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Turkey



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Malware: the emerging ATM threat

Using a conference to gauge the importance of different security issues is a risky science, but the recent *ATM Security 2009* event in London (see page 2) identified some new threats.

While skimming remains by far the most significant ATM crime in terms of numbers of attacks and losses, 'malware' is the emerging threat that people in the industry are starting to talk about.

Malware, a broad term used to refer to a variety of threats including viruses, worms and Trojans, is a concern for ATM deployers because a PC, more often than not operating a Windows operating system, sits at the core of most ATMs. With ATMs increasingly using the internet to obtain and transmit information, they are vulnerable to most of the same threats as regular computers.

There are parallels between skimming and malware in terms of the extent to which deployers can be proactive in deterring or preventing the crime.

In the case of skimming there are numerous institutions, and even some countries, that have eliminated the problem through a mix of solutions, including physical prevention, monitoring, and staff and customer education. It is in many ways a surprise that ATM skimming still exists, but until it becomes a major concern, many deployers do not act.

In much the same way, a proactive approach to malware should allow banks to stop this type of threat escalating from the relatively rare breaches seen today, into a global pandemic. Despite similarities with PCs, ATMs are used in a much more limited way and should be easier to protect. Once again a variety of protective solutions exist, including firewalls, anti-virus software and more fundamental solutions that restrict the code that is able to run on ATMs.

As with skimming, the biggest malware threat is ATM deployers waiting until the problem is out of control.

Dominic Hirsch, Editor

- 2 ATM SECURITY 2009**
Combating ATM threats in a world still reliant on cash

- 5 ATM FRAUD**
Skimming fraud losses down in Europe

- 6 DIEBOLD PERSPECTIVE**
No boundaries: ATM crime increasing globally

- 8 NCR PERSPECTIVE**
When prevention is better than cure

- 10 PAYMENT CARD FRAUD**
Card fraud in France reaches €320 million

- 12 UK PAYMENTS**
Faster Payments Service offers lessons and opportunities

- 14 PAYMENT CARDS IN IRELAND**
Debit card comes of age in Ireland

- 16 ROB'S REFLECTIONS**
SEPA progress check gives disappointing results

- 17 NEWS BULLETIN**
Banking, ATM and payments news

- 19 COUNTRY PROFILE**
ATM and cards intelligence on Turkey

- 24 CONFERENCE DIARY**
Upcoming industry events from around the world

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