



Be secure with Spark ATM...

# YOUR SECURITY

Security is a very real concern in South Africa. Spark ATM Systems has spent many hours analysing local and international crime statistics and trends to ensure that your ATM is as safe as possible. We can confidently say that the merchant-filled model that Spark ATM Systems utilises is the safest ATM model in use internationally and especially in South Africa. This can be attributed to several important factors:

1

## THE ATM IS LOCATED INSIDE YOUR STORE

This means that when your store is closed for business, so is the ATM. Our research shows that most vandalism and attempted robberies at ATMs in South Africa happen at Bank ATMs that are located in public and are easily accessible to thieves and vandals. Furthermore, most ATM crime happens late at night, when your store is securely closed.

2

## THE CASH LEVELS IN YOUR ATM ARE LOW

There is generally under R20,000 inside your ATM, while bank-ATMs have almost R1m located inside them. Thieves know this and it makes the effort and hassle to rob you and your ATM not worth their while. They may as well hold up your till. **Almost all ATM-related crime in South Africa occurs on large bank-filled machines, while they are being replenished by cash-in-transit companies.**

3

## YOUR CASH DOESN'T LEAVE YOUR PREMISES

As you are filling your ATM with cash that is already on your premises, potential thieves do not have the opportunity to observe large amounts of cash entering and leaving your premises via cash-in-transit vans or you traveling to the Bank to deposit the cash yourself.

4

## THE ATM ITSELF IS VERY SECURE

The Spark ATM has three levels of security before one has access to the notes inside.

- The La Gard electronic combination safe (this is not a slow dial but an electric lock) is regarded as one of the world's best combination locks. It has the option to make use of time delay releases should you wish to do so.
- The ATM is securely bolted to your cement floor and cannot be removed.
- Its safe has a UL (Underwriters Laboratory) international certification which ensures it is of the highest quality and strength.

5

## THE CASH CASSETTE IS STORED SECURELY OVERNIGHT

The cash cassette should be removed at night and stored inside your safe. The ATM door is also left open at night – to clearly demonstrate that there is no cash inside. This means that your store does not become a target for potential after-hours burglars. Should you not have a safe, we will arrange one for you through one of our Preferred Safe Suppliers.

A secure customer is a happy customer...

# YOUR CUSTOMER'S SECURITY

The most prominent types of ATM crime in South Africa are Card Skimming, Card Switching and Forced Withdrawals.

1

**CARD SKIMMING** occurs when a reading device is attached to the ATM's card reader (to read the card's number). The thieves set up a camera nearby the key pad terminal in order to acquire the customer's PIN. In this way the unsuspecting customer has handed over his details to the thieves and does not even know it. These devices are set up when an ATM is unattended.

**This happens at street-facing bank-ATMs, as the thieves need time to attach the card-skimming device.**

2

**CARD SWITCHING** occurs when a thief offers his assistance to customers and then swaps cards with the person. These criminals play on the trust of unsuspecting customers and they will always find a way to gain access to the PIN as well. This is particularly common amongst foreigners.

**This also happens when the customer is alone at a street-facing ATM.**

3

**FORCED WITHDRAWALS** occur when a cardholder is forced or intimidated into making a cash withdrawal from his/her account, whereupon the cash is taken by the criminal.

**Research has shown that this most commonly occurs on isolated street facing ATMs.**

All of these types of fraud are eliminated as the ATM and users are in a friendly environment under the watchful eye of you and your staff. Customers will soon realise that they can kill two birds with one stone by shopping and banking (safely) with you.

## Hosting a Spark ATM in your store will improve the image of your business as well as offer a valuable service to your customers.

They will feel much more comfortable making a withdrawal on your premises as they know that you and your employees are around as reassurance of their safety. **There simply is no choice between drawing money alone on the street in an exposed area versus drawing money in the comfort and security of your favourite store amongst friendly staff!**

The following ATM tips are recommended by SABRIC and the Global ATM Security Alliance:

- Use ATMs where you feel most comfortable
- Avoid using the ATM if there are any suspicious looking people around
- Do not use the ATM if you notice anything unusual indicating it may have been altered
- Do not accept advice from any strangers, especially overly friendly strangers
- Do not let anyone see your PIN, not even the Police
- Keep your ATM receipts

**SPARKATM**  
SYSTEMS

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