



NCR Holistic Security: ATMIA ATM Security Best Practice Winner 2003

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Proven Solutions Deliver Standards Compliance, Innovative
Anti-Fraud Measures, Enhanced Physical Security and Network
Management for Detection and Response

NCR Corporation (NYSE:NCR) has received the ATM Industry Association (ATMIA) ATM Security Best Practice Award at the association's annual security awards presentation held in London.

The award recognized NCR's holistic approach to security, whereby the aim is to protect the integrity of the automated teller machine (ATM) channel at all potential points of compromise. The NCR security offer is unique, covering physical security offerings from its wholly owned subsidiary, Fluiditi, data and smart-card solutions that are standards compliant, features and procedures to combat fraudulent activity at the ATM and fraud detection through network management from NCR's subsidiary, Gasper.

Under standards compliance, NCR has provided enhanced PIN security via its Encrypting PIN Pad solution. The Encrypting PIN Pad gives greater data protection through Triple DES. It has been independently assessed and certified as meeting the ISO 9564-1 requirements for physical security and allows the remote distribution of ATM master encryption keys.

Smart-card technology is the key to eliminating card skimming. NCR offers smart-card solutions compliant to the latest industry standards, strictly adhering to the new mandates set by MasterCard and Visa. As an example of this, NCR's newly released integrated motorized card reader-writer, available on all new ATMs and as an upgrade to most installed ATMs, has been certified by EMVCo as being EMV 4.0 compliant. Based on the experience of NCR customers worldwide, the card reader incorporates a number of new fraud prevention features.

Until the smart card is implemented globally there remains a need to protect against attempts to compromise information stored on the magnetic stripe and NCR has introduced a number of new security features that have been implemented globally to counter this threat. The company has also developed a series of countermeasures to combat the trapping, or "physical theft," of cards at the ATM which is the most pervasive of ATM related card crimes in Europe. NCR also promotes best practice with customers in simple but effective ways of raising the consumer's defense against fraudsters.

Network management tools such as Gasper Vantage can be used to manage risk and minimize the impact of fraud. NCR helps its customers understand how Gasper Vantage is able to raise alerts and to trigger appropriate action using intelligent rules.

There remains a need to protect ATMs against physical attack. As well as providing safes and monitoring equipment, NCR, through its wholly owned subsidiary, Fluiditi, uses ink-staining technology to protect cash during delivery to the ATM, both in the vehicle and across the pavement, as well as during replenishment and in operation at the ATM. At each stage, any physical attack will result in the cash being spoiled by indelible ink and rendered worthless.

In explaining the thinking behind NCR's comprehensive range of solutions, Bob Tramontano, vice president of marketing and solution realization at NCR's Financial Solutions Division, said, "Security and fraud prevention are multifaceted issues. Fraud has been likened to a balloon, when you press down in one area it expands somewhere else. The analogy can be applied in terms of focusing on one particular solution or indeed to solutions with limited geographic coverage leading to 'fraud displacement.' We believe it is an industry responsibility, including banks, deployers, crime associations and industry bodies such as the ATMIA, to share best practice and collaborate in the fight against fraud. Based on this industry collective knowledge, NCR is committed to providing the solutions that will maintain the integrity of the self-service channel in the face of a growing number of attacks. The ATMIA Award is recognition of the comprehensive range of proven solutions NCR has brought to the market and an endorsement that as an industry we need to combine forces in taking a holistic approach to security."

About NCR Corporation

NCR Corporation (NYSE:NCR) is a leading global technology company helping businesses build stronger relationships with their customers. NCR's ATMs, retail systems, Teradata(R) data warehouses and IT services provide Relationship Technology(TM) solutions that maximize the value of customer interactions. Based in Dayton, Ohio, NCR (www.ncr.com) employs approximately 29,300 people worldwide.

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