

Security for Financial Institutions

The Benefits of Big-Picture Thinking.

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allows vaults to be stronger, lighter and more space efficient.

Controlling access is another protection venue that can be greatly enhanced through technology. Diebold's identiCenter™, for example, ensures that only authorized people have access to a particular area or asset. The identiCenter is a biometric security solution that uses fingerprints to quickly, securely and accurately identify account holders and employees. This protects the financial institution, streamlines branch traffic and provides the consumer an added layer of security.



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LOGICAL SECURITY

Threats to your assets are no longer just coming in through the front door with a weapon. There is increased awareness of surreptitious attacks, trying both to use an ATM to skim information off the user's card and to capture PIN information. In addition, thieves have learned that they can be more successful, and less obvious, at a computer than they can by physically assaulting a financial institution. It is therefore more important now than ever to consider logical security.

By partnering with Diebold, you can benefit from the company's tremendous expertise in protecting the flow of information. For example, Diebold was the first company to add firewall protection to its standard software package—and at no additional cost to the

customer. Only information from an authorized communication point gets through a Diebold firewall. This not only prevents false outbound information, it also keeps hackers from taking control of the ATM.

A MORE SECURE ATM

ATM security should be a key component of any multi-layer program. And throughout Diebold's long history, protecting your customers and their assets has been at the core of our thinking. That's why security features are built into every ATM we manufacture—not as optional extras, but as essential parts of the machine.

"You can view an ATM like a gem that has multiple facets," says James Merrell. "We secure the consumer as part of the transaction. We secure the physical ATM itself. We secure the consumer's cardholder information. And we secure the transaction information."

Threats to ATMs range from the brutish to the brainy. Brute-force attacks against ATMs have been occurring around the globe since the first machines appeared. Thieves are resourceful and use tools that range from drills to torches to bombs to trucks that literally tear the machine right from the location. Our global perspective helps us stay one step ahead in protecting the machines. As Ian Thomas from Diebold EMEA marketing explains, "We keep up to date with current threats around the world. As new

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security threats develop, we're quick to market with new anti-theft technologies and ideas."

Part of the solution is making the machines extremely resistant to attack. But Diebold considers other factors that affect the both the safety of the financial institution and the safety of the consumer. According to Bill Munoz, Division Sales Manager, Security Products Sales at Diebold, "We're glad to go to the site and make an assessment of where machines should be placed to maximize security."

"What we do at the ATM is to help consumers feel safe and comfortable," says James Pettitt, Director, Solutions Management Global Self-Service Marketing at Diebold. "You don't want to scare consumers away. So we provide security measures in a way consumers never notice." Diebold created OptiEye, a surveillance camera that is specifically designed for ATMs and is housed in the fascia. "We integrate the camera into the ATM," states Larry Black, Director of Security Solutions at Diebold, "but what is really important to the financial institution and their customers is the camera's ability to not only capture time, day and date, but also the transaction number of customers, which creates a good solid trace."

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DESIGNING AND INTEGRATING THE SYSTEM

Before deciding on how to implement a multi-layer security program, financial institutions should create a road map of where their security infrastructure and plans are headed in the next two to four years. Diebold can help.

According to Larry Black, "Where Diebold really differentiates itself is that we provide end to end security solutions based on our understanding of the branch and how the ATM is part of the total retail delivery system. Since Diebold is one company with a rich legacy in security, engineering one set of solutions, we can ensure that the multi-layered approach works across the various platforms seamlessly."

Developing a solid partnership with your security vendor can make a real difference. This is easy to understand when you consider the practice of bidding instead of partnering with a security vendor. With the bidding approach, you could easily end up with disparate systems, decentralized accountability and lack of optimal integration.

But having an integrated approach to security doesn't necessarily limit you to working with only one supplier. Diebold can create secured operating systems, secured applications for competitive products and even help integrate other companies' software into Diebold products.

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THINKING GLOBALLY

Developments in security around the world can have a huge impact on your business. New technologies are being created that could benefit your institution. At the same time, new threats are emerging that could have negative consequences.

Diebold can help you understand and respond to these changes.

“Diebold is a global company,” Bill Munoz declares, “and we monitor and keep our fingers on the pulse of security conditions and trends worldwide, which greatly benefits our customers.”

To assist in these efforts, Diebold has established the Global Security Task Force to collect, analyze, clarify and disseminate the latest news on trends in fraud and security issues. By understanding what criminals are doing, Diebold is able to educate both our customers and consumers. By keeping up with the latest trends in fraud, warnings can be sounded and new security techniques can be implemented.

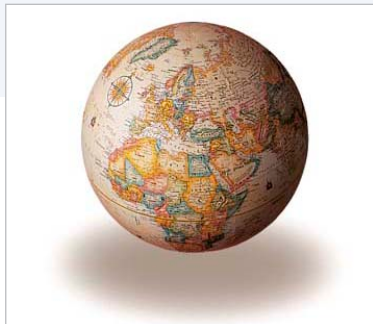
As Terrie Ipson, team leader of the task force, explains, “The task force is keenly aware of fraud and security activities around the globe and continuously facilitates concerted, focused efforts to research fraud-deterrent initiatives and to develop global solutions for our customers.”

SECURITY VERSUS CONVENIENCE

Today’s banking public has the added convenience and flexibility with multiple channel options. Automated teller machines have made waiting in long lines for a teller to transact business a thing of the past. Online banking allows individuals and businesses the flexibility to manage their finances from the comfort of their home or office. And mobile technology is emerging to provide even more convenient access to financial accounts.

While more access points to information and cash is desirable for the average consumer, it opens up more opportunities for thieves. Criminals, con artists, hackers and high-tech bandits look for ways to benefit from breaches and lack of security. Their attacks have proliferated in recent years, both in sophistication and in losses. They’ve grown smarter, expanding their knowledge and methods of defeating security measures. And they cost financial institutions millions of dollars a year in ATM fraud alone.

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MORE THAN MONEY CAN BE LOST

But the potential loss of monetary, physical and digital assets is only part of the overall story.

For financial institutions to remain a valued partner with their customers, they must remain diligent in maintaining one important element—consumer trust.

Without trust, financial institutions risk alienating consumers. Without trust, millions and millions of dollars invested in new technology will have been wasted. Without trust, financial institutions can lose customers, employees and their reputations.

Eddy Carrioni, SST Sales Support Manager Latin America Division at Diebold, states the problem clearly. “Every day, security requirements become more important. Thieves are savvy. It’s our duty to stay one step ahead of them at all times. We have the knowledge and experience to do so, and it needs to be an ongoing effort.”

As the criminal community becomes more sophisticated and as banking customers become more aware of security concerns, Diebold can be an invaluable partner in creating a security program that detects and deters crime, helps protect employees and maintains the all-important foundation of trust.

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WHY DIEBOLD

When you trust Diebold with your security, you're not alone. Leading financial institutions, corporations and governments around the world rely on Diebold to protect their most valuable assets. In fact, the U.S. government trusts Diebold to protect the Declaration of Independence, the Constitution, and the Bill of Rights at the National Archives Building in Washington, D.C.

"We are a security company and have been for 150 years," says Vince Lupe, Director, Global Electronic Security Product Management and Planning at Diebold. "From the safes and vaults we first manufactured in 1859, to the full range of advanced electronic security software, service and solutions we provide today, our security expertise is proven and unmatched."

Diebold is a true, single-source manufacturer and supplier of security products, installation, service and maintenance. To quote Randy Benore, "Diebold is one of the few companies in the world that is involved in every aspect of security."

This experience and expertise has been repeatedly recognized by the industry. In 2004, the company won two of the ATM Industry Association's global ATM security honors: the ATM Security Best Technology award and the Best Contribution to Promoting the Interests and Growth of the Industry in the Field of ATM Security award. In 2005, it became the first-ever recipient of Worldwide Business Research's Field

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Service Award for Best Service and Support Strategy Implementation. And in 2007, the company's Event Monitoring Center in Uniontown, Ohio, received the Central Station Alarm Association's annual Central Station of the Year award.

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