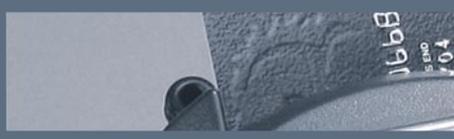
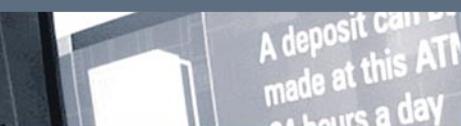


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Strong rise in card usage for e-commerce payments

Beyond branch transformation...
What next?

Collaboration and technology key to bolstering ATM security

Financial inclusion boosts both card and ATM markets in MEA

Will recent network attacks change the landscape of ATM cyber security?

Country profile: Russia

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Increased public and political awareness of cyber crime ratchets up pressure on banks

It seems as if hardly a day goes by without a headline about cyber security – and I'm not talking about small articles buried in the technology section, but front page news.

This increasing coverage is because cyber crime is directly impacting consumers – through web services they use regularly, and increasingly as a result of suspected government sponsored activity. For example, last month, major distributed denial of service (DDoS) attacks affected websites including Twitter, Spotify and PayPal, seriously disrupting services to users for several hours.

Governments and regulatory authorities have become acutely aware of the threat that cyber crime imposes on the stable functioning of financial systems. In the USA last year, the US Senate passed a Cybersecurity Information Sharing Act which encourages sharing among private entities and between private entities and the federal government, in an effort to enhance security. And, just this week, Philip Hammond, the UK Chancellor of the Exchequer, gave a speech saying that the UK must be able to retaliate in kind against cyber attacks – this follows a previous announcement that the government is allocating £1.9 billion to fund a cyber security programme until 2020. Even the inventor of the world wide web, Sir Tim Berners-Lee, has stepped in to say the UK government is right to be concerned about cyber security.

Banks have been taking cyber security threats seriously for some time, but increased public and political awareness ratchets up the pressure to ensure they are doing everything they can to protect themselves and their customers. The threat is not just money that might be stolen or fines that might be imposed, but arguably most importantly consumer trust, which once lost is extremely difficult to regain.

Rapid banking technology changes further increase the challenge – consumers are using not only computers but mobile phones, tablets and watches, and storing sensitive information not just at home but on portable devices and in the cloud. Similarly, private individuals and employees are accessing confidential financial information when mobile – in coffee shops, at airports, during conferences and at a variety of other locations with widely varying levels of network security.

It is against this backdrop that RBR is rebranding its annual *ATM Security* conference as an *ATM & Cyber Security* event next year (see page 3 for a review of this year's conference). The event will continue to have a major physical security focus, but will formally encompass the wide range of emerging cyber threats that banks face. For more information please visit www.rbrlondon.com/events/atmsec.

Dominic Hirsch, Editor

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2 GLOBAL CARD PAYMENTS: E-COMMERCE

Strong rise in card usage for e-commerce payments

3 ATM SECURITY

Collaboration and technology key to bolstering ATM security

6 DIEBOLD NIXDORF PERSPECTIVE

Defending against logical attacks on ATMs

7 DIEBOLD NIXDORF PERSPECTIVE

A shift in perspective: Branch transformation in the digital era

8 MIDDLE EAST AND AFRICA

Financial inclusion boosts both card and ATM markets in MEA

10 GMV PERSPECTIVE

Will recent network attacks change the landscape of ATM cyber security?

12 BRANCH BANKING

Beyond branch transformation... What next?

14 GLOBAL PAYMENTS

Non-cash payments rising while banks face going digital

16 NEWS BULLETIN

Banking, ATM and payments news

17 COUNTRY PROFILE

ATM and cards intelligence on Russia

21 CONFERENCE DIARY

Upcoming industry events from around the world

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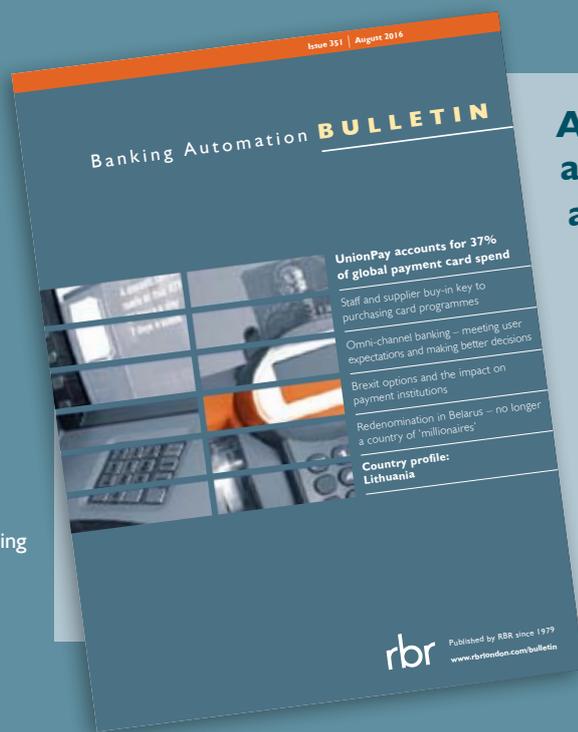
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