



False information circulating on e-mail about PINs



The Australian Bankers' Association (ABA) says information circulating in an e-mail about the use of a 'reverse PIN' at an ATM is **false**. From time to time, an e-mail containing incorrect information circulates in the community. This fact sheet has been prepared advising the community about this 'urban myth'. The e-mail claims that by entering your PIN in reverse into an ATM will summon police. This claim is **false**.

INFORMATION IN E-MAIL IS FALSE

Your Personal Identification Number (PIN) is entered at an ATM or an EFTPOS terminal to give you access to your money in your bank account. Your PIN is a number that only you should know and it should be kept confidential.

This e-mail, claiming that entering your PIN in reverse will summon police to an ATM and the withdrawal will be successful, is totally **false** (see below for example of the e-mail).

The PIN has only one function - to allow the customer to access their account - and it must be entered correctly each time and kept confidential.

If a customer enters a PIN in reverse they will receive an error message and be prompted to provide the correct PIN.

SAFETY TIPS AT ATMS

It is important to note that customer safety and crime prevention are key considerations when siting ATMs. ATMs are located in well-lit areas that are highly visible to passing traffic. Robberies at ATMs are rare, but wherever there is cash, it pays to be careful.

These general rules should be followed for ATM safety, especially at night:

- Minimise your time at the ATM by having your card ready when you approach the machine;
- Take a look around as you approach the ATM and if there's anything suspicious, don't use the machine at that time (report any suspicions to the police);



FACT SHEET

- Once you've completed your ATM transaction, put your money away immediately and leave. It's best to count your money later;
- If you don't feel comfortable using a particular ATM, consider continuing on to another branch or using off-street ATMs in banking lobbies;
- Do remember that EFTPOS can be used to withdraw cash at many other places, like supermarkets and service stations.

If you simply want to check your account balance or transfer funds between accounts, telephone or Internet banking can be used instead of an ATM.

EXAMPLE OF E-MAIL WHICH CONTAINS FALSE INFORMATION

This e-mail below was provided to the ABA by the Victorian Police Crime Prevention Unit. It contains false information.

"ATM PIN number reversal (good to know)

If you should ever be forced by a robber to withdraw money from an ATM machine, you can notify the police by entering your Pin # in reverse.

For example if your pin number is 1234 then you would put in 4321. The ATM recognizes that your pin number is backwards from the ATM card you placed in the machine.

The machine will still give you the money you requested, but unknown to the robber, the police will be immediately dispatched to help you.

This information was recently broadcasted on TV and it states that it is seldom used because people don't know it exists.

Please pass this along to everyone possible."

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