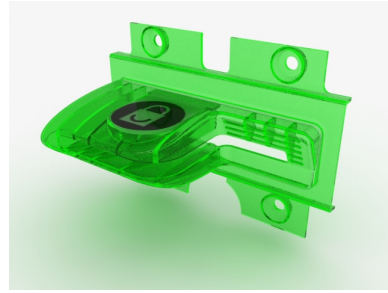


FRAUDULENT DEVICE INHIBITOR

The Fraudulent Device Inhibitor is placed in front of the entrance to the ATM card reader and is specifically designed so that it is virtually impossible for an ATM customer to enter his or her card into the machine if a trapping device has been added to the card reader.

The FDI has a number of unique features, including a hologram built into the design that makes it more difficult to replicate.



A skimming device would have to be bulky for it to be fitted over the FDI. The introduction of illumination behind the FDI also makes any attempt to attach a fraudulent device even more visible. An on-screen animated graphic with the message, 'Does the card reader look like this?' can also be used to heighten consumer awareness of what the card reader and the FDI should like.

Customer Awareness

The figure below shows how the FDI looks like when installed on the ATM. Also a customer awareness message displayed on the ATM screen as the one below is highly recommended



Customer Impact

Customer should be aware that the card should be held from the right corner and pushed into the card reader until the very end as shown in the opposite picture.

The card should be pulled out of the card reader the same way at the end of the transaction.

Holding the card from the left side or not pushing it to the very end (until it is pulled by the card reader) may result on customers complaining that the ATM is not accepting their card. Also failure to pull out the card from the card reader after the transaction completion may result in card capture.



ENHANCED CARD DRIVE (JITTER)

This solution utilizes the superior control over card entry and return available with card reader to cause a disrupted signal to be received by the skimming device (if installed). The disrupted signal makes it much more difficult for criminals to make a copy of the magnetic card information.

Customer Impact

When ECD is switched on customers will notice that the card vibrates slightly when pushed in or out of the card reader. The amount of force that the card reader can exert to push the card out of the reader is reduced. This is very unlikely to have any effect on the cardholder unless their card is significantly bent in some way. In this case, the card may take longer than normal to be pushed clear of the card reader. The timeout on the card eject has to be increased to nine seconds to ensure that there is sufficient time for even significantly bent cards to be correctly ejected from the reader.