

Banking Automation **BULLETIN**



Security concerns hindering ATM deployment

Can fintechs boost inclusion in developed economies?

Deployers favour variety of tactics for securing ATMs

Biometrics could offer best of security and user experience

Card payments show solid growth rates across Europe

Country profile:
USA

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Security concerns hindering ATM deployment

Tackling ATM security is important for many reasons; it is vital for customers to feel safe and believe their

money is secure, while at the same time banks not only want to protect their customers, but also their cash and assets.

RBR's research in the ATM sector has highlighted another reason security is important, namely that concerns about ATM security are a major inhibitor for ATM deployment in numerous countries around the world (see page 2). In more developed markets, where cash volumes and ATMs are already under pressure, the cost of security measures is critical to the overall ATM business case.

This issue of the *Bulletin* features several articles on security. David Phister from Diebold Nixdorf discusses the growth in transaction reversal fraud, whereby ATMs are tricked into thinking that customers have not taken their cash during a withdrawal, and offers advice to deployers on how to protect their machines (see page 5).

Dan Antilley, formerly with Bank of America and now Chief Information Security Officer with Cardtronics, emphasises the importance of collaboration in fighting ATM crime and highlights six areas he believes characterise world-class ATM security best practice (see page 10).

RBR's own *ATM & Cyber Security 2018* conference takes place in London next week. One of the major themes at this year's event is biometrics, which is a topic that Alison Ebbage picks up in this issue of the *Bulletin* (see page 8). The use of biometric identification in financial services has huge potential, but getting solutions right is not easy. They must be frictionless and easy to use, and this often conflicts with the need for the highest levels of protection. The article argues that behavioural biometrics, in which authentication is ongoing during the course of a transaction, will be the next 'big thing' in the biometrics field.

While physical security concerns remain ever present, it is cyber crime which has become the really scary security threat for banks around the world. This is reflected in the extensive cyber content at this year's *ATM & Cyber Security* conference – presentations from NCSC, KPMG, Barclays, Citigroup and others provide a fantastic opportunity to stay up to date with the latest threats. To view the full agenda or book a last-minute ticket, please visit www.rbrlondon.com/acs.

Dominic Hirsch, Editor

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Editor Dominic Hirsch

Managing Editor Morten Jorgensen

Assistant Editor Tomomi Kimura

Contributors Jane Adams, Dan Antilley, Beatriz Benito, Alan Burt, Alison Ebbage, Ben Glithero, Tom Ikonen, Alex Maple, Dave Phister, Stephen Reinhardt

Subscriptions Manager Abigail Milne

Advertising Managers Amanda Hardy, Felix Kronabetter

For all editorial and advertising enquiries:

Telephone: +44 20 8831 7300 Fax: +44 20 8831 7301

Email: bulletin@rbrlondon.com

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RBR

393 Richmond Road
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