



White Paper

ATM Jackpotting is on the Rise

But DMP Dealers Have a Way to Spoil Thieves' Big Pay Off

Last month, the U.S. Secret Service began warning banks across the country about a hacking scheme that lets thieves steal an ATM's money – not some, but all of it! In January alone, thieves took more than \$1 million with ATM attacks ranging from the Pacific Northwest to the Gulf Coast to New England.

During previous attacks, fraudsters have dressed as ATM technicians and easily accessed the ATMs' hoods using a generic key. Inside the hood is the central processing unit (CPU) – the brains behind the machine that controls the electronics. Once inside, the bogus techs load jackpotting malware onto the CPU, causing the machine to dispense its cash. Like a slot machine dispensing a jackpot, the ATM is compromised to spit out cash at a furious rate of 40 bills every 23 seconds!



Staying a Step Ahead of the Bad Guys

It's a wake-up call, explains Scott Couch, president of STS Group headquartered in Madison, Alabama. "Up until now, the security focus has been on the cash in the lower level of the ATM. But to beat this, we've got to tighten our security on that top compartment."

Since Couch started STS Group in 2008, his business has specialized in protecting financial institutions across the Southeast with DMP products – in this case, he has already installed DMP's 7070 Thinline LCD Keypad™ in several of his clients' ATMs.

"We've created a kit that can be adapted to any of our customers' existing DMP alarm systems to secure the hood area of the ATM," he says. "With jackpotting, it's going to take installing a physical alarm, and DMP's keypad lets us do just that."

By installing a switch to the hood door and the keypad, the CPU is protected, just as the cash is below. And, DMP's flexible programming of their security systems allows ATM service technicians and cash replenishment services to enter that area.

“If someone has a key and opens the door, they’ll hear that keypad annunciating,” Couch says. “That should run off the thieves.”



Switching out the ATMs’ master key cylinders is a good preventative. Combining that with a keypad is even better. To disarm the system with the keypad, technicians can each have a unique user code. They could also use a prox card with their authorized credentials.

When a serviceperson opens the top of the machine, they’ll only have seconds to disarm the system before the screamer sounds. Thieves may try to get inside, adds Jason Ellis with Bankers Security. But they won’t get what they’re after. “There wouldn’t be enough time to install malware.”

Bankers Security Taking Steps to Protecting the Midwest with DMP

Protecting customers across the Midwest is Bankers Security Safe and Vault, headquartered near Kansas City. Like STS Group, Bankers Security uses DMP products exclusively. As veterans in the financial industry, both of these companies monitor the latest information on security threats to

protect their clients. Although the Midwest hasn’t been hit as hard as other areas, Ellis, who is the vice president and general manager at Bankers Security, says they’re taking preemptive steps against jackpotting. And the 7070 keypad fits the bill perfectly for all of the devices inside most ATMs. Inside the hood, for instance, there’s typically a thermal device that detects a heat source, such as a torch; another device that detects vibration; and a door switch that’s on the safe door.

“When you add the 7070 keypad, you can take care of all of that because it’s got four zones,” Ellis says. Plus, it allows easy troubleshooting. ‘If there’s a problem, you know exactly where it’s coming from.”

“Installing a keypad and a door switch is a very good measure to skirt the possibility of jackpotting,” Ellis adds. “Fortunately, DMP and the 7070s has given us that ability.”

Protecting ATMs That Don't Have an Alarm Already

With the threat of jackpotting sweeping the country, financial institutions are taking action to get ahead of these would-be thieves. For ATMs that don’t already have security systems, a DMP CellComSL is the perfect way to quickly add four zones of protection. The small cellular communicator can be easily installed in very small spaces, even in the ATM topper itself.

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