



ATM physical attacks: Why armor isn't enough



According to the **latest figures** from the European Association for Secure Transactions, reporting countries saw a 27% increase in ATM physical attacks in 2018 and a 16% increase in losses from these attacks, compared with declines in both the number and total cost of malware and logical attacks last year.

The increase in ATM physical attacks is worrisome not only because of the monetary losses, but also because of the the risk to property and life involved in these inherently violent crimes — particularly in explosive attacks.

One approach to the problem of physical attacks has been to harden the ATM. However, deployers have found to their dismay that this only serves to increase the level of force used in an attack — and the degree of destruction it causes.

Simply, criminals are willing to use any extreme measures to capture their prize. And the best way to counter such determination is to spoil the prize, making it not worth the having.

This is mission of U.K.-based Spinnaker International Ltd., a company that specializes in cash protection systems and asset tracking technology. Spinnaker Marketing Manager, Richard Sokl, recently chatted with ATM Marketplace about ATM physical attacks and the best way to deter them.

Q: What do you see as the No. 1 physical threat to ATMs?

A: Based on feedback from customers and data from organizations such as the ATM Security Association and EAST, gas attacks and pull-out attacks are consistent threats to ATM security. These are perceived by criminals as easy to perpetrate and quick to carry out.

Q: What does a physical attack cost an ATM deployer?

A: Physical attacks are extremely expensive to clean up after. Aside from the cash loss, the collateral damage is extensive and in the case of gas attacks pose a risk to life. Gas attacks represent a serious social problem, it is only a matter of time before someone is seriously hurt, or worse.

Q: What are the trends in physical attack? More of the same, or are new attack methods surfacing?

A: Explosive gas attacks are currently the most popular form of attack, closely followed by pull-out attacks using diggers and backhoes. There are other types of physical attack, but gas and pullout are a consistent risk and more needs to be done to tackle this problem.

Q: What countermeasures could be put in place to defend against physical attack?

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A: We see technology as the most effective means of protecting ATMs. Gas detection sensors, ink degradation and/or suppression kits, CCTV and a link to a building alarms or networked security are all features that are available today and would protect ATMs against the majority of physical attacks and robberies.

Public awareness campaigns by ATM deployers that explain "our ATMs are protected" are an inexpensive and effective form of deterrent. These can be something as simple as stickers or screensavers on protected ATMs.

Q: Some of the more determined criminals continue to attack heavily armored ATMs. Why do you think this is?

A: Traditional defenses for ATMs such as increased armoring or heavy chains are limited in their application. These types of solutions only protect against a single type of attack by frustrating the criminal. Once criminals change their methodology, these defenses become far less effective.

Despite all the armor, cash in the armored safe will always have value, once it is stolen, it is untraceable. Ink staining technology removes that temptation and DNA marking makes the cash possible to trace back to a robbery.

Q: ATMs in different locations face different threats, so how should an ATM deployer best assess threats to a given ATM?

A: Criminals are quite willing to travel in order to steal money from ATMs. Consequently, longer term deterrents work better when an entire estate has a sufficient level of protection that it will deter criminals.

In our experience, ATM deployers tend to score ATM locations based on risk, feedback from law enforcement and their own criteria for an initial deployment of ATM protection equipment. Following a successful deployment to high risk locations, the equipment is rolled out to medium and low risk locations.

Q: Ink staining and the idea of "denying the prize" to criminals: How does this work in everyday use?

A: Banknotes have value by mutual agreement. If those banknotes are marked as stolen, they become harder to use and their value is decreased. This tips the risk-reward balance, so criminals are deterred from stealing cash that is protected with this technology.

Legitimate holders of stained cash can return it to the issuing central bank and exchange the stained cash for new notes.

Ink staining has proven itself to be effective over the last 20 years, but it is only one part of the puzzle in reducing ATM physical attacks. To really deter criminals, they need to understand that not only is the cash worthless to them, but that it is tracked and monitored at all times.

The ability to stain cash is only part of the solution. The real value is in the equipment used. Spinnaker iBoxes and ATM cassettes can be tracked, carry CrimeTag DNA and are able to protect cash at all times. Operators can send out a single guard with a nonarmored vehicle to transport millions of dollars in total security. The whole point of this technology is that it makes life easier for our customers.

Q: So, is technology the future of protecting ATM from physical attacks?

A: Yes, to really make a difference, deployers need technology that is cost-effective and can be re-configured over time as crimes change. This needs to be combined with utilization of social media to inform the public and criminals that "these ATMs are now protected."

ATM deployers want easy to use, effective and inexpensive solutions that will protect their ATMs against current threats and whatever the future brings. As a technology company, we think the only way to do this is using modular solutions, including tracking and asset management software, sensors, software, anti-gas, ink protection and other items that can be combined with to meet specific challenges. And we're continually developing new solutions to protect cash and prevent criminals profiting from crime.

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