



## Australian Consumers Share Banks Determination to Keep ATM Channel Secure

The automated teller machine (ATM) is one of the most popular and trusted banking channels, and research shows that Australian consumers are determined to keep it that way, with more than four out of five having taken precautions to protect themselves against ATM fraud.

The finding comes from a national survey of 1,100 consumers conducted by Galaxy Research for NCR Corporation in Australia. Following recent media reports of card skimming and personal identification number (PIN) theft at ATMs, the poll discovered that 81 per cent of ATM users have taken simple security precautions when using an ATM and more than half (58 per cent) now always take some type of anti-fraud precaution.

These included: covering the keypad with their free hand while entering their PIN; checking to see if someone was standing nearby who might be watching them enter their PIN; and checking to see if there was anything suspicious attached to the ATM. Nearly a quarter (23 per cent) of consumers took precautions some of the time, while 19 per cent said they took no precautions.

The results suggest that consumers awareness of financial fraud is increasing and they are heeding the advice of banks and other financial institutions to take simple precautions in order to keep ATM banking secure.

The poll comes as Australian banks introduce new anti-skimming technology known as Jitter to combat ATM fraud. Jitter (or Enhanced Card Drive) employs a rapid stop-start motion as the users card is inserted into the ATM and when it is returned, which makes it virtually impossible for a fraudulent skimming device to read the information on the cards magnetic stripe.

Although the technology remains invisible to the consumer (and the criminal), 92 per cent of ATM users said they would feel more secure using an ATM knowing it had been fitted with anti-skimming features such as Jitter.

Despite recent media reports about ATM crime, the ATM retained its position as one of the most popular and trusted banking channels for Australian consumers. According to the poll, 85 per cent of Australians use them (rising to 99 per cent of 25-34 year-olds) and 89 per cent of adults trust them. More than half the population (54 per cent) says ATMs are the main way they withdraw cash.

Commenting on the poll, Ross Checkley, vice president of NCRs Financial Solutions Division in the South Pacific, the countrys largest supplier of ATMs, said it was crucial for financial institutions to maintain the extremely high level of trust consumers place in the self-service channel.

Australian banks are deploying anti-fraud technology to ensure that the thousands of ATM transactions that take place every day without incident continue to do so, said Checkley. What is clear from the survey is that consumers are equally determined to keep ATM banking secure by taking some simple, common-sense precautions.

For our part, added Checkley, we have recently launched NCR Secure in Australia and New Zealand a broad portfolio of fraud-fighting solutions and strategies to stay at least one step ahead of the criminal element and maintain consumer confidence.

Just two of the solutions in NCRs arsenal of ATM security offers are the Enhanced Card Reader (Jitter) and Intelligent Cash Protection, a note degradation system that renders cash in the ATM safe worthless by staining the banknotes (and the criminals skin) in the event of a ram raid or other physical attack.

### Security tips for ATM consumers

- Be aware of who is around you when you use an ATM is someone trying to look over your shoulder when you enter your PIN or is there anyone who looks suspicious or makes you feel uncomfortable?
- Be wary of people offering help at the ATM.
- Stand close to the ATM and shield the keypad with your free hand when you enter your PIN.
- Before you enter your card, look to see if there is anything that doesnt look right on the fascia of the ATM particularly around the card slot, the cash dispense slot and the keypad. With this in mind, it may be a good idea to use ATMs you are familiar with.
- Report anything suspicious to the nearest bank official or security staff, even it appears to be trivial. Your action could prevent others from being the victim of ATM fraud.
- Never give your PIN to anyone or write it down.
- Check your bank statements to be sure there are no unusual transactions.

### Notes to Editors

Ross Checkley, vice president of NCRs Financial Solutions Division in the South Pacific, is available in Sydney for comment on the findings of the NCR/Galaxy opinion poll, the Enhanced Card Drive (Jitter) and NCRs other anti-fraud technology.

This study was conducted on the Galaxy omnibus on the weekend of 2-4 June, 2006. A total of 1,100 individuals were interviewed aged 18 years and over by telephone during this period with distributed throughout Australia including NSW, Victoria/Tasmania, Queensland, South Australia, and Western Australia. The data was weighted by age, gender and area to reflect the latest ABS population estimates.

#### About NCR Corporation

NCR Corporation (NYSE: NCR) is a leading global technology company helping businesses build stronger relationships with their customers. NCR's Teradata data warehouses, ATMs, retail systems, self-service solutions and IT services provide Relationship Technology that maximizes the value of customer interactions and helps organizations create a stronger competitive position. Based in Dayton, Ohio, NCR ([www.ncr.com](http://www.ncr.com)) employs approximately 29,300 people worldwide.

###

NCR and Teradata are trademarks or registered trademarks of NCR Corporation in the United States and other countries.

#### **Contacts**

Skye Eggleton

+61 2 8281 3810

mailto: [skye@howorth.com.au](mailto:skye@howorth.com.au)