

**WINCOR NIXDORF PERSPECTIVE**

# Helping banks deliver secure services and build customer trust



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Security is a top-agenda issue with banks the world over. If in the past their focus was mostly on preventing branch and security vehicle robberies, today they must deal increasingly with rising attacks on their networks and self-service terminals.

Unfortunately, breaches to security undermine trust, which is essential in the banking industry. Apart from the financial damage that such attacks cause, banks must also contend with the possible harm to their image: Customers, after all, expect banks to handle their transactions in a safe way. And this is ever so true in a world in which more and more people are using electronic terminals, whether a PC or an ATM, to manage their banking tasks on their own.

Wincor Nixdorf's security concept is geared to build and, equally important, maintain trust. It secures different sales channels and processes in the banking business. With a comprehensive range of cutting-edge solutions, the company helps banks minimise their security risks, both in the counter and self-service zones.

## ProTect portfolio

The ProTect portfolio forms the core of these solutions. It consists of solutions for data and software security, identity and access control, cash security and security monitoring. Wincor Nixdorf introduced its first anti-skimming module back in 2003, promptly winning the ATMIA ATM Security Best Technology Award. Since then, the company has been continually refining and improving this technology.

Its latest Anti-Skimming II Module emits an interference field that prevents sensitive card data from being read. In addition, it detects skimming devices and then triggers a silent alarm and initiates other actions such as video monitoring. The advantage of this technology is that business can continue uninterrupted while skimming attacks are

being repelled, and service to customers is not impaired in any way.

Another new technology for protecting ATMs against manipulation is the Optical Security Guard, which is available for the CINEO systems and the ATMs of the ProCash 8000 series. The technology is based on an intelligent image process. As a result, criminal alterations to a terminal, such as keypad overlays, skimming devices, hidden or disguised cameras or other changes such as those that enable cash trapping, are identified immediately.

Biometric technology for identity checking and access control is also part of the ProTect family. It can be deployed in a variety of devices equipped with biometric sensors such as palm vein scanners and fingerprint sensors that can even verify that the finger used is both real and alive, ensuring secure authentication.

Biometrics was a central topic of the ATM Security Conference in October in London, where Wincor Nixdorf showed some of its innovative solutions. The company, which has gained deep experience from its various biometric projects in the past, shared this knowledge with a very keen audience. Furthermore Dr. Waldemar Grudzien, Director Bundesverband Deutscher Banken, gave a vendor-independent perspective on how banks should implement biometrics, including minimum requirements.

Ink-staining technology, another solution of the ProTect portfolio, is gaining traction among banks as a security measure in their branch operations to protect employees and transportation staff. Wincor Nixdorf therefore has developed a cutting-edge ink-staining technology to protect cash in cassettes. Banknotes are stained in permanent ink and rendered useless in cassettes handled without authorisation.

In addition to hardware and software solutions, the ProTect portfolio provides security services in three steps. In the first step, experts analyse a bank's threat scenario, examining in detail its



business processes, information and communication structures, and working environments. On the basis of this analysis, they determine the individual level of protection required by the bank and suggest protective measures. The second step involves implementation of tailored security solutions. In the third step, the bank can decide whether to hand over the operation of its security infrastructure and monitoring of its entire branch network to Wincor Nixdorf.

#### **Video and card security and more**

As conventional alarm systems reach their limits, Wincor Nixdorf is increasingly integrating video surveillance systems into IT environments and interconnecting these systems. One example is the company's partnership with BS/2, the supplier of the ATMeye video security solution.

ProView Video Surveillance, by using ATMeye, monitors the activity at ATMs by using video or snapshots to record transactions and log the results. It triggers at the point at which a user starts a transaction, vastly reducing the amount of dead time recorded by standard security solutions. All actions at the ATM are recorded from the insertion of the card through to the retrieval of the takeaway receipt. All snapshots or videos are stored inside the automated teller machine and can be transferred to a central data base.



Wincor Nixdorf has reached yet another milestone in its ongoing efforts to provide retail banks with advanced solutions that meet high industry security standards. Its ProClassic/Enterprise Retail Banking Solution Suite (PC/E Suite) now complies with the important Payment Card Industry Payment Application – Data Security Standard (PCI PA-DSS).

The standard, endorsed by American Express, Discover Financial Services, JCB International, MasterCard Worldwide and Visa Inc., requires merchants and service providers that store, process or transmit customer payment card data to adhere to information security controls and processes that ensure data integrity. Currently managing some of the world's largest and smallest ATM networks, this open, state-of-the-art software solution acquires and manages payment transactions originating from ATMs and other types of payments terminals.

In sum, all these solutions form a comprehensive security concept that help banks deliver the trust they need to maintain customer loyalty and compete successfully. ■

*At the Wincor World 2011 trade event, which takes place 25<sup>th</sup>-27<sup>th</sup> January in Paderborn, Wincor Nixdorf will present a wide range of security solutions. Further information is available at: [www.wincor-world.com](http://www.wincor-world.com)*



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