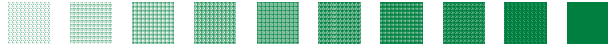


ATM

AUSTRALIAN TECHNOLOGY MANAGEMENT

ATM Industry Solutions



PINGuard™

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ATM INDUSTRY ASSOCIATION

INTRODUCTION

Australian Technology Management is an independent ATM services provider specialising in providing tailored ATM Security Solutions, Consulting and Professional Services, Technical Training, Refurbishment, Parts, Repairs and Upgrades. Australian Technology Management is proud to be a member of the Automatic Teller Machine Industry Association (ATMIA) and is an Australian Master Security Licence holder – Number 409589640.

FACTS

Over 4500 incidents of ATM Related Fraud Attacks were reported in Europe during 2007, resulting in losses in excess of \$USD 560 million. In Europe again during the period from January to June 2008, ATM Related Fraud Attacks rose by 143% compared to the same period in 2007. Total reported losses during that period was USD \$338.22 million. An increase of 118% from the same period in 2007. The vast majority of these losses were due to skimming.

The upward trend in ATM Related Fraud Attacks is being mirrored across the globe including the Americas, Asia and Australia. The global economic downturn has hastened the requirement for increased ATM security, presented a case for re-visiting risk exposure and introducing new fraud prevention and detection capabilities.

In a report published on December 30th 2008, the European Payments Council recommended a series of measures to deter skimming at ATMs. One of which was the recommendation to install Keypad Privacy Shields to conceal PINs as they were being entered.

WHAT IS SKIMMING?

Card skimming at the ATM is the capture of a card's black magnetic stripe information by the installation of a supplementary card reader, usually very well disguised. The PIN is typically captured during customer PIN entry by the use of a covert miniature camera installed at or in the immediate vicinity of the ATM. The practice of 'shoulder surfing' is another technique in acquiring PINs. Duplicate cards are then produced and with the captured PIN, account funds can be siphoned at another ATM.



Figures above: PINGuard for Diebold ix range of ATMs. Note cutout for audio headphone jack.

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PINGUARD

PinGuard provides a simple but sophisticated solution to the challenges of ATM security. It protects the user of the ATM by shielding the PIN pad from unwanted viewers. Its unique vision control system allows a low aspect design. PinGuard can be easily installed using a physical securing method or a simple adhesive method. Its design and construction is robust but attractive.

DESIGN

- Restricts the field of view around the PIN pad to avoid shoulder surfing and spy cameras
- Does not impair the functionality of the ATM.
- PINGuards can be manufactured for all models of ATMs.
- Tough, durable, UV resistant.
- Allows ATM functionality even when PINGuard is damaged.

PIN Guard was designed that when viewed from above, the customer has a clear view of the PIN pad. If viewed from a certain angle the view becomes opaque. This allowed the design of the PINGuard to be low aspect but not interfere with ATM's functionality. With aesthetics in mind, it has also been designed to complement the ATM fascia with its sleek profile and high quality stainless steel and polymer finishes.



Figure above: PINGuard for NCR ATM.

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ATM SECURITY

The goal of ATM Security is to build consumer belief and faith in the ATM channel.

Guaranteeing that account holders' personal information cannot be compromised and establishing measures that enhance the customer's safety at the ATM are rising concerns for the ATM industry as a whole.

Banks, financial institutions and ATM manufacturers across the globe are investing in more effective and intelligent security systems for their ATMs.



Visit us at www.atmgroup.net.au

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