

From Brooks Marshall
Box 1401 Aztec, NM 87410
Atmguard.com

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ATM Skimming Solutions

One solution to ATM skimming is for banks to consider coordinating efforts (ITAC, ATMIA, or ?) to demand a universal alarm system that would be economically feasible, easy to incorporate into older machines, and flexible for future adaptations. Some security issues include:

1. Banks are increasing customer awareness, alerting employees to security breeches by direct observation of ATMs, and improving software to detect data abnormalities. Banks are constantly upgrading to more secure ATMs.
2. ATM Manufacturers are improving quality of newer machines to reduce attack, better card readers (jitter, sensors, etc.). Smart Cards, Bio Readers, and other new technologies are constantly being introduced.
3. Private ATM owners (convenience stores) are buying older or more vulnerable machines with the hope of more profits in a competitive world. They are very concerned with the loss from low-tech theft like the pickup and chain attack on ATMs. A free solution is at atmguard.com/6.htm.
4. The best customer data security improvement has been updating ATM and POS to triple encryption (3DES). Camera taping and better lighting are also good improvements, however, there are no universal security solutions.

One idea to support this discussion is found in patent # 7075429 which is available to the ATM manufacturers for their consideration. More ideas may be found at Atmguard.com and for more information or questions fax 505 334 8366 or email atmguard@hotmail.com

Thank You,
Brooks Marshall