

Evolving ATM crime knows no borders

The war against ATM crime is ongoing, Phylippa Smithson, EMEA and India Solutions marketing manager, NCR Corporation, tells ITWeb.

"Despite a range of risk mitigation solutions, criminals continue to seek out any weak link in the chain of defence." At best, she says, ATM deployers are winning individual battles. NCR products are distributed in South Africa by Bytes Managed Solutions, part of Bytes Technology Group, wholly owned by JSE-listed Altron.

In order to counter the evolving nature of ATM crime, Smithson says, a multifaceted response that includes innovation, collaboration, people, technology and processes is required. "As an industry," she adds "we can remain proactive and vigilant in undermining criminal activity with this approach, and this includes an appropriate level of consumer awareness." The ATM is, and will remain, the most trusted consumer banking channel if we as an industry continue to proactively stay one step ahead of criminal activity, she adds.

"ATM crime often emerges in one country or region, but can then swiftly migrate elsewhere without warning," Smithson explains. ATM attack and fraud communication are therefore essential in order to enable deployers to respond to the latest trends and to stay ahead of criminals. Risk mitigation is always "a balancing act between optimising the consumer [usability-and-service experience] versus securing the ATM against current and future threats." In addition, Smithson tells ITWeb, there has to be an assessment of risk versus the cost involved in deploying effective counter-measures.

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