

LOCKPOINT PERSPECTIVE

Keeping one step ahead to ensure cash and public safety

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“Cash is king!” as the old saying goes. And it looks like it’s staying on the throne for some time yet.

Some very large global companies, such as Apple, have been investing a lot of money to lure people away from cash and move them towards the more sophisticated world of electronic payments.

Such visions are one thing, but the cold facts seem to tell a different story, as evidenced by the latest research from RBR that predicts that the world will see 15% more ATMs installed by 2022, mirroring the public perception that cash is, put simply, the easiest, fastest and most secure way to make transactions. In Europe alone, there’ll be another €370 billion in cash in circulation by 2020¹.

The downside of all this for the banking industry is that cash doesn’t come free – Datamonitor estimates that cash-handling accounts for nearly half the cost of maintaining the ATM estate. As a response to this issue, eight-drawer (or potentially

ten-drawer) ATMs have become available on certain machines. This is achieved by replacing the deposit bay with additional cash dispensers.

But the other side of this particular coin is that with increased cash inside an ATM comes a similarly increased risk of robbery by thugs who sniff out a potential payday bonanza. And in that threat we find another big cost – the cost of criminality. Over and above the loss of cash (which may not be insured), there’s the cost of business interruption, collateral damage, potential injury or loss of life, and the less quantifiable cost of reputational damage.

Overcoming a full range of threats

Over recent years, we at Lockpoint have sought to develop our key product in response to evolving criminal threats, which began with armed robbery of cash-in-transit (CIT) teams and now includes attacks by the injection of explosive gas.

Gryphon is a universal and proven defence against the full range of criminal attacks on ATMs – its

design is constantly updated to keep pace with changes within the industry. For example, the soon-to-be-launched Gryphon Super Eight is the company’s direct response to moves towards eight-drawer ATMs.

The Gryphon provides defence against:

- Armed attacks on CIT replenishment teams
- Out-of-hours attacks
- Gas attacks
- Attempts to penetrate ATMs using:
 - Grinding equipment
 - Oxyacetylene cutters
 - Brute force

Originally designed as a deterrent to armed gangs targeting CIT teams, the Gryphon was built to limit losses by ensuring only one of four cash drawers could be open at any one time, thus rendering attacks no longer ‘cost-effective’.

The Gryphon ATM defence system to all intents and purposes ended attacks on free-standing ATMs on the Tesco Bank estate. More recently, it is yet to be breached by an explosive attack when correctly fitted and locked.

The system also protects against out-of-hours attacks and physical attacks where the entire ATM has been removed. Its construction from different grades of steel makes it close to impossible to

penetrate with oxyacetylene tools, while other features render it highly resistant to attack by grinders.

Gryphon also provides defence against gas attacks, as evidenced when a number of its ATMs survived such an attack with contents intact. Gexcon – one of Europe’s experts in the field of analysing the cause of, and creating defences against, catastrophic explosive incidents – carried out a theoretical analysis and concluded that with only a small modification, the Gryphon could withstand even an ‘optimal’ gas attack using the ‘best possible’ mix of the most flammable gas and air. Of course seeing is believing, and that’s why Lockpoint conducted live field tests at Gexcon’s specialist facility in Norway. See the link below to view these tests.

Such systems, however, cannot prevent collateral damage, something that can be as great as the potential cash loss – greater in some cases. Yet history has demonstrated that the mere presence of a Gryphon device will deter attacks. At the end of the day, criminals learn not to waste time attacking an estate that is known to be protected by the Gryphon. ■

Find out about the Gryphon at: <https://gravity-consulting.wistia.com/medias/6k3rzlf5zr>

¹ Global Cash Index: Eastern European Analysis (2016), The Americas Analysis (2017), Western European Edition (2016), PMNTS.com

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LOCKPOINT
gryphon



Busting the myths

It’s not without good reason that Lockpoint’s products are named after mythical beasts – the security industry seems at times awash with fictions and myths

The duress myth

At Lockpoint we monitor reports of ATM crime on a daily basis – the number of attacks reported on unprotected ATMs makes it clear to us that the threat to CIT teams, far from having disappeared, remains as real as ever.

The ram raid myth

So, no criminals bother crashing a heavy vehicle into a bank frontage or ripping out an ATM with a JCB or other kind of digger? If only... Even if you count only those incidents that get into the newspapers, there are at least two such attacks every week in the UK – that’s three times the rate of various types of ATM burglary, the next most frequent threat.

The ‘locking bars’ myth

People in the security industry have an unfortunate habit of casually referring to physical ATM defence systems as ‘locking bars’. Although there are systems that use locking bars, these can easily be wrenched off.

With Lockpoint’s Gryphon, there is not a bar in sight! That’s because the Gryphon deploys sets of four ‘intelligent’ interlocking steel doors.

Gas suppression kits myth

“Gas suppression kits are the best defence against explosive attacks.” This is a very cruel myth indeed. Firstly, these so-called defence systems often fail to deploy. Secondly, research by Gexcon demonstrates that injecting a gas at the

point of ignition can actually help to create a bigger bang! Gas injection systems are also potentially dangerous, and their installation may run contrary to health and safety or insurance requirements. Only last year, eight employees at Siam Commercial Bank, Thailand, were suffocated by the accidental release of a fire-suppressant gas.

Ink staining myth

Ink staining is a nailed-on way to protect cash in an ATM. We wish! Unfortunately, many ink-stained or degraded notes simply remain in circulation and retain about 80% of their value on the black market or down at the local pub! The Bank of England works with the industry to try and get these stolen notes out of circulation. But the fact that it has

to do this tells its own story... A web poll by the European ATM Security Team found that a third of respondents either didn’t know or weren’t sure what to do if they came into possession of a stained note.

Our mythical beast

The gryphon is a legendary creature with the body, tail, and back legs of a lion; the head and wings of an eagle; and an eagle’s talons as its front feet. The lion is of course the king of the beasts, as the eagle is of the birds – and so the gryphon is considered king of all creatures – just as Lockpoint’s Gryphon can be regarded as the king of cash protection. Fittingly, the gryphon is renowned for guarding treasures and priceless possessions.