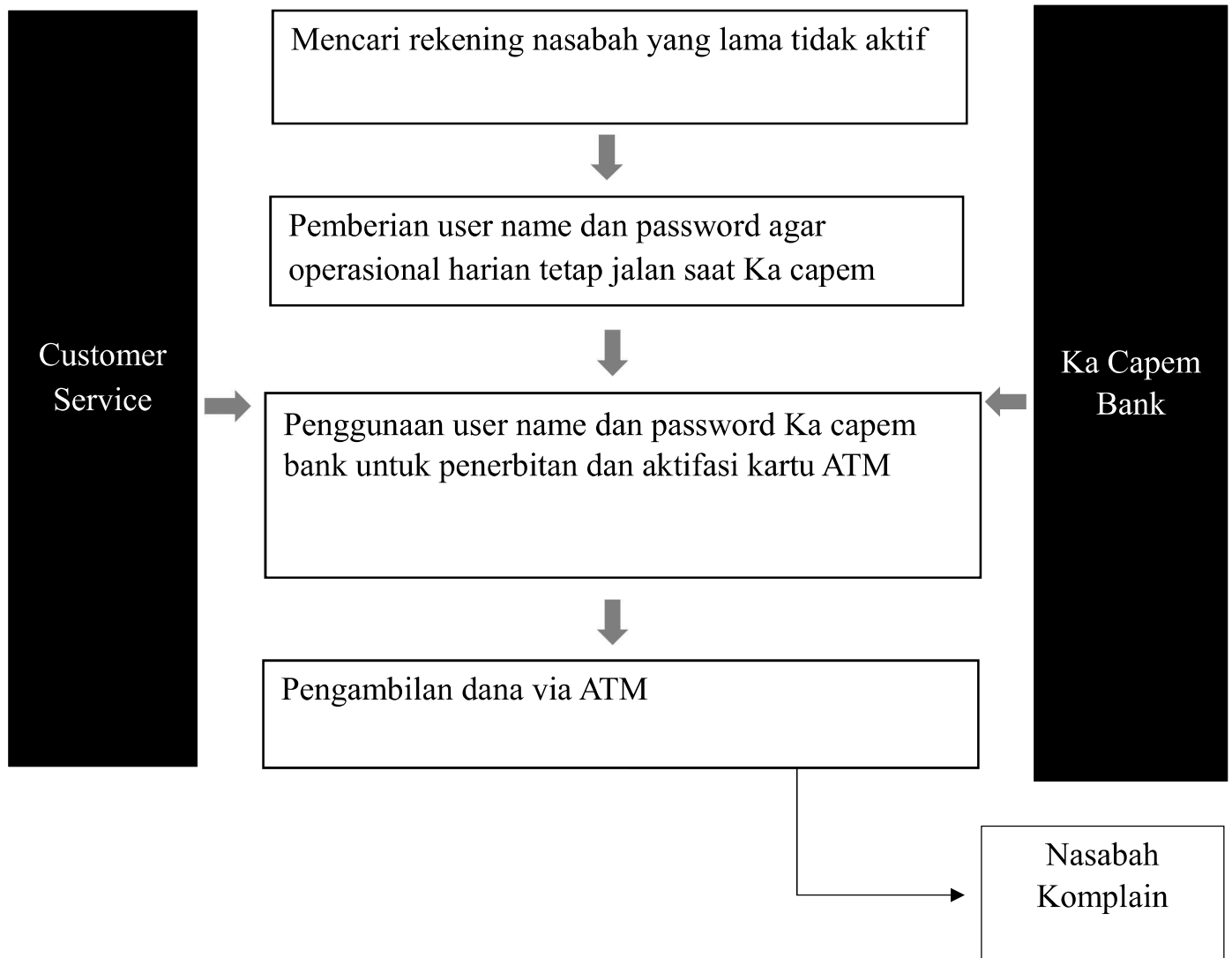


## Penerbitan ATM Tanpa Sepengetahuan Nasabah



# ATM ISSUANCE

## WITHOUT CUSTOMER'S KNOWLEDGE



**CUSTOMER  
SERVICE**

**INACTIVE  
ACCOUNTS**

Searching for inactive customer accounts

**PROVIDING  
ACCOUNTS**

Providing a username and password to ensure daily operations continue when the assistant branch manager is absent.

**CARD  
ISSUANCE**

Using assistant branch manager bank's username and password for ATM card issuance and activation.

**WITHDRAWAL**

Withdrawing funds via ATM



**BRANCH MANAGER  
OF A BANK**

**CUSTOMER COMPLAINT**