

## CIO Mphasis Secures ATMs with Foolproof Surveillance Tech

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Who would have ever thought that places like ATM could be a scene of crime. As news about people being attacked in ATMs make rounds, it has become necessary to implement security there.

Banks claim to have done their bit by installing surveillance facilities in ATMs. But due of lack of monitoring at these sites, the effort has failed.

According to National Payments Corporation of India (NPCI), there are more than 1,04,300 ATMs in the country. Of these, more than 50 percent belong to the public sector banks and State Bank of India Group. And as the number of ATMs being deployed keeps growing, the number of crimes that occur in ATMs has also sky rocketed. The consequences of such incidents are grave.

“Every time an attack takes place at the ATM center, the machine is shut down for more than 15 days. Gradually, customers will find another ATM to withdraw money from,” says Puneet Bhirani, executive VP, chief administrative officer and head-Payment Managed Services, SBU at Mphasis.

One of the main challenges faced by a CSO, CIO, or a business head in the banking sector is to keep the ATMs available 24/7. Another hurdle is to ensure that the basic process of a customer coming in, inserting the card, and getting money happens without any obstruction.

Mphasis says that the ProTecht solution implemented at some ATM centers across the country deploys measures that ensures safe transaction.

“The entire focus of ProTecht solution is to ensure that an ATM center is well secured. I want to ensure that I react before a person commits any crime at the center,” says Bhirani.

On the contrary, most of the ATMs in our country are unmanned, so reacting to a problem consumes a lot of time and money.

Bhirani says that a solution should be such that the person from a central monitoring station can immediately check a video footage of the site and raise an alert. Building a technology which can let the local police station know as soon as someone wants to attack an ATM, is a very crucial part of this surveillance technology.

“Each ATM has its own risk scenario. By visiting the local police stations, prior to setting up an ATM center, we determine what kind of crimes normally happen in that particular locality,” says Bhirani.

In case there is a crime occurring inside a ProTecht ATM center, an automatic contact is established with beat inspectors through messages and a call. Bhirani says that when a potential treat is detected, the solution ensures that an agent, at the central monitoring center, tries to keep the person who is trying to commit a crime engaged and simultaneously another agent informs the local police about the threat.

Additional precautions are taken to ensure tight security at the ATM centers. “We use image analytics to ensure safety at ATMs. If more than one person enters an ATM site, the monitoring system automatically send an alert saying multiple people have entered the center and starts giving warning messages at the site,” says Bhirani.