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PINned Hopes

Claim: Entering one's PIN in reverse at any ATM will summon the police.

Status: *False.*

Example: *[Collected via e-mail, 2006]*

I just found out that should you ever be forced to withdraw monies from an ATM machine, you can notify the police by entering your Pin # in reverse. The machine will still give you the monies you requested, but unkown to the robber, etc, the police will be immediately dispatched to help you.

The broadcast stated that this method of calling the police is very seldom used because people don't know it exist, and it might mean the difference between life and death. Hopefully, none of you will have to use this, but I wanted to pass it along just in case you hadn't heard of it. Please pass it along to everyone possible.

Origins: This seemingly helpful heads-up began circulating on the Internet in September 2006. However, "seemingly" is the best that can be said of it at this point, in that entering one's Personal Identification Number (PIN) in reverse at Automated Teller Machines (ATMs) does not summon the police.

Such a system was first imagined in 1994 and patented in 1998 by Joseph Zingher, a Chicago businessman. His SafetyPIN System would alert police that a crime was in progress when a cardholder at an ATM keyed in the reverse of his personal identification number. The flip flopped PIN would serve as a

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identification numbers. The tip-topped PIN would serve as a "panic code" that sent a silent alarm to police to notify them that an ATM customer was acting under duress. Because palindromic PINs (e.g., 2002, 7337, 4884) cannot be reversed, Zingher's system included work-arounds for such numeric combinations.

However, Zingher has had little success in interesting the banking community in SafetyPIN despite his pitching it to them with great persistence over the years. He did in 2004 succeed in getting the Illinois General Assembly to adopt a "reverse PIN" clause in [SB 562](#), but the final version of the bill watered down the wording so as to make banks' implementation of the system optional rather than mandatory: "A terminal operated in this State may be designed and programmed so that when a consumer enters his or her personal identification number in reverse order, the terminal automatically sends an alarm to the local law enforcement agency having jurisdiction over the terminal location."

In 2006, Michael Boyd pressed the Georgia State Assembly to pass a law requiring banks to create ATM panic codes that would operate the machines normally while also alerting police. His wife, Kimberly Boyd, was killed on 12 September 2005 after being carjacked by convicted sex offender Brian O'Neil Clark and forced to withdraw cash at an ATM. (She died when Clark crashed her SUV while being followed by a civilian who ultimately shot Clark to death afterwards.)

Such a bill is before the Georgia Senate, having been placed there on 29 December 2005. But nothing has happened on [SB 379](#) since then.

In 2004, the Kansas state senate sent to its Financial Institutions and Insurance Committee [SB 333](#), a bill that stated: "Any automated teller machine operated in this state shall be designed and programmed so that when a consumer enters such consumer's personal identification number in reverse order, the automated teller machine automatically sends an alarm to the local law enforcement agency having jurisdiction over the automated teller machine location." That bill died in committee that year.

All this talk of various bills in three different state legislatures may serve to obscure some of the more important points attaching to this issue, points that are key to making up one's mind about whether having such a system in place is actually a good idea.

No one in the banking industry seems to want the technology. The banks argue against its implementation, not only on the basis of cost but also because they doubt such an alert would help anyone being coerced into making an ATM withdrawal. Even if police could be summoned via the keying of a special "alert" or "panic" code, they would likely arrive long after victim and captor had departed. There is also the very real possibility that victims' fumbling around while trying to trigger silent alarms could cause their captors to realize something was up and take those realizations out on their captives. Finally, there is the problem of quickly conjuring up the accustomed PIN in reverse. Even in situations lacking added stress, mentally reconstructing one's PIN backwards is a difficult task for many people. Add to that difficulty the terror of being in the possession of a violent and armed person, and precious few victims might be able to come up with reversed PINs seamlessly enough to fool their captors into believing that everything was proceeding according to plan. As Chuck Stones of the Kansas Bankers Association said in 2004: "I'm not sure anyone here could remember their PIN numbers backward with a gun to their head."

Barbara "neither Smith nor Wesson is known to prompt mental acuity in those they are pointed at" Mikkelson

Last updated: 17 November 2006

The URL for this page is

<http://www.snopes.com/business/bank/pinalert.asp>

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