

# NCR ATM Security Alert

**DATE:** May 9, 2023 **INCIDENT NO:** 2023-03\_US

**REV:** 1

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## Money Order Fraud at ATMs in the U.S.

NCR is investigating a series of incidents at ATMs in the United States where criminals are depositing fraudulent money orders into the ATM.

The criminal then withdraws funds from the account prior to the FI determining that the money order is not legitimate.

As the money order contains the same fields as a standard check, the ATM recognizes the money order as legitimate.

The cardholder withdraws the cash immediately, so by the time the financial institution (FI) understands the orders are fraudulent, the loss is incurred.

This is leading to a loss for the FI who has accepted the Money Order as a deposit.

At this time, we are aware of two concentrated incidents (multiple counterfeit orders deposited in a short space of time) resulting in a five-figure monetary loss.

This fraud is possible on any ATM where checks/money orders can be deposited. Its fraud is not targeted at, or unique to any ATM in the field.

### **NCR Guidance:**

Considering money orders contain the same data as standard issue checks, the ATM application does not have the ability to distinguish money orders from checks and processes the images in the same manner.

The NCR guidance is for the financial institutions to review their business rules and practices as it relates to funds availability, review current deposit risk review rules through the check image item processor, and potentially consider blocking common

transit and routing numbers where money order fraud was originating from, through the FI terminal handler"

At this time, the current routing numbers which we have seen reports from are:

- 071926786
- 091203586
- 000008002
- 091203557
- 091900533
- 091916187
- 103101864
- 102100400
- 103104900

There may be additional routing numbers identified. We encourage you to frequently check the [NCR Security Alert Archive](#) as we will update this alert as needed **with additional routing numbers**

For NCR ATM as a Service customers who use NCR for transaction processing, please contact your NCR Account Representative to request this change.

For all other customers please contact your network/switch provider as they will need to make this configuration change for you.

### **Contacts**

ATM Crime Reporting: [Global.Security@ncr.com](mailto:Global.Security@ncr.com)

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