

## ATM Security: Protecting against brute force theft

Secured ATM transactions provide a firm foundation for the ATM industry to expand and further strengthen its functions. In order to maximize the efficiency and profitability of ATM machines, it is essential for the card users to feel secured using them. Also, the vaults of ATM machines should be protected from theft. As ATM machines continue to populate the retail landscape, it is convenient for thieves to target them with the intention of pilfering cash.

The increasing deployment of off-site ATM machines in less secured locations has paved way for senseless vandalism. Installing more low-end cash dispensers with low-end construction has generated number of easy targets to mount.

There is a lot of focus on electronic security but the physical security of the machines as they become more numerous is also an issue to be considered. More and more people are capable in having the access to make off with these machines.

Insurance seems to be the last resort to protect the assets of an organization. It is meant to integrate with other security measures to facilitate reduction in monetary loss. So far, brute reinforcement has served as a method to counter brute force. Damages to ATM machines still occur but the cash boxes remain unharmed.

The next step in securing ATM machines is to bind them into security systems, install locator devices, attach dye packets to cash boxes and then advertise these measures through exterior signage. It should be understood and taken as a serious concern that electronic security is equally important as physical security.

## M-NET ATMs ATM Placement/Coverage

Member Bank	Mobile	Offsite	Onsite	ATM Cities
Citi Bank	Nil	09	36	08
Standard Chartered Bank	Nil	04	114	21
Bank Of Khyber	Nil	Nil	09	07
Bank Of Punjab	Nil	Nil	24	13
Prime Commercial Bank Limited	Nil	Nil	38	11
Habib Metropolitan Bank	Nil	07	46	06
MCB Bank Limited	02	27	239	49
KASB Bank	Nil	1	17	05
Saudi Pak Bank	Nil	08	15	03
JS Bank Limited	Nil	Nil	Nil	Nil
HSBC Bank	Nil	Nil	05	03
First Women Bank Limited	Nil	Nil	03	03
Arif Habib Rupali Bank	Nil	Nil	08	04
SME Bank Limited	Nil	Nil	Nil	Nil
Deutsche Bank	Nil	Nil	Nil	Nil
My Bank Limited	Nil	Nil	Nil	Nil
<b>Total</b>	<b>02</b>	<b>56</b>	<b>554</b>	

## News & Events:

### Service Day at WorldCALL Telecom Limited

The M-Net team conducted a full "Service Day" at WorldCALL Telecom Limited to create awareness of Alternate Delivery Channels and to register maximum number of employees on "Virtual Banking" who maintain their salary account with MCB bank. Our Mobile ATM Van was also present there to help employees' complete process.

During the visit at WorldCALL Telecom our team informed their employees about ATM network & various value added services available on our ATMs beside cash withdrawals, usage of our ATM/Debit card on POS machines, mobile banking and virtual banking.



Seen in the picture are representatives of M-Net Team of at WorldCALL Telecom Limited - Karachi Head Office.

## New Member Bank's Profile

### JS Bank Limited:

JS Bank Limited has been formed subsequent to the merger and amalgamation of Jahangir Siddiqui Investment Bank Limited and American Express Bank Limited Pakistan branches on December 30th, 2006. JSBL's focus is to provide a quality and innovative range of banking services and products.

JS Bank Limited commenced its operations in Pakistan as a fully scheduled bank on January 03, 2007. It also has a Primary Dealer license for government securities from the State Bank of Pakistan.

Presently the bank has two branches in Karachi and one branch each in Lahore and Islamabad. JS Bank Limited plans to open at least 10 more branches nationwide by the end of December 2007. Currently they do not have plans to install ATM machines in future.

## Quick Facts about ATMs (Worldwide)

- There are over 1,2 million ATMs installed worldwide
  - Approximately every 5 minutes a new ATM is installed
  - Various industry bodies help to self-regulate the ATM industry including banking associations, electronic funds transfer associations, network associations and the internationally active ATM Industry Association (ATMIA)
  - The ATM is one of the most important technological inventions of the second half of the twentieth century, helping to create the 24 X 7 open convenience demanded by the consumer society
  - The ATM provides millions of cardholders around the world with convenient 24 X 7 all hours access to their own banked cash near to where they live, work and shop
  - ATMs have made banking more convenient today than ever before: with the touch of a few buttons, cardholders can withdraw cash, make deposits, top up air time, pay bills and transfer funds
  - The industry does care about the security of cardholders and has formed a Global ATM Security Alliance to combine global security resources to stamp out crime and fraud connected to ATMs
- Customer security is a key consideration when choosing sites for ATMs