

Wincor Nixdorf launches new tech that shields ATMs from attacks

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PADERBORN, Germany — Wincor Nixdorf AG has announced the release of an enhanced security product for bank branches called ProTect.

According to a news release, ProTect's three-tier concept begins with analysis of potential risks, continues with a solution portfolio for minimizing risks and offers service components for complete monitoring of branches and systems.

In response to the growing number of attacks on ATMs, Wincor Nixdorf at last week's Wincor World 2009 event demonstrated new technologies that prevent manipulation of cards, presenting systems that withstand attempted attacks using explosives and showing how ATMs and cash cassettes can be protected against theft.

Wincor Nixdorf is offering a new model that helps protect card information from being copied with skimmers and hinders spying-out (phishing) of PINs.

Other ATM, branch security highlights

The company also showed how card fraud can be avoided through additional authorization at ATMs using biometric-identification methods.

An integrated ink-staining system also is available for ATMs and systems from the ProCash 4000 series. Ink staining is triggered when the ATM's cassettes are removed without authorization or when the ATM is shaken or its position changed. The ink spray renders the banknotes completely useless.

Also displayed was innovative safe technology designed to withstand attacks with explosive gas. The first step in Wincor Nixdorf's three-tier security concept is a risk analysis, in which experts assess the potential threats to a bank. The bank's various business processes, information and communications infrastructures and work environments are examined. The protection requirements of individual areas or departments are classified on the basis of this analysis, and solution concepts for protective measures are formulated under consideration of existing regulations and limitations.

The second step comprises the implementation of customized security measures, solutions and technologies, such as those described above. Additional solutions for protecting against different types of attack also are presented.

The third step involves offers for controlling and monitoring risks. An example is the linking of alarm and video systems to enable rapid detection of criminal attacks and thus protect systems and buildings.

PC/E Retail Banking Solution Suite with new services

Wincor Nixdorf supports banks in networking their delivery channels and enables new customer services by continuously developing its ProClassic/Enterprise Retail Banking Solution Suite. The availability of a new business service enables consumers to initiate transactions for themselves or third parties using a variety of channels and to withdraw cash at ATMs. A further offer enables value-added services in the self-service zone and Internet.

PC/E Mobile Transaction Services, a new software product, combines cardless withdrawal of money at the ATM with person-to-person payments. The software ensures intelligent interaction between mobile terminal devices and the self-service system. Financial institutions can thus offer their customers a cross-channel P2P payment solution that enables cash withdrawals at the ATM for customers themselves or for third parties using mobile-terminal devices. The transaction can be initiated over a retail bank's various channels. The recipient of the payment does not require an EC card at the ATM but instead authorizes the payment by entering two number codes.

"The solution allows banks to offer their customers innovative multichannel services that make a decisive contribution to enhancing their loyalty. When payments are made at the automated teller machine, often potential new customers can be addressed using one-to-one marketing solutions like our PC/E Direct Marketing," said Thomas Certa, who oversees solutions marketing for Wincor Nixdorf.

PC/E Value Added Services enable additional offers at self-service terminals, such as ticketing, topping prepaid mobile phone cards or booking travel. PC/E Value Added Services support FIs in sales generation at self-service terminals. Wincor Nixdorf's portfolio ranges here from implementation of the solution to operations management, including content editing and the handling of payment transactions.

The ProClassic/Enterprise Retail Banking Solution Suite

The ProClassic/Enterprise Retail Banking Solution Suite is Wincor Nixdorf's modular software suite that focuses on sales and service processes at a bank's front office. The combination of software products from the four main areas of channel delivery, security, management and optimization and banking business enabling means that retail banks can transform their current customized IT architectures into future-proof, expandable ones.

As a result of the suite's network-centric approach, new services and functions can be implemented quickly and the entire hardware and software landscape managed centrally and across all channels. The service-oriented multichannel concept of the software package also means that implemented functions and services can be reused across all delivery channels.