

*PIN Reversals: Mis-information could lead to safety issues*

Currently there are stories circulating on the internet providing mis-leading information about performing PIN reversals to signal duress when using an ATM machine. PIN reversal technology is a concept based upon a possibility that a cardholder could remember (and reverse) his PIN at an ATM to draw attention to a dangerous situation like a robbery or kidnapping.

Despite several email chain letters stating that this technique is effective, financial institutions within the United States have not deployed it and this type of reversal functionality is not operating behind the scenes.

Attempting to reverse a PIN number in an ATM machine does not send out any type of duress signal. In fact, if a PIN number other than the PIN attached to a card is used, it will be counted as a failed/incorrect PIN attempt. Multiple incorrect PIN attempts usually lead to a temporary block on the card.

When accessing an ATM, keep the following tips in mind.

- Be aware of your surroundings.
- Try to keep input of the PIN number out of the site of others.
- Promptly remove a cash withdrawal from the machine and store it properly.
- Promptly remove the receipt and dispose of properly; do not leave it at the machine.
- Do not write your PIN number on your ATM or debit card.
- Do not share your PIN number with anyone.
- Keep your ATM or debit card stored securely.
- Report a lost ATM or debit card to your financial institution immediately.