From PD’s Desk

“A lifetime of training for just ten seconds”
- Jesse Owens

Sharing and dissemination of knowledge are key to effective output. Knowledge sharing is expected to smoothen the progress of government auditing and enhance professional capacities. Quality is never an accident. It is always the result of high intention, sincere effort, intelligent direction, and skillful execution. It represents the wise choice of many alternatives.

The marvelous guiding principle from the Chairperson of RAC and Principal Director, (Training), in the Regional Advisory Committee meeting held in February, not only invigorated our building capacity for training but also motivated to stress our need to upgrade our skills and professional knowledge.

I am extremely pleased to present the 11th issue of this institute’s newsletter. Among other achievements like completing two levels of training on “Audit of Frauds” for a select group, lectures on “GST” and “Cyber Crimes: Current scenario and emerging vulnerabilities” imparted to trainee officers of IA&AS batch 2011 and the tone set for hands on training on “Digital Forensics” have been the most gratifying ones. In this journey of achievements, “Revenue Audit” has been added as additional subject for Knowledge Resource Centre. The first step in this direction was release of a case study on “Embezzlement of Revenue”. I hope many more will follow this. I believe that one should not wait for an employer or mentor to show appreciation for your work but one should take pride in ones own’s efforts on a day to day basis and this will surely achieve your mark of accomplishment.

Bhawani Shankar
Principal Director

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The Mandate

Headquarters declared this Institute as a Knowledge Resource Centre in ‘Audit of Fraud, Fraud Detection Techniques & Forensic Audit’ in October 2003 and “Revenue Audit” in September 2011 with a mandate to act as a repository of information on the subject through developing quality reading material, case studies (national and international), research papers and database of expert faculty and media reports. Significant developments in the matter are also to be reported through a newsletter for information to the user offices and sister institutes.

What is new?

- First Training programme conducted for IA&AS trainee officers 2011 Batch.
- The Institute’s website hosted with URL http://rtinagpur.cag.gov.in
Shri BP Yadav, PD Training (HQ) with RAC members on 7.2.2012

Chief Guest Shri Mohandas Kabra, CCIT Vidarbha with Shri Bhawani Shankar, PD, RTI, Nagpur & participants of workshop on "Anti-fraud Framework and Digital Forensic

S Ramesh, Commissioner of C&CE, Nagpur and Shri Bhawani Shankar, PD, RTI, Nagpur with IA&AS trainee officers of batch 2011
In the previous article it was discussed about the mandate of CAG regarding treasury inspection and treasury being an important component of financial structure of State Government. Now let us discuss about the overall structure of Department.

Types of treasuries

District treasury-
The district treasury is under the charge of treasury officer and looks after the transactions of receipt and payment in respect of all the Drawing and Disbursing officers authorized by Accountant General to draw and disburse the amount and remit the money in to the bank through challan on the basis of sanction given by State Finance Department.

Sub Treasury-
The sub treasuries function under the control of district treasury under the charge of Sub Treasury Officer. The Sub Treasuries are situated at Taluka places under the respective districts and transact the business of all the Drawing and Disbursing officers situated at that place.

Banking and Non Banking Treasury-
Banking sub treasury means where cash business is conducted by the accredited Bank. Non-banking sub treasury means where cash business is conducted by sub treasury on the lines of banks i.e. receipt and payment of cash, issue of Drafts etc.

Sections in Treasury

1) Bill Receipt
2) Audit
3) Cheque
4) Delivery
5) Compilation
6) PD / PLA
7) Stamp
8) Pension
9) Administration

Staff Pattern

I. Treasury Officer
II. Additional Treasury Officer
III. Sub Treasury Officer
IV. Dy. Accountant

Field Standards in Treasury Inspection

i) The inspection should be planned in such manner that an Inspection of high quality is carried out in an economic, efficient, and effective way and in a scheduled time.

ii) The work of the inspection staff at each level should be properly supervised during the Inspection and documented work should be reviewed by the Inspection Officer.

iii) The Inspection Party in determining the extent and scope of the Inspection should study and evaluate the reliability of internal control.

iv) Any indication of an irregularity, illegal act, fraud or error may have occurred which could have a material effect on the Inspection should cause the Inspection Party to extend procedures to confirm or disperse such suspicion.

v) Competent, relevant and reasonable evidence should be obtained to support the Treasury Inspection Party's judgment and conclusions regarding to organization, Programme activity or function under Inspection.

(to be contd.)

Continuing Professional Education (CPE)
(Institute's Faculty & Staff trained between October 2011 & March 2012)

<table>
<thead>
<tr>
<th>Name</th>
<th>Topic/ Subject</th>
<th>Place of Training</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ms. R.R. Shahare, SAO&amp;CF(IS)</td>
<td>Data Analytics and continuous Auditing - CAATs - IDEA</td>
<td>Institute of Internal Auditors, India, Bombay Chapter, Mumbai.</td>
</tr>
<tr>
<td>Ms. Bharti Varma, AAO&amp;CF(IS)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mr. G.K. Omee, AAO&amp;CF(IS)</td>
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</tbody>
</table>
Our Institute, at the end of every training programme conducts an evaluation test. The following table indicates the details of the participants who secured the first and the second positions in the test. They were awarded with token mementoes and merit certificates to sustain their interest and motivational levels. Their offices were also informed

<table>
<thead>
<tr>
<th>IS Courses</th>
<th>Month &amp; Year</th>
<th>First Rank</th>
<th>Second Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>MS- Office</td>
<td>Nov - 2011</td>
<td>Atul Bhargava, Sr. Auditor O/o the AG(W&amp;RA) MP, Bhopal</td>
<td>Ateeq Ahmed Siddiqui, AAO O/o the AG(A&amp;E)-1, MP, Bhopal</td>
</tr>
<tr>
<td>COBIT</td>
<td>Nov - 2011</td>
<td>Kamalesh Kumar, DEO O/o the PDA, SEC Rly., Bilaspur</td>
<td>Peri Venkata Giri, AAO, O/o the AG(Audit) CG, Raipur</td>
</tr>
<tr>
<td>Level-2 (IT Audit Advance) Batch - 3</td>
<td>Dec - 2011</td>
<td>M. Badrinath, AAO O/o the AG(C&amp;RA) AP, Hyderabad</td>
<td>Kunal Bose, AAO, O/o the DA(P&amp;T), Bhopal</td>
</tr>
<tr>
<td>MS-ACCESS</td>
<td>Jan - 2012</td>
<td>Mayank Astaunlwal, AAO O/o the AG(C&amp;RA) AP, Hyderabad</td>
<td>Rishikesh Kumar, Auditor, O/o the AG(Audit) Raipur</td>
</tr>
<tr>
<td>Internet, E-mail and Powerpoint</td>
<td>Jan - 2012</td>
<td>Vedit Agrawal, AAO O/o the DCA BHEL, Bhopal</td>
<td>Ashish Bagde, Sr. Auditor, O/o the AG(W&amp;RA) MP, Bhopa</td>
</tr>
<tr>
<td>Maintenance of H/W and S/W</td>
<td>Feb - 2012</td>
<td>Mahendra Singh Shukla, AAO O/o the AG(W&amp;RA) MP, Bhopal</td>
<td>Avinash Kumar Sinha, DEO, O/o the AG(A&amp;E) CG, Raipur</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>General Courses</th>
<th>Month &amp; Year</th>
<th>First Rank</th>
<th>Second Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Intensive course on Audit of Direct Taxes</td>
<td>Dec - 2011</td>
<td>Naresh Kumar, AO DGA (Central Receipt), New Delhi</td>
<td>Satpal Sharma, AO PAG (Audit), Punjab, Chandigarh</td>
</tr>
</tbody>
</table>

**Impact of Training**

Entry Behavior Test (EBT) are conducted at the beginning of IS-Based courses in order to access the knowledge & skill level of the participants in the subject concerned. Participant wise result of the End Course Test (ECT) are compared with the result of EBT to quantify the impact of training. A chart depicting the impact of training in respect of all IS-based courses conducted between October 2011 and March 2012 is given.

**EVALUATION OF TRAINING**

Based on participants’ feedback, every training programme is evaluated and grades are awarded.
(A case study of *Embezzlement of Revenue* prepared based on Para 4.1.1 of the Audit Report (Civil) of the C&AG of India for the year ended March 2008 of the Government of Jammu & Kashmir.)

**Anatomy of Fraud**

1. **Background** - As per the procedure followed, revenue realized on account of various charges/fees etc. by different wings such as Health Section, Chief Transport Officer and Municipal Veterinary Office under Municipal Corporation, Jammu is deposited with the main Cashier of Chief Revenue Officer who incorporates the same in the cash book and remits the money in to the treasury including the amount of revenue collected by that office also. But in actual practice less amount of revenue was found to have been remitted to the treasury which resulted in embezzlement of Rs. 12.71 lakh.

2. **Fraud Environments** - As per the provisions of Rule 2.4 Jammu & Kashmir Financial Code Vol-1, the Government officer authorised to receive money on behalf of the Government must give the payer a receipt in prescribed form duly signed by an authorised officer who will satisfy himself about its entry in the cash book at the time of signing the receipt. The provisions envisaged in the Financial Code Vol-1, were not observed by the office. The cash book, Register of Government Receipt Books, and other important ancillary records were not maintained properly. The fraudsters took the advantage of laxity at supervisory level and perpetrated embezzlement of Rs. 12.71 lakh.

3. **Opportunity to prevent fraud** - Fraud could have been detected had the following preventive measures were taken.

   (1) Had the officer verified entry on the receipt side of the cash book at the time of signing the receipt, the fraud could have been prevented.

   (2) The DDO should attest the entries in the cash book daily towards receipt, payment/remittance with reference to counterfoils of receipt book and remittance book.

   (3) This could have been avoided at the time of compilation of monthly accounts.

   (4) This could have been also located during monthly reconciliation of receipt and payment with sections and treasury.

   (5) No proper records of Government Receipt Books for watching its receipt and issues with the names of officials and date of issue was maintained.

4. **Act of Fraud** - The different wings function under the Municipal Corporation Jammu for collecting revenue during 2005-07 on account of fees/charges etc. and deposited with the cashier as under:

<table>
<thead>
<tr>
<th>Sr. No</th>
<th>Name of the wing</th>
<th>Amount realized</th>
<th>Amount reflected in Cash Book</th>
<th>Amount not accounted for/embellished</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>Health Section</td>
<td>Rs. 8,15,635</td>
<td>Rs. 3,10,730</td>
<td>Rs. 5,04,905</td>
</tr>
<tr>
<td>02</td>
<td>Chief Transport Officer</td>
<td>Rs. 21,800</td>
<td>Rs. 700</td>
<td>Rs. 21,100</td>
</tr>
<tr>
<td>03</td>
<td>Municipal Veterinary Office</td>
<td>Rs. 10,67,960</td>
<td>Rs. 8,54,825</td>
<td>Rs. 2,13,135</td>
</tr>
<tr>
<td>04</td>
<td>Chief Revenue Officer</td>
<td>Rs. 7,45,613</td>
<td>Rs. 2,13,899</td>
<td>Rs. 5,31,714</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>Rs. 26,51,008</td>
<td>Rs. 13,80,154</td>
<td>Rs. 12,70,854</td>
</tr>
</tbody>
</table>

Thus, total 12.71 lakh resulted in embezzlement due to total laxity in observing the internal controls and supervision.

(Refer flow chart)

5. **Opportunity to detect the fraud** -

Red Flag Indicators:

5.1 The Audit part of the O/o the Accountant General (Audit) Jammu conducted the audit of Municipal Corporation Jammu along with other wings under it. The audit party during scrutiny of records observed various irregularities such as

   i) Non maintenance of stock Register of Government Receipt Books
   ii) Manipulation of amounts in Receipt Books
   iii) Delay in remittances of money in to treasury
   iv) Depositing less cash in to treasury than actually received.

**KEY PROCESS AND CONTROLS LOST SIGHT OF**

**KEY CONTROL BYPASS**

- **Watch over Govt. Receipt Books Received/Issued**
  - Accounting of Revenue Receipts
  - Key Control Bypassed: Not maintained

- **Ensuring correct amount received**
  - Receipt Book at the time of signing
  - Key Control Bypassed: This was not done

- **Immediate accounting of Govt. receipts**
  - Cash Book
  - Key Control Bypassed: This was not carried out

- **Ensuring timely depositing money in to Treasury/Bank**
  - Remittance Book
  - Key Control Bypassed: This was not done

- **Verifying amount collected and remitted to single window for depositing in treasury**
  - Periodical Reconciliation with all sections and Treasury
  - Key Control Bypassed: This was not done

- **Ensuring correctness of total revenue collected and deposited**
  - Compilation of Monthly Account
  - Key Control Bypassed: This was not done

- **Embezzlement of Rs. 12.71 Lakh**

**Follow Up on Red Flags**

**Audit examination and evidence collection**

5.2 The audit party examined the records of Health Section, Chief Transport Officer, Municipal Veterinary Office and Chief Revenue Officer and following facts came to light:

5.3 It was noticed that the Stock Register of Government Receipt Books to watch no. of books received and issued was not maintained to ascertain the names of officers to whom the book received and return of completed/unused receipt books. As a result of which the audit could not ascertain actual number of receipt books with the staff. Further a few receipt books were not provided to audit for verification.

5.4 The cashiers gave receipt on plain papers.

5.5 The amounts in 2nd & 3rd copies of receipt books were manipulated.

5.6 The revenue collected was remitted after the lapse of one and half year in one case.

5.7 Fewer amounts were deposited in to treasury than the actual amount collected.

5.8 In some cases the receipt of money was acknowledged late.

5.9 The Chief Accounts Officer informed audit that the concerned two officials were terminated from the service and recovery of embezzled amount was ordered from

(contd. on page 6)
Adverse Opinion - An audit opinion that the financial statements do not present a true and fair view of the financial position of the audited body.

Annual Audit Plan - The Plan which allocates resources to carry out audits of systems, activities and establishments to be audited during a year. This consists of developing a strategy and a detailed approach to the execution of the audit. Factors which auditors need to consider when planning the audit include:
- Audit objectives
- Scope
- Criteria
- Staff and other resources

Anti-dumping Duty - Anti-dumping duty means the duty imposed by the government by notification in official gazette not exceeding the difference between an exporting country’s normal value and its exports price. Anti-dumping duty is imposed where any goods are exported from any country or territory to Bangladesh at less than their normal value. The difference between the normal value (which is higher) and the export value (which is lower) is called the margin of dumping. (See Section 18B of the Customs Act, 1969).

Appropriation Accounts - Accounts relating to expenditure brought into account during a financial year to the several items specified in the Appropriation Act. It is a statement of government expenditure of a financial year compared with budgetary allocations. It is a budget variance statement in respect of government expenditure together with the controlling authorities’ explanations for variations.

Audit - Audit is an independent examination of the books of accounts, other documents, stores, assets etc. relating to the receipts and expenditure of the Government, statutory public authorities and public enterprises. The aims of audit are to ensure that rules and orders framed by the competent authority in regard to financial matters have been followed; that sums due have been properly assessed, realised and brought to account; that expenditure has been incurred with due regularity and propriety; that assets have been properly utilised and safeguarded, that public resources have been used economically, efficiently and effectively, and that the accounts truly represent facts.

(to be contd.)

Sampling Cont. from previous issue

Elementary concepts of statistical sampling
1. Sampling can be defined as the selection of a part of an aggregate of material to represent the whole aggregate.
2. The totality being sampled is called the population or universe. It is out of this universe or population, the same is selected.
3. The first step in sampling is to determine the size of the sample. The element selected as sample should be such that the conclusions drawn there from nearly represents the characteristics of the whole population.
4. The selection of the sample is of paramount importance. A Random sample is one in the selection of which all elements of the population have an equal chance of being selected or the chance of selection of various elements is known.
5. Once the sample has been selected, the auditor examines the selected items through the normal audit procedures.

Random Sampling techniques
1. Systematic random sampling
   One Method can be selected a sample of 100 out of a population of 1200 we may select every 12th item.
2. Random number tables
   The best method of choosing a random sample would be to choose number tables
3. Random samples selection through computers
   Many computer programs for selection of random are now available.

(Contact continued from page 5)

arrears of Land Revenue through the Collector Jammu.
However it was informed that Honorable Court stayed the recovery in one case and no intimation has been received regarding other case.

6 Lessons Learnt-
6.1 The lapse on the part of officer authorised to collect revenue in observing the provisions of Rule 2.4 of Jammu and Kashmir Financial Code Vol - I, to verify the amount in the receipt book at the time signing facilitated fraudsters to embezzle the money.
6.2 The preventive control of verification of entries in the cash book with reference to counter foils of receipt book and remittance books to ensure correct accounting of revenue and its immediate remittance in to treasury is utmost important which have been totally ignored.
6.3 Reconciliation of revenue collected and remitted to main cashier by various sections for depositing in to treasury is also essential which was completely ignored.

Contact us for material

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What is SAP? (Cont. from previous issue)

Sales and Distribution Module

Rebate Processing
SAP LO SD REBATE_PROCESSING
Tasks
Particular discounts which granted to the customer depending on his sales volume, are defined in the SAP System as rebate agreements. This role contains functions for processing rebate agreements and displaying and updating billing documents.

Sales Deal and Promotion Processing
SAP LO SD DEALS_PROMOTION_PROCESS
Tasks
This role contains all the functions you need for processing sales deals and promotions. With promotions and sales deals, you can implement marketing programs with broadly created discount structures. A promotion usually portrays a general marketing plan for a specific product or a product group, for example, a promotion for a series of products during a sales season. A promotion can include several different sales deals.

Display Customer and Material Information
SAP LO SD INFORMATION_DISPLAY
Tasks
This role contains functions for displaying information on materials (for example, master record, material listing, exclusion, cross selling materials, sales deals, promotions), for displaying customer-specific information (for example, master record, customer hierarchy, value contracts for the customer, rebate agreements), and customer material info records.

Billing Processing (online)
SAP LO SD BILLING_PROCESSING
Tasks
This role groups together functions for online billing processing (invoices, credit memos, debit memos), and retroactive billing. Retroactive billing can then be included if price agreements have an effect on billing documents which have already been settled.

Billing Processing (In The Background)
SAP LO SD BILLING_BATCH_PROCESSING
Tasks
This role contains all the functions for executing billing processing in the background. This includes, alongside displaying a billing document, generating batch jobs for billing and displaying information about which billing documents have already been generated from the billing due list.

Invoice List Processing
SAP LO SD INVOICE_LIST_PROCESSING
Tasks
This role contains all the activities for working with invoice lists which you need for processing invoices. Invoice lists make it possible to send a list which contains several billing documents (invoices, credit and debit memos) to a payer at specific time intervals or on specific days. These lists can be generated in background processing. Single documents or collective documents can be included in the billing documents in the invoice list (collective invoices contain items from more than one delivery).

There are two types of invoice lists in the Standard:
* one for invoices and debit memos
* one for credit memos

Maintain Customer and Material Information
SAP LO SD_INFORMATION_PROCESSING
Tasks
This role contains all the functions which you need in order to maintain customer-specific information and material information on the customer. This includes master data maintenance of the material and the customer, maintenance of customer hierarchy, maintenance of customer-specific data on a material, of proposal lists (itemproposal) for sales document entry, of substitution materials and maintenance of value contracts.

Display Pricing
SAP LO SD PRICING_DISPLAY
Tasks
This role groups together functions which you need for displaying pricing data for a material. This displays pricing conditions, lists for conditions, and displays how free goods are created by the system.

Maintain Pricing
SAP LO SD PRICING_MAINTAIN
Tasks
This role contains functions for defining pricing, on the basis of which the prices and costs are calculated. The basis for pricing is the maintenance of conditions, with the help of which conditions can be defined, which should be a basis for calculating a price. This also includes the maintenance of conditions, when a free good (exclusive bonus quantity or inclusive bonus quantity) should be granted. (to be contd.)

OUR PRODUCTS

REVENUE AUDIT
1. Embezzlement of Revenue
AUDIT OF FRAUD
1. Fraudulent withdrawal of Govt. fund
2. Fraudulent payment on carriage of stone, chips/metals
3. Misappropriation of cash
4. Misappropriation of temporary advance
5. Fraudulent procurement of Medical Equipment

TENTH ISSUE OF NEWSLETTER

One of the most effective ways of deterring dishonest conduct is by not hiring dishonest employees. (Lawrence B Sawyer)
### 4. Categories of pension

<table>
<thead>
<tr>
<th>Red Flags (Fraud Indicators)</th>
<th>Preventive</th>
<th>Anti-fraud measures</th>
<th>Detective</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>4.1 Superannuation pension</strong>&lt;br&gt;4.1.1 A government servant retired after age of superannuation but no reasons recorded.</td>
<td>1. As per provisions a government servant will retire on the last working day of month if the date of birth is other than the first day of the month or the previous day of the month if date of birth happens to be first day, in which he/she attains age of superannuation.&lt;br&gt;2. In exceptional circumstances, extension is given by competent authority and reasons are recorded in the service book.</td>
<td>1. Segregate the service books in which the employees retired after the date of superannuation.&lt;br&gt;2. Verify if extension in service was granted by government with the reasons recorded in writing.&lt;br&gt;3. Verify whether the retirement is as per the post in which the employee officiated at the time of retirement. Comment on the cases of deviation.</td>
<td></td>
</tr>
<tr>
<td><strong>4.2 Retiring Pension</strong>&lt;br&gt;4.2.1 Date of serving three months notice by government or payment of three months pay and allowances in lieu of notice not indicated in service book.</td>
<td>As per rules, government can retire a gazetted and non-gazetted employee on attaining the age of 50 years/55 years by giving three months notice or three months pay and allowances in lieu of notice three months.</td>
<td>1. Segregate service books of employees retired by government by giving three months notice or payment of three month pay and allowances in lieu of notice.&lt;br&gt;2. Verify whether such employees were 50 years of age in respect of gazetted govt servant entered service before age of 30 years.&lt;br&gt;3. Verify whether such employees were 55 years of age in respect of non-gazetted govt. servants.&lt;br&gt;4. Or in both cases mentioned above the employees have rendered 30 years qualifying service. Comment on the cases of deviation.</td>
<td></td>
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</tbody>
</table>

### How to combat ATM frauds

The Internet is a great place for working together and building a better world, but it also has its dark side. Every year billions of dollars are made in a number of different cyber crimes, and the victims are usually common people. It is natural that one would want to avoid being such a victim, and there are a number of things one can do to protect oneself and one's family. Let us take a look at the top five computer crimes out there, and what you can do to help keep yourself safe.

Here are some of the measures a cardholder should adopt to protect his card from being misused:
- Never leave your credit card unattended in a vehicle or changing room.
- Avoid leaving your card loose in pockets or bags.
- Always keep your card secure in your wallet or handbag.
- Keep a close watch on your credit card and wallet/bag/briefcase in public places.
- Never allow anyone else to use your card.
- Sign new cards as soon as they arrive and cut up old cards when they expire.

When purchasing goods, please be patient if your card is sent for authorisation or verification. If your card is lost, stolen or not received, please inform the card issuing bank/organisation immediately.
- Always retain sales/charge slips to compare with the amount specified on the billing statement.
- When traveling abroad or within the country, ensure that you carry the telephone number of the card issuing bank/organisation.
- Do not disclose your PIN (Personal Identification Number) to anyone.
- Always memorise your PIN.
- If you forget your PIN, please contact card-issuing bank/institution and intimate them of the same. The bank will then send you a new card with a new PIN, on receipt of which you should immediately cut up your old card.
- If your card ever gets stuck in the ATM, do not reveal your PIN even to the concerned bank official/institution. It would suffice to let him/her know that your card has got stuck in the ATM.

These are some of the measures that could help protect the credit cards of customers from possible misuse.