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**FRPA BEST PRACTICE-PROPOSED-ATM ROBBERY**

**ATM Service Technician or FI Employees**

**Financial Institution's Protection Recommendations**

The following recommendations are based on current trends and are circulated to FRPA and Law Enforcement members. Please review the Best Practice Proposal below and send any suggestions to John McCullough at [cppcfe@aol.com]. **Note that this is not legal advice and is intended for educational purposes and consideration in FI crime prevention.**

**ATM Slot Jamming Robberies (AKA Jugging-disabling ATM card slot)**

**Introduction:** This section provides a definition and overview of ATM slot jamming robberies, also known as Jugging. The best practices outlined aim to increase awareness and safety for employees, customers, and service providers of ATMs. (A list of robbery links is provided at the end of this document.)

**Suspect Method of Operation:**

* **Covert Surveillance:** Suspects conduct covert surveillance of target locations, observing guards' timing of cash reloading ATMs from a distance and assuming higher cash amounts in ATMs before weekends and holidays.
* **Slot Jamming Methods:** Suspects use super glue cards or spray into the card slot to jam it. In some cases, foam is used to jam ATM card slots.
* Customers report that the card slot is not working, prompting the FI to call an ATM technician or employee to open the ATM.
* Suspects wait nearby for an opportunity to quickly approach the technician or employee to begin working on the ATM, opening the access doors.
* The offenders (typically three, one driver, two masked individuals) drive up fast, and two jump out with weapons. They may assault the technician or FI employees and force them to turn over the cash bin. They may themselves pull out the bins with a loaded cash. Suspects then quickly escape after the robbery. The vehicle is usually stolen and ditched for a vehicle switch nearby.
* Do not resist and follow your FI robbery procedures.

**Preventive Measures:**

* **Technician and Employee Awareness:** Inform technicians or train employees to be aware that a jammed card slot could be intentional to facilitate an ATM robbery. Conduct thorough countersurveillance before approaching and opening the ATM.
* **Suspicious Activity:** Be vigilant of potential suspects in the area or watching from a near by parking lot. If you observe questionable vehicles or persons, please call the local police department and refrain from servicing the ATM. Explain to your local Police Department that you're looking for a patrol car to check the area before any servicing of the ATM.
* **Security Measures: Advise your service provider of your concerns before sending an ATM technician. Again, let them know to have law enforcement check out any suspicious person or vehicle observing the area before they begin servicing the ATM.**
* **There may be a person outside the FI location walking around with a cell phone and advising the hold-up crew of when to drive in.**
* Delay service until police can be present.
* You may pass this document on to the local Police Department to pre-communicate this potential type of ATM robbery happening across the U.S., modify this document if needed with your Police Department (normally Patrol Division)
* Alert FRPA to communicate with other regional FI members and law enforcement agencies in the event of an attempted robbery, as they will travel from city to city. FRPA will notify FI’s
* **Use of Cameras:** Review ATM usage for suspect activities and communicate with law enforcement if you can identify a person driving up and disabling an ATM slot. Notify detectives, investigators, or patrol commanders. Share trends with local police departments, sheriff's departments, ATM service providers, and FRPA. Request police presence if a setup is suspected.

**FI Staff Precautions:**

* **Robbery Procedures:** Adhere to robbery procedures if approached by suspects. Train staff on robbery procedures and the use of pendant alarms. Do not fight or engage the suspects; follow their command requests.
* **Post-Robbery Actions:** Preserve evidence for investigation by avoiding touching anything to preserve fingerprints and DNA. Secure and turn over all video and digital recordings to the police or the FBI. Work with management on post-emotional stress and health services for impacted employees. Law enforcement agencies may assist with emotional trauma support.
* **CCTV and Alarms:** Ensure adequate CCTV coverage and ensure that digital recordings are adequately focused and sharpened. Maintain and ensure the functionality of video and recording equipment. Clean lenses and glass protectors and replace faulty cameras. Ensure color and license plate capture for evidence.
* **Outside camera locations should also include rear license plate recording.** Note that not all states require license plates on the front of a vehicle.
* **Color cameras are standard today, and 90-day recording is the industry standard, with storage on the cloud.**

**Be Safe and Educate Your Employees**

This outline encapsulates the main points and recommendations for addressing and preventing ATM slot-jamming robberies. Again, please let me know if there's anything more you'd like to add or adjust!

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