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# Automatic Teller Machines

Automatic Teller Machines (ATM's) are target items for thieves. They will steal money from the machine, steal from the customers using the machine, or steal the machine itself.

Damage to your building can result from any of these situations. If your customers are robbed, there is a potential you will be named in a lawsuit if one arises.

If you have an ATM on your premises, you should take precautions to protect yourself and your customers.

To protect your property:

- Ensure your building has a monitored alarm, with both perimeter and motion detectors.
- The ATM should be firmly bolted in place and the bolts should not be easily accessible or removable.
- The ATM should be alarmed and monitored. The alarm should activate if the machine is removed from the premises or damaged in any way.
- A tracking device should be attached for easier recovery if stolen.
- You should have a secure password system in place so that an alarm sounds or a dye pack explodes if the machine is broken into.
- The area should be adequately lit and patrolled on a regular basis.
- There should be a surveillance camera(s) in place that cannot be readily removed or covered.
- You should have hold-up alarms accessible to the staff.
- If you are responsible for depositing and replenishing the money from the ATM, you should consider using a separate drop safe with a timed lock.

To protect against employee theft:

- Limit the handling of cash for the ATM to specific employees only.
- Different employees should handle the cash and reconcile the accounting records for the ATM.

To protect your customers from robbery:

- Install surveillance cameras.
- Install mirrors so customers can monitor their surroundings without revealing their PIN number.

If the ATM is accessible after-hours, the following additional precautions should be implemented:

- The area should be secured with self-closing doors and automatic locks.
- After hours, the area should be accessible using a card lock system.
- Equip the area with a telephone to allow the customer to call for help.
- Ensure the lighting is adequate for the area.
- Ensure the area is visible from the outside and from all angles.



**Knowing your business matters.**

## Partners In Prevention

At Federated Insurance, we believe Loss Prevention is a critical component of your Risk Management Program. Your Risk Services Coordinator together with our Loss Prevention Team is available to assist you in reviewing your specific business situation and recommend ideas for your ATM. Working together to reduce your loss exposures protects your bottom line!

For more information, contact your Risk Services Coordinator, our Loss Prevention Department at 1-800-665-1934, or visit our website at [www.federated.ca](http://www.federated.ca)

Federated provides this Loss Prevention Bulletin as a service to our policyholders and their business advisors. The information provided is intended to be general in nature, and may not apply in your province. The advice of independent legal or other business advisors should be obtained in developing forms and procedures for your business. The recommendations in this bulletin are designed to reduce the risk of loss, but should not be construed as eliminating any risk or loss.