

Bank Card Safety activity

Key Stage 4
Banking

Instructions

Time- 40 minutes

CASHPOINT CARDS allow a customer to take money from your current account at a cashpoint – sometimes referred to as an ATM (Automated Teller Machine).

This provides easy, round the clock access to money.

A cashpoint requires a Personal Identification Number or PIN to access the account. This is a 4 digit code which you will need to memorize and keep secret.

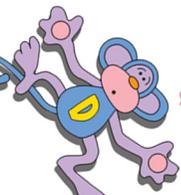
Explain to students how to use a bank machine/ATM

Students should have already set up there bank account after completing the role play.

Using an ATM

To use an ATM, students will need a bank account, and you will also need a bank/ATM card. With this card you will get a code, also known as a PIN. It is important that you keep the pin secret, otherwise someone else could potentially access your account.

To use the ATM, you will first place your card into the machine, and enter your PIN. Then you will be able to do your banking. Available transactions include withdrawing money, depositing money or cheques, checking your account balance, or transferring money.



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Explain how important ATM Safety is;

Safety is important when using the ATM. Keeping PIN numbers a secret, and not telling anyone that can't be trusted (only tell a parent/carer if a student thinks they may forget it.). Do not write your PIN number on the bank/ATM card. Also, do not keep the PIN on a piece of paper in the same location as the bank/ATM card. Do not keep this number in a wallet. If a bank/ATM card is ever lost or stolen, report it immediately to the bank.

Advise students

Make sure the bank machine/ATM location is well lit. Do not approach or use the bank machine/ATM if the area looks unsafe. Look for suspicious people around the bank machine/ATM. Use a machine that is visible to nearby traffic. If possible, bring a friend along to stand nearby when using an bank machine/ ATM. Avoid talking to strangers when using the bank machine/ ATM.

When entering your PIN, be sure no one is looking over your shoulder, and position yourself to block anyone from seeing your PIN code.

When you have finished, be sure to take your money and place it immediately in your wallet or purse. Also, don't forget to take your bank card/ ATM card before leaving. Do not stand around and count your money at the bank machine/ATM. If there is a discrepancy between the amount withdrawn, and the cash received, then tell your bank immediately (be sure to identify the machine that you used).

Use the below link which takes you to a website which allows students to Play with a fully interactive bank machine/ATM

<http://www.moneymatterstome.co.uk/Interactive-Workshops/ATM.htm>