

ACCESS IN A VAULT WITH DUPLICATE BOX NUMBERING

Access to the safe deposit area is the most important responsibility of a safe deposit attendant.

This responsibility can get a little confusing when you're safe deposit vault has different sections, each with the same numbers. Usually the bank assigns a letter to each section thereby giving each box an alpha-numeric number. When a box is rented, it is important to inform the customer of their box number and the letter prefix which designates which box #123 belongs to them. You must be able to explain the system to your customer properly.

This situation can be turned to the institution's advantage. First, if the attendant is not familiar with the vault (perhaps a teller is helping on a busy day), the customer can help prevent giving access to the wrong box #123 if he is aware of the duplicate numbering situation. Also, depending on your procedures, asking the customer for their box number along with the letter prefix can be your first aid in identifying the customer even before you have them sign the access card.

So, what's the big deal? What's so terrible if you try the wrong box #123 before you get to the right one? First, it is embarrassing and does make the attendant and therefore the bank look like they don't know what they are doing. Secondly, since there is only a finite number of lock bidding sequences, there is a remote possibility that the customer's key to box #B123 will actually open box #A123 (or any other box in the vault)! The possibility of this happening increases in older vaults and in vaults where the boxes were installed and set up by people without the proper experience and knowledge.

Protect yourself and educate your customers and even a vault with three or four identically numbered sections of boxes will be no problem.