WHY VIDEO SURVEILLANCE OF ATMS IS NECESSARY NOT ONLY FOR THE BANK'S SECURITY SERVICE

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INTRODUCTION

Integrated video security systems for self-service devices and other banking equipment are an extremely sensitive part of the infrastructure of financial institutions and other organizations. Often, their operation is regulated by a variety of documents, including the country's legislation, the requirements of the national financial regulator and various international safety standards.

However, the interest in using video surveillance as one of the more effective ways of fraud prevention and physical protection comes not only from security officers. An important driving force for acquiring video surveillance systems is to increase the loyalty of the bank's clients in the efficiency and integrity of case resolution during disputable situations.

1 WE VALUE APPROACHABILITY

14 days is the average period that most banks take to return a bank card left in an ATM

Using most proven and advanced video surveillance solutions for ATMs on the market today, a qualified bank employee can help a client who has forgotten his or her cash or bank card inside the ATM. The operator of the system can re-create a detailed picture of what happened, using records from several cameras, including the internal operation of the card reader, cash dispenser and even the internal safe.

It is important to note that sets of photos and video are automatically assigned to specific actions of the device or transaction user, which significantly reduces the reaction time of the bank's employees and increases the resolution speed of non-standard situations. This way the bank is able to urgently assist the client at the moment when help is needed most.

65 000+
Left Card cases per year

450 000+
Left Cash cases per year

2 NOTHING LEFT TO DISPUTE

Banks and Independent ATM Deployers (IAD) often have to deal with clients claiming unsatisfactory ATM operation – subpar banknote quality or even insufficient amounts of dispensed cash. Often such claims are unjustified, however, this does not always indicate an attempt at manipulation or fraud. It's possible that the user entered an incorrect amount out of inattentiveness of the user an incorrect amount could've been entered, or perhaps the user simply left a few notes in the device – the user then immediately contacts the bank's support service and reports these claims.

"Research completed earlier this year confirmed that [withdrawal disputes have] become a $20 million annual problem for the industry. ATMIA is reaching out to the ATM networks, processors and issues for their cooperation in creating a strategy to reduce these cases."

– David Tente, ATMIA U.S. executive director[1]

Naturally it is in the interest of financial institutions to minimize the number of such cases since the amount of resources required for the resolution of such disputes is equal to the amount of resources required for dealing with actual cases of fraud. Fortunately, video surveillance systems for self-service devices allow banks to quickly retrieve footage which can be provided to the client, police or other organizations for quicker dispute resolution.

Thus, the very concept of disputes in ATM operation can be rendered obsolete by implementing proper work tools. Customer Care Centers are left with nothing more than simple cases to be resolved.

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cash withdrawal disputes are non-fraudulent[1]

3

FACIAL RECOGNITION

"ATM operation using Face Recognition is 2 times faster than regular one"

– Thad Rueter, SecureIDNews, 2017. [2]

As the development of biometric technologies advances, the usage of Facial recognition in video surveillance systems increases drastically. Facial recognition is widely considered as one of the quickest and most comfortable methods of user authorization, especially for ATMs – since it makes operating the device far simpler. At the same time impersonal biometric data (for example, gender or age) can be used to display well-targeted commercial.

The new user experience not only involve customers and motivates them to use self-service devices more often, but also significantly speeds up the performance of standard banking operations, reducing queues in front of ATMs, payment kiosks and other terminals.

The ATMeye.iQ system is one of the most popular specialized security solutions for self-service devices implemented in 80 countries around the world. In recent years, the scope of its use has significantly expanded from being a video surveillance system of standard functionality towards significantly optimizing the working processes of banks and video surveillance as a service providers in addition to speeding up the client request handling.

Integration with the LUNA platform allowed banks to use ATMeye.iQ to collect biometric data and authorize not only customers, but technical personnel and cash collectors.
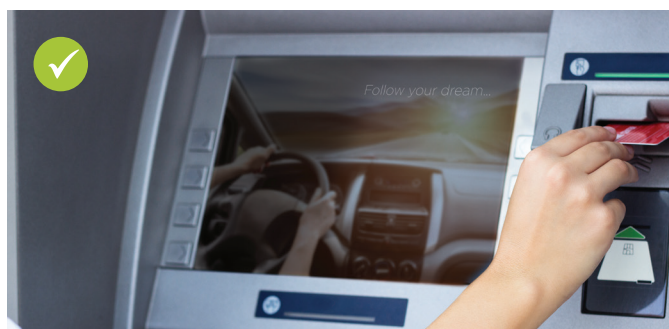
Bad Client:

- Security Scenario

Trust Client:

- Faster Transaction scenario
- Direct ADS scenario

CONCLUSION

CCTV systems for ATMs, created for the sole purpose of ensuring the safety of cash and self-service devices can often be utilized for additional tasks to increase the productivity of branches. Cameras in banks are one of the most useful tools for data collection, whether it is data about customers, crimes or the effectiveness of branches. How to use the information received, which scenarios of interaction with the client to implement then – the breadth of possibilities is left in the hands of the acquirer.

BS / 2 offers the introduction of advanced video surveillance solutions for self-service and face-recognition devices for banks and other organizations. Together with the delivery of equipment, the implementation of software solutions, we develop optimal scenarios that allow companies to separate their most valuable customers from the general mass and help resolve controversial situations.

Rethinking the role of video surveillance allows the self-service channel to be a much more effective way of interacting with bank customers than you are used to thinking.

Daniel Fukson
Business Development Manager
Penkiu kontinentu bankines technologijos (BS/2)
+370 (620) 21152 | daniel.fukson@bs2.lt | swsales@bs2.lt

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