
Position: ATMIA¹ and EFTA oppose federal or state legislation requiring emergency telephone service (911 emergency services) for ATMs.

ATMIA and EFTA strive to develop innovative solutions to enhance ATM and ATM user security. The idea of a 911 assistance interface at the ATM, either through a dedicated telephone line with a hand set receiver or with a 911 ‘panic’ button on the ATM key board, has been debated at all levels of the ATM industry. It is the conclusion of ATMIA and EFTA that although the ‘911’ concept sounds good, it lacks both practical and functional feasibility. Our conclusion is primarily a product of the highly diverse nature of ATM deployment in the off-premise (non-bank) environment.

The ATM today is deployed in many different environments, from ‘through-the-wall’ drive-up and walk-up kiosks to indoor ‘stand-alone’ ATM terminals in retail merchant locations. The ATM communication mediums also vary widely, from dedicated ‘lease-lines’ or data lines to ‘dial-up’ shared telephone lines or wireless networks. This fact alone invalidates any reasonable application of a 911 ‘person-to-operator’ interface unless a separate telephone line with a handset were to be installed next to every ATM. That would never happen.

The concept of a 911 emergency ‘panic’ button is equally impractical because all ATM terminals would have to be retrofitted with such a device and it would require a massive updating of the national 911 emergency system. Currently all 911 emergency calls are handled by live operators. It is our understanding that the 911 system is not meant to be a real-time service, however, it works to report a crime or call for medical assistance after the event has occurred. Even if an automated system could be implemented, non-operator 911 ‘panic’ buttons could easily be pressed accidentally, inviting false alarms by pranksters thus putting an undue burden on law enforcement.

Assuming that the very complex and expensive aspects of an ATM 911 emergency interface could be implemented, the fact would still remain that it is doubtful that such a system would provide an ATM crime victim with any tangible benefit. Simply stated, it is not realistic for an ATM customer who is confronted by a criminal during an ATM transaction to ‘place’ a 911 phone call during the robbery attempt. In fact, such ATM customers would place themselves at greater risk by resorting to such action rather than complying with the demands of the criminal, which is what most police authorities recommend with respect to such property crimes. Law enforcement has debated this issue and do not generally like this so-called solution for the same sort of reasons as industry experts — the false alarms, the spike in resources, the fact that by the time they get there, the criminal is long gone.

Enhanced security at ATM sites can better be addressed through increased public awareness and by following practical security guidelines. The ATMIA has published best-practice ATM security guidelines and is working proactively with the banking community and law enforcement to educate ATM owners and cardholders on effective methods of crime prevention and public safety.

¹ The ATM Industry Association is a non-profit trade association serving all businesses and groups in the ATM industry. The association is made up about 3,500 members in more than 60 countries. We currently represent over 1.5 million ATMs internationally. For more information go to – www.atmia.com. The Electronic Funds Transfer Association is a leading inter-industry trade association dedicated to the advancement of electronic payments and commerce.