

ABM and Direct Payment: 10 Tips on Security

Canadian financial institutions offer the following security tips to assist you in conducting Automated Banking Machine (ABM) and/or Interac Direct Payment (debit) transactions:

- 1.** Review your monthly bank account statements or bankbooks on a regular basis. Look for extra or missing transactions. Report any discrepancies immediately. Missing transactions could be a sign that your card has been skimmed.
 - 2.** Your ABM/debit card is the key to your account(s). It is for your personal use only. Keep your card in a safe place and never "lend" it to anyone, including friends and family members.
 - 3.** Conducting an ABM or debit transaction requires both your access card and the corresponding Personal Identification Number (PIN). Protect your PIN; it is your electronic signature. Don't write it down - memorize it.
 - 4.** If you are selecting a PIN, always avoid the obvious e.g. your name, your telephone number, your date of birth, etc.
 - 5.** Never disclose your PIN to anyone. No one from a financial institution, the police or a merchant will ever ask you for your PIN. You are the only person who should know it.
 - 6.** Always conduct ABM transactions when and where you feel most secure. If you are uncomfortable about using the machine for any reason, do it later or go to another location.
 - 7.** To ensure privacy when conducting an ABM or debit transaction, use your hand or body as a shield to prevent others from observing you entering your PIN.
 - 8.** After completing an ABM or debit transaction, remember to take your card and, if provided, your transaction record. When making a withdrawal from an ABM, count the cash received and put it away immediately.
 - 9.** If your card is lost, stolen or is retained by an ABM, notify your financial institution immediately. Most institutions offer 1-800 telephone numbers and/or 24-hour service for lost or stolen cards.
 - 10.** Robbery rarely occurs at ABMs, but if it should happen, remember that your safety comes first. Always report the incident to the police and to your financial institution.
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