# Zicom helps India's largest private sector bank to safeguard its ATMs



# **Prevailing Lacunae**

With the proliferation of ATMs, the anti-social elements and thieves are also having a field day by making daring attempts into the remote premises of ATM and sometimes escaping with their booty unchallenged. These things happen due to poor security management. A solitary security guard or watchman is not equipped to handle armed thugs. Hence, technology's intervention is paramount for preventing ATM heists. The present ATM security system in the country is devoid of a) remote monitoring alarms, b) daily check up of the systems, c) adequate networking capability, d) audit trails of alarms for cogent investigations and e) proper maintenance as per SLA. They render the system go kaput at critical moments and result in excessive spending on security guards and increasing stress on Bank's Branch Managers, Security Heads and Custodians and thereby diverting their focus from prioritized activities.

# **Challenges**

- Non availability of forensic evidence in ATM break-ins & robberies.
- Inadequate safety of customers
- High operational cost of ATM Management

# **Solutions**

- Deployment of e-surveillance Solution which includes
  - » CCTV Surveillance System with two way Audio System
  - » Energy Management System
  - » Burglar Alarm System
- 24x7 Remote Monitoring of Health of the System.
- · Remote Alarm Monitoring
- Instant Alerts & Dispatch of Quick Response Team(QRT)

#### **Results**

- Drastic decline in ATM heist
- Real-time identification of a security breach.
- Emergency Response Management leading to zero delay time.
- E surveillance acts as an effective deterrent
- Increase in customer confidence
- 25% reduction in the Operational Cost for India's largest private sector Bank on ATM.
- Healthy bottom-line for bank

#### **Timely Initiative**

In order to plug loopholes in the prevailing ATM security system Zicom SaaS Pvt. Ltd. – a subsidiary of Zicom Electronic Security Systems Ltd. has launched a unique service model to monitor ATMs 24x7 from a remote location through cameras and two-way voice systems. Any abnormality from the ATM Center is communicated in real time to Command Center which alerts the taskforce to control the situation within a matter of minutes.

This unprecedented model where a customer pays for services on RMR (Recurring Monthly Revenue) without having to own any systems. When an attempt is made to cover the camera installed inside the ATM, steal the cheque box, tamper with ATM machine, remove the air conditioner or decamp even with a dust bin an alarm goes off at Zicom Command Centre and the Quick Response Team (QRT) immediately swings into action. The QRT is quickly mobilized as first responders and depending on the alert, Emergency Management is initiated in terms of calling the police, ambulance, or the fire brigade.

### **Unique Model**

Under SaaS model Zicom invests in equipment, technology and manpower. The customer-in this case, a bank- pays only a monthly service fee for the service. "Generally, it is the bank which makes the whole investment as the ATM is its property. However, this particular model entails a lot of savings for the bank in terms of capital expenditure and operational costs," says Mr. Pramoud Rao, Promoter and Managing Director, Zicom Electronic Security Systems Ltd.

This integration of services under e-Surveillance which help in preventing ATM thefts and robberies was launched by Zicom in October 2012. This innovative solution is based on GSM technology. Following the horrifying ATM incident in Bangalore in November 2013, the government decreed it mandatory for all banks to have a security guard round-the- clock outside the ATM Center to provide safety for its users. Consequently, many ATMs were shut down due to financial reasons. With Zicom's ATM services, the banks can now reduce the cost and at the same time provide adequate security cover for the ATM users.

#### **Best ATM Solutions**

- The SaaS Model OF Zicom for ATM Security has number of beneficial features for the customers.
- No CAPEX involved\*
- No installation & maintenance costs
- · No AMC costs.
- 24x7 remote monitoring for alarms and video surveillance
- Dedicated quick response team(QRT) moving around on motorbikes frequently monitoring the condition of ATMs
- Pan India customer support presence (1023 locations)
- · Readily deployable task force.
- State- of- the- art Command Center kept in a standby mode