Have bank personnel inspect the front and surrounding areas of ATM(s) daily.
- Increase notices to customers explaining that if an ATM retains their card it could be rigged and they should notify the bank immediately.
- Place signs on and/or around ATM's reminding customers of ATM safety.
- Position bank ATM's in well lit, and where possible, well traveled areas.

### ***Customers should:***

- Use their body as a shield when transacting through the ATM to prevent shoulder surfing.
- Try to use ATM's that are located at physical banking locations, and where possible, try to use the same ATM each time. This practice could alert cardholders to tampered machines and suspicious ATM instruction prompts.
- Enter their PINs only when the ATM prompts them to do so.
- Do not write their PIN on their card, or maintain their PIN in their wallet along with their card.
- Be mindful of people that try to help them with their ATM transaction.
- Keep doors locked and engines running when using a drive-up ATM.
- Decrease the amount of any unnecessary daily withdrawal limits.
- Never share their PIN with anyone, and never count cash at the ATM.