

CATEGORY	:	CONTINUOUS IMPROVEMENT RECOGNITION AWARD
ORGANISATION	:	NATIONAL SOCIAL SECURITY FUND FOR CIVIL SERVANTS (NSSFC)
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NAME OF PROJECT	:	ATM UTILIZER (PENSIONERS) INSPECTION PROGRAM
OBJECTIVE AND NATURE OF PROJECT	:	Background In early 2012, The NSSFC Launched its pension payroll initiative through banking services. At the same time, the ATM transaction was also approved for utilizing. But, NSSFC confronts many issues that emerged from the ATM utilizing. Following the issues, the Board of Directors urgently halted the ATM utilizing. Then, many case studies related to the ATM utilizing have been subsequently discussed. With dozens of the solutions presented by the technical working group, and the strategic commitment to curb the risks of ATM utilizing, the ATM utilizing decided by the Board of Directors to allow access by early 2016. The ATM Utilizer Inspection Program was also established with the aim of monitoring and preventing the risks of fraudulent. The program was implemented in close collaboration with the partner banks. Objective The objective of the ATM Utilizer (Pensioner) Inspection Program is the subject to an examination over the pensioner who utilizes the ATM card with the partner bank of NSSFC. The activities: a) Collect the information of ATM utilizer; b) Monthly update the information of ATM utilizer; c) Quarterly report on ATM utilizer compare between NSSFC and bank's partner; d) Check over the ATM utilizer every year during the 1st quarter and 4th quarter; e) Resolve any issues related to pensioners who utilize ATM in close cooperation with partner banks.

WHY IT SHOULD BE RECOGNISED	:	ATM gives plenty of advantages. For the beneficiaries of NSSFC, they can access the service round the clock and feel convenience. Especially, they can access the bank from anywhere. But the majority of beneficiaries of NSSFC are aging. It is risky for our entity that allows them to access ATM. On the contrary, with the ATM Utilizer Inspection Program, we can resolve the issue on time, prevent the risk, and many kinds of fraudulence.
SUMMARY OF THE PROJECT	:	Since the pension payroll initiative through banking, The ATM utilizing was re consented to access by early 2016. The ATM Utilizer Inspection Program was also formed and implement until now. The program was structured with the commitment to curb the risks of fraudulent and gave pleasure to the beneficiaries. Today, there are about 15,000 pensioners who utilize the ATM card. The ATM Utilizer Inspection Program played a vital role to strengthen the fraud prevention and protection system. There are less than 50 cases related to the ATM utilizing occur and get rigorous resolvent each year.