



# Protecting against an emerging threat

Over the past several years there has been a dramatic rise in the use of electronic devices and malware to gain access to ATM computer systems or components with the purpose of obtaining cash or other sensitive data from ATMs.

These logical attacks can be broadly categorized into three major categories:

**Black Box Attacks**



**Malware in the network**



**Malware on the ATM**



In each of these cases there is a potential risk for criminals to gain access to all of the cash in the ATM. Also, in these coordinated attacks, many ATMs can be affected. As a result the losses from these forms of attacks can quickly become extremely significant.

To help financial institutions protect their ATMs and customers, NCR has compiled a list of guidelines that will provide defenses against this form of attack.

# Recommended practices to defend against Logical Attacks

- 01 Secure your BIOS
- 02 Establish an adequate operational password policy for all passwords
- 03 Implement communications encryption (TLS encryption or VPN)
- 04 Establish a firewall
- 05 Remove unused services and applications
- 06 Deploy an effective anti-virus mechanism
- 07 Establish a patching process for Operating System Patches
- 08 Establish a regular patching process for ALL software installed
- 09 Disable Windows® Auto-Play
- 10 Ensure the application runs in a locked down account with minimum privileges required
- 11 Define different accounts for different user privileges
- 12 Deploy a network authentication based Hard Disk Encryption Solution
- 13 Ensure there is protected communications to the dispenser of the ATM
- 14 Perform a Penetration Test of your ATM production environment annually

# Don't forget the Physical Security

Traditional attacks on ATMs still remain and are increasing in many regions. A comprehensive security solution strategy needs to also include protection against:

- Card Skimming and Trapping
- Cash Trapping
- Robbery and other Physical Attacks on the ATM

NCR has a complete portfolio of solutions, and services that need to be part of all ATM operators plans. Security is not an option for NCR and should not be an option for Financial Institutions.

Contact NCR for an assessment of your solutions strategy and learn how you can protect your ATMs.

For more information about how to secure your ATM network, visit [ncr.com](http://ncr.com) or email [financial@ncr.com](mailto:financial@ncr.com) to contact an NCR account representative today.

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