

# ATMs

## Introduction



**The worksheets in this chapter are based on the following areas:**

- using ATMs,
- following ATM instructions
- selecting amounts, and
- reading newspaper stories.

**For help with the worksheets, you can:**

- call the NALA Freephone support line at 1800 20 20 65 on Monday to Friday between 10am and 4pm, or
- check out the Really Useful Guide to Words and Numbers Web site on [www.rug.ie](http://www.rug.ie)

# Reading: Automatic Teller Machines

12th December 2006

Dear family,

I am settling down well in Ireland but miss you all in Brazil. There are a lot of other Brazilian people here. There's even a shop in the next town which sells stuff from home.

I got a new job in a large factory and the pay is good. I was expecting to get paid last week but when I opened my pay packet, it had a note asking for my bank details. The problem is I don't have a bank account here.

I went to the accounts office and they said I need to open a bank account here. Each week my wages will go straight to the bank. When I want money, I have to go and withdraw it from the bank. So I went to a bank and set up an account. They then sent me a card in the post to use at bank machines.

There are lots of bank machines in Ireland. They're called Automatic Teller Machines, or ATMs. As well as being outside banks, they are in shops everywhere. It's really good because I can take money out whenever I want using my card and personal identification number, or PIN, as everyone here calls it. Food and drink in Ireland is very expensive, but I hope to be able to save some money and come home to visit next year.

Have to go to work now, but will telephone next week.

Love,

*Ferdinand*

# Reading: ATMs

See if you can work out which if the following sentences are true.  
Put a tick ✓ beside the true statements. The first one is done for you.

- |   | True                                |
|---|-------------------------------------|
| 1. a. Ferdinand's pay packet was empty.                     | <input type="checkbox"/>            |
| b. Ferdinand's wages were in his pay packet.                | <input type="checkbox"/>            |
| c. Ferdinand found a note in his pay packet.                | <input checked="" type="checkbox"/> |
| 2. a. Ferdinand gets paid by cheque.                        | <input type="checkbox"/>            |
| b. Ferdinand gets paid weekly.                              | <input type="checkbox"/>            |
| c. Ferdinand gets paid by cash.                             | <input type="checkbox"/>            |
| 3. a. ATM stands for Automatic Teller Machine.              | <input type="checkbox"/>            |
| b. ATM stands for Automatic Ticket Machine.                 | <input type="checkbox"/>            |
| c. ATM stands for Automated Teller Money.                   | <input type="checkbox"/>            |
| 4. a. You must leave your ATM card in the bank.             | <input type="checkbox"/>            |
| b. You don't need a bank account to use an ATM.             | <input type="checkbox"/>            |
| c. You need a PIN to use an ATM.                            | <input type="checkbox"/>            |
| 5. a. You will only find ATMs outside banks.                | <input type="checkbox"/>            |
| b. You will often find ATMs in newsagents and supermarkets. | <input type="checkbox"/>            |
| c. You can only use ATMs with your bank's name on them.     | <input type="checkbox"/>            |

# Reading: ATMs



ATMs come in different shapes and sizes, but all of them have a keypad, a screen with instructions, a place to insert your card and a slot for money.

There are normally five stages to using an ATM:

1. You put your card in the machine.
2. You read an instruction to enter your PIN number using the keypad.
3. You select the service you want – for example, cash withdrawal.
4. You enter the amount you want.
5. You take back your card.
6. You take your money.
7. You get your receipt.

TIP: Every ATM is slightly different, so make sure you read the instructions on the screen carefully.

# Reading: personal identification numbers

To use your ATM card, you need to know your PIN. This is a four digit number that will only work with your card.



The keypad on the front of an ATM has numbered keys. You use these to enter your PIN and then press **ENTER**.

If you make a mistake, you can press **CLEAR** to go back or press **CANCEL** to get your card back.

When you enter your PIN, you will see four stars on the screen instead of your number. This is so no one else can see the number while you are at the machine.

**TIP:** You can change your PIN number to something that is easy to remember.

# Reading: parts of an ATM

See if you can match the items to their descriptions.  
The first one is done for you.

1. Cash slot

a. Buttons with numbers in front of an ATM

2. Keypad

b. Card you put into ATM

3. Screen

c. Personal Identification Number

4. Card slot

d. Part of an ATM where you read instructions about what to do

5. Receipt slot

e. Place on the front of an ATM where you get your money

6. ATM card

f. Place on the front of an ATM where you insert your card

7. PIN

g. Place on front of ATM where you get your receipt

# Reading: following ATM instructions

The following messages appear on the screen of ATMs.

Match the screens with the actions you need to do.

The first one is done for you.

1. Welcome to RUG Bank.  
Please insert your card for service.

2. Please enter your PIN number.

3. Please select a service.

4. Select an amount.

5. Please press 'Continue' if you require a receipt.

6. Please take your cash and card.

7. Please take your receipt.  
Thank you for using RUG bank.  
Have a nice day.

a. You enter the number 1001 and press the Enter key.

b. You take €100 from front of ATM. You take your card from card slot.

c. You put your card into ATM.

d. You take your receipt.

e. You press the button beside 'CASH WITHDRAWAL'.

g. You select €60.

h. You press the Continue key.

# Numeracy: selecting amounts

Many ATMs will only give out money in €50 and €20 notes. So you can only take out an amount that can be made up of these notes. For example, when you select €70, you get one €50 note and one €20 note.

**What do these bank notes add up to?. The first one is done for you.**

1. €20 note + €20 note = €40

2. €50 note + €20 note = €         

3. €50 note + €50 note + €20 note = €         

4. €20 note + €20 note + €20 note = €         

5. €50 note + €50 note + €50 note = €

# Reading: using ATMs safely

Read the message below on ATM safety. Then see if you can answer the questions below it.

Dear customer, thank you for opening an account with us.

Here are some guidelines to keeping safe when you use the ATM

- If the cash machine looks unusual do not use it.
- If anyone is acting suspiciously do not use it.
- Keep well back when someone else is using the machine.
- If you think someone is watching you then cancel the transaction and walk away.
- Do not let anyone help you.
- Cover the keypad when you are entering your PIN.
- Put your money away carefully before you walk away from the machine.
- Do not leave your receipt lying around.
- Do not give anyone your PIN number.
- Do not write your PIN number down.

1. What should you do when someone else is using the ATM?

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2. What should you do when you are entering your PIN?

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3. When should you put your money away?

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4. What should you do if you think someone is watching you?

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5. What should you do with your receipt?

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# Reading: newspaper headlines

If you read newspapers, you will quickly learn that they are often arranged in the same way:

- sports at the back,
- serious important stories at the front, and
- less serious stories, TV listings, puzzles, horoscopes in the middle

**Skimming** is a really useful skill to have when reading newspapers. Let's say you heard about somebody being robbed at an ATM and you wanted to find the story to read more. You don't have time to read the whole paper, so you quickly **skim** over the headlines until you find a keyword that seems connected to the story you want to read.

**Look at the headlines below, and see if you can identify which one is about the ATM crime.**

1 **Man jailed for robbing bank**

2 **Man Utd hammer the Hammers**

3 **Interest rates up by 3%**

4 **Knife held to man's throat at cash machine**

5 **Lebanon death toll reaches 900**

# Reading: newspaper stories

Now read the newspaper article, and then answer the questions below.

## Knife held to man's throat at cash machine

A man in his 60s was being treated in hospital last night for shock after he was held at knifepoint and forced to withdraw money from an ATM machine in Letterkenny.

The man was standing at the ATM at approximately 2:30 pm when a lone man walked up to him, took out a knife and told him to take out money. When the man refused, the robber held the knife to his throat.

It is understood the man was forced to withdraw €600 before the man fled the scene on foot. Gardai have described the man as being in his mid-20s, about 5 feet 10 inches tall with black hair. He was wearing blue jeans, white runners and a black hoodie. Anyone with information should contact Letterkenny Gardaí station.

1. Where did the robbery happen?

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2. How old was the man who was robbed?

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3. How old was the robber?

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4. How tall was the robber?

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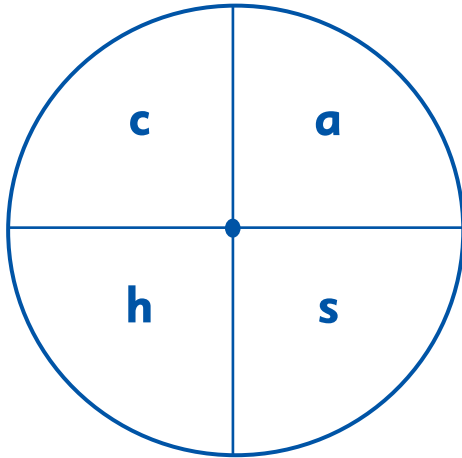
5. What was the robber wearing?

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# Wordwheels

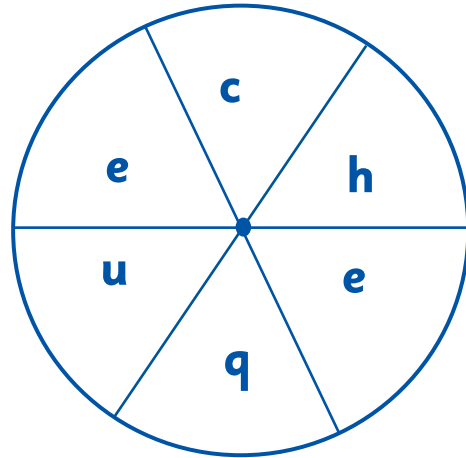
Use the clues to find the word hidden in each wheel.

1. 'Real' money to spend.



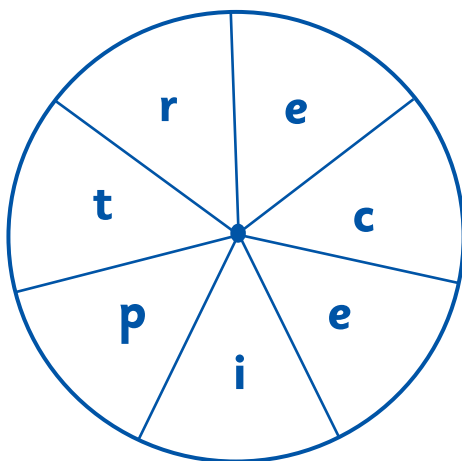
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4. Write one of these to pay a bill.



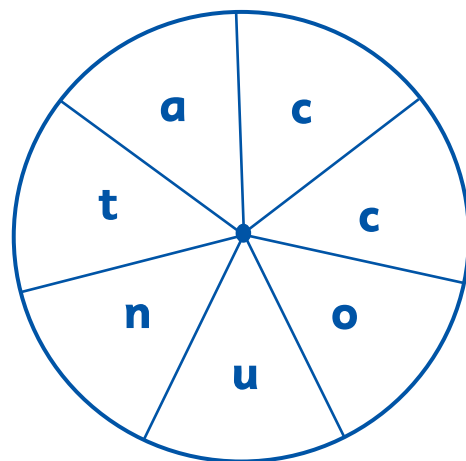
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3. A piece of paper from the ATM with your transaction details.



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6. You need to open one of these to use the bank services.



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