BANGKOK BANK ADVICE ABOUT ATM FRAUD.

I promised that following a Bangkok Bank guest speakers visit, PEC will publicise widely to our members on this topic for their safety and put answers as a web page after my follow up report to members on 28September 2014.

On the banks protective measures, its clear there are many available via their website, setting transaction limits. Its clear from the answers provided the ATM text alert service existed several years before a club member fell victim to crime in 2011and before he came to PEC to alert members to ATM theft. Bangkok Bank reports starting up the sms alerts in 2009. So a 'platform' for complaint that five other Thai banks, he said, had sms alerts for ATM transactions but Bangkok Bank didn't have the service may not be valid. An ATM text alert would have saved the majority of his funds, as the account could have been suspended after the first anuthorised withdrawal. The service was available. And I also mention in my enquiries about branch level communication available in English for foreign customers – as our club member said even at recent bank branch enquiries he was told the service does not exist. He could have subscribed to the alerts service prior to the theft of funds, but was not informed about the service.

Advice given in our Club is to have two accounts, one access only by visiting the branch to sign a withdrawal and a much smaller amount kept in an account linked to an ATM card. Then the damage caused by ‘skimming’ card data can be limited. An article from the Phuket Gazette, (provided by guest speaker Don Freeman of Chiangmai Money Club) illustrates, quoting a police spokesman for ATM theft cases, that the victims of ‘skimming’ can be compensated by their bank in Thailand. Here is the Bangkok Bank response to questions put, the bank spokesperson gave permission for PEC to publish the answers on a PEC webpage:

15 September 2014

Dear Khun Richard,

Thank you for your notes.  I appreciate your attention and to keep the expats safely banking in Thailand. Please find below the respond to your quires;

1.       Does Bangkok Bank have an ATM transactions sms text alert service warning customers when their card is used ?

Yes, we have.

2.       If YES, when (what year) did this service come into operation ? (Mr.Charlesworth claims he was not advised about such a facility when he opened his account but

would have definitely have registered for it had he known.)

          We have implemented the “SMS Alert” since October 30th, 2009:

SMS Be 1st Spending Alert from 1,000Bt and above

SMS Remittance Alert

Credit Card Fraud Alert from 30,000Bt and above

*To register via:*

*Bualuang Phone (Call Center 1333)*

*ATM*

Please find below the link of Bangkok Bank **“SMS Services”** at<http://www.bangkokbank.com/BangkokBank/PersonalBanking/DailyBanking/SMSAlerts/Pages/default.aspx>

**SMS Account Alert Service** notification of activity in your account at

<http://www.bangkokbank.com/BangkokBank/PersonalBanking/DailyBanking/SMSAlerts/Pages/alert.aspx>

**SMS 2-Way service** to check your balance and statement anywhere anytime at<http://www.bangkokbank.com/BangkokBank/PersonalBanking/DailyBanking/SMSAlerts/Pages/SMS2Way.aspx>

**SMS Card Spending** to track your spending at

<http://www.bangkokbank.com/BangkokBank/PersonalBanking/DailyBanking/SMSAlerts/Pages/SMSspending.aspx>

**SMS Remittance Alert** when funds are transferred from overseas into your Bangkok Bank account at

http://www.bangkokbank.com/BangkokBank/PersonalBanking/DailyBanking/SMSAlerts/Pages/SMSRemittanceAlert.aspx

3.       Is there one or more trained English speaking staff member(s) at ALL Bangkok Bank branches to communicate effectively with foreign customers ?  (Mr Charlesworth

claims staff have denied being able to speak in English when he has asked for assistance.)

          Yes, one staffs can communicate in English, especially where we have the most foreigners residing.  As you may know that they can communicate in a simple patterns.

4.       Does Bangkok Bank have a facility to detect unusual ATM activity and put a hold on transactions until a customer confirms they are the user ?  (I have that automatic

protective facility at an overseas bank, but I have never checked if it exists here.)

The customer can simply set up their own **spending limit** from 0Bt / 20,000Bt/ 50,000Bt / 100,000Bt / 150,000Bt

**SMS Account Alert** when **activity of transfer these activities** in your account: (*500Bt or more is transferred in or out of your account / Transfers or payments via the automatic system / Cheque deposit results and amended transactions and Weekly account summary)***The service fees is only 10Bt per month per account**

Note: this **info indicates in the account opening application**: Daily Spending Limit / SMS Alert Service

You are the most welcome and kind regard,

Waraporn Brand-Srinaka

From Bangkok Bank, 17 September 2014:

Dear K. Richard,

Thank you for your notes.

I appreciate your recognition of the efforts we try to protect our customers.  This prevalent global crime occurs when a criminal attaches a skimmer to the inside or outside of an ATM machine.

Skimming can not only be detrimental to your bank account, but it can also affect your identity because these thieves can use the financial information they collected to try to gather more of your personal information, such as your name and address

In order to learn how to protect yourself from skimming, it’s essential to understand the equipment used to commit the crime.  Since skimming is a growing crime, the technology used for the crime is developing.

To avoid becoming a victim of skimming;

1.  Make sure the machine isn’t tampered with BEFORE you use it.

2.  Check the machine for skimming devices.

3.  Block the keypad when you enter your PIN number

4.  Avoid outdoor or tourist ATMs

5.  Check your bank, credit card statements regularly

6.  Apply for SMS Message Alert for an account activities when available

7.  Using only an EMV Security Chip Card (if available), there is impossible to copy!

However, our bank has invested since 2009 offering a “Smart Card” with EMV security chip card which was not popular among the users at that time since there were a limitation and inconvenient being restrict only at ATMs which recognize an EMV Chip Security at Bangkok bank ATM.  Therefore, it was not popular to the ATM users.

We are happy, if you would consider publicize the bank info of “SMS Alert” for the purpose of the benefits to the expats members at the club meeting or at your web link so that they would have an option to protect their banking away from home.

The link below of how to easily enroll for such a service:

<http://www.bangkokbank.com/BangkokBank/PersonalBanking/DailyBanking/SMSAlerts/Pages/alert.aspx>

I am happy to assist Mr.Charlesworth, if he needs my assistance to coordinate with our banking network in his location in Chiang Mai.

Thank you for your corporation and continue support.

Best regards,

Waraporn Brand-Srinaka

Here is the useful article highlighting ATM ‘skimming’ and how a police spokesman says bank account losses from this criminal act can be refunded by banks as they (the bank) is the victim of the crime as it is regarded as the banks money being stolen which they are guaranteeing to protect. Its an interesting view. Readers of the article are asked by the police department tasked tracking ATM crime to get in contact with them if banks do not take action. Read the full article here:

<http://www.phuketgazette.net/phuket-news/Skimming-new-frontier-ATM-fraud/32464>