



Locked In at the ATM

On Thanksgiving Day in 1999, a customer entered the Commerce Bank in Raritan Township, New Jersey, intending to withdraw money from the Automatic Teller Machine (ATM). Although the bank was closed for the evening, customers were able to enter the outer lobby to use the ATM.



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the customer had no cellular phone with him. No one came near the bank as he called for help, and the customer was trapped in the lobby for the entire evening. At 6 a.m. the next day, the bank's assistant manager arrived and unlocked the door, letting the customer out.

The customer entered the ATM lobby at approximately 8:59 p.m. At 9 p.m., while the customer was completing his transaction, security software instructed the exterior doors of the ATM lobby to lock. The software had been coded to lock the doors to the outside at this time to increase security, with the thought that no one would need to use the ATM after 9 p.m. on a holiday. The customer was unable to unlock or open the door from the ATM lobby once the locking mechanism had been engaged. The lobby was not equipped with a telephone or alarm, and

Lesson Learned: System safety cannot operate in a vacuum, and it is one of a number of priorities. Therefore, an organization must set and clearly articulate those priorities. For example, dead bolt locks on the front door of a house may increase security, but they can reduce safety by making it harder to get out of the house quickly in the event of fire. Safety and security are often at odds, and these priorities must be understood and balanced. Similarly, controls must be considered in the context of other priorities, including schedules and cost. ●

References

1. "Customer Spends Nine Hours Trapped in Bank's ATM Lobby," *Los Angeles Times*, November 27, 1999.
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