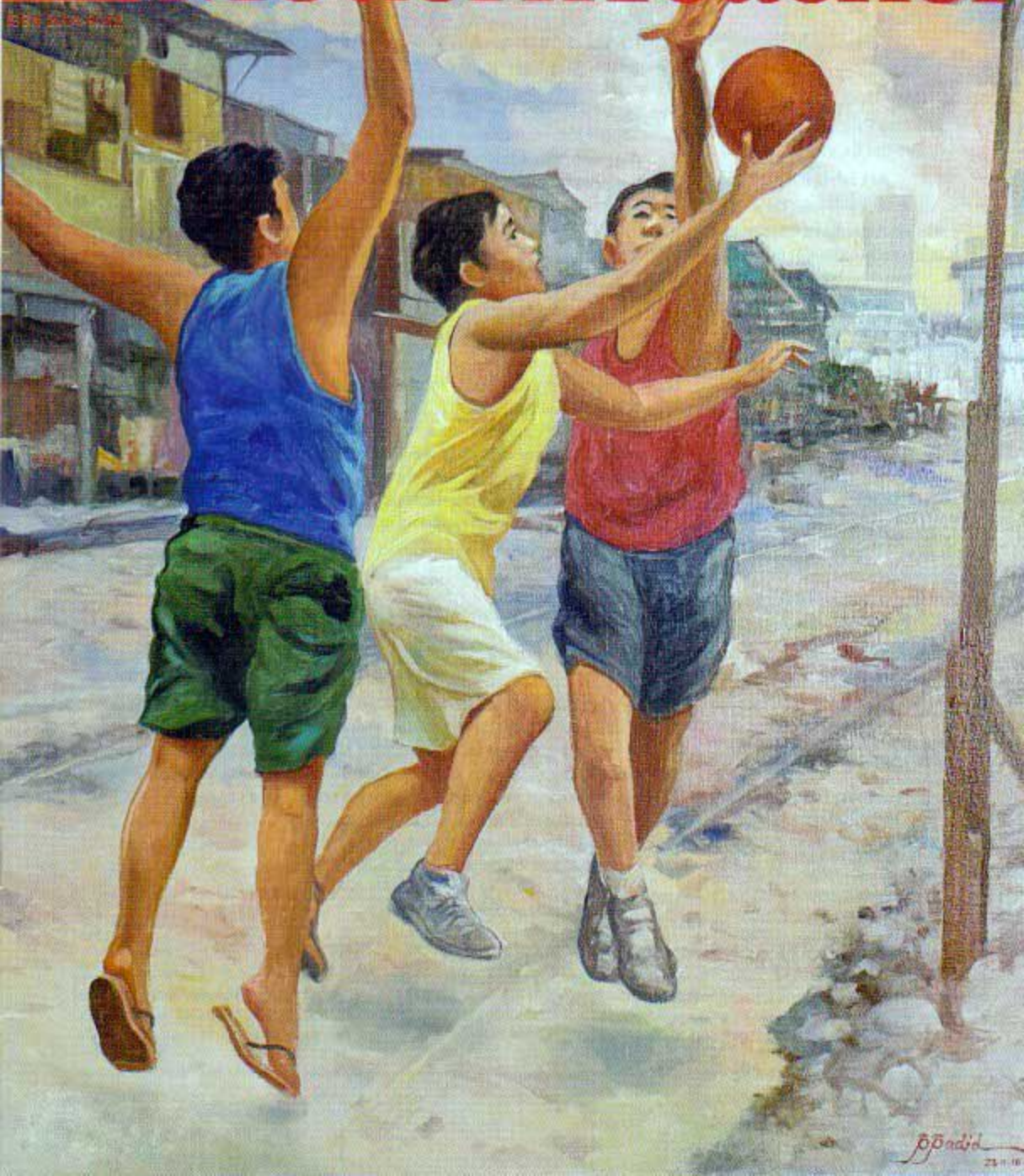


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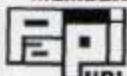
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ATM stands for Automated Teller Machine which is defined as an electronic machine that enables customers to withdraw paper money or carry out other banking transactions on insertions of an encoded plastic card. The first ATM to use a card with a magnetic strip was patented in 1977. Even though the machines existed this early, it was not until the end of 1980s that ATMs became commonplace in modern banking.

Previously, we received our salaries by checks when we needed to fall-in-line, waiting for other teachers to sign the payroll. We consumed most of our time after classes during payday since we needed to sign a payroll of three pages with complete name and date. We usually went home at 6:00-7:00 in the evening after our checks had been released; it was our option to deposit it or to cash it in a small supermarket in our town. If we deposited it in a bank, we needed to wait for 3 days since it was a regional check. But if we used it to purchase goods in a certain department store or supermarket, we needed to meet the minimum percentage of purchases before they would accept the check as payment.

Now, the Payroll Services Unit (PSU-R02) adopts the ATM Card as an instrument in giving our salaries and other benefits. It is only now that we learned that it is more convenient to receive our benefits through an ATM Card than a check. Here are some of

THE IMPORTANCE OF USING ATM CARD IN GIVING SALARIES AND OTHER BENEFITS TO JWD TEACHERS



the benefits that we can get from using ATM Card;

1. Before, we needed to wait for further announcement if our check was now ready for release after getting it from the Division Office. Now, through the ATM we can make a balance inquiry online through lbpiaccess.com or through an ATM Machine installed in our bank.

2. One time, when I was on my vacation in Nueva Ecija, I received a text message informing me that our bonus was now available at our District Office so I needed to go back to Isabela to personally sign the payroll before they would release my check. Now, I simply check online using my laptop and my cell phone to know if my bonus and salary are already credited without personally going to our District Office.

3. Now, I also learned that we can use ATM Card as debit

card in any department store. This means that one can purchase without giving physical money by just presenting our card and the total purchases will automatically be deducted from it from our account. One relevant thing is that one can travel anywhere without cash as long as you have your ATM card with you.

4. We can also transfer funds to any enrolled accounts, view balances online, and many other services when you log on to the website of the bank which issued the said card. This means that one can access one's money instantly without any hassle.

The use of this technological invention makes our life easier. It is now safe to travel anywhere without carrying a huge volume of money. We can withdraw anytime we want because some bank in our locality offers 24 hours ATM services.