The 1996 Pan Asian Conference On

AUTOMATED TELLER MACHINES

Improve Your Customer Service Through Advanced Technologies

MAJOR BENEFITS OF ATTENDING THIS CONFERENCE

- **Improve** your service to your customers
- **Increase** your market share through the effective execution of ATM networks and projects
- **Learn** how to prevent and control fraud in ATMs
- **Understand** the practical issues of biometrics in ATMs
- **Explore** new technologies such as multi-media, multi-functional, smart card ATMS, etc.
- **Benefit** from virtual delivery systems with the advent of the virtual ATM
- **Gain** valuable insights into the emerging ATM markets of India and China
- **Develop** strategic alliances with other industry players

Separately Bookable Workshop

ATM Crime And Fraud... And How To Stop Them

- Characteristics of ATM Crimes
- Crime Counter Measures
- Fraud Threats
- Fraud Control Strategies
- Identifying and Quantifying Your ATM Crime and Fraud Risk

Dr Barry Schreiber
ATM Security Consultant/Prof. of Criminal Justice
St. Cloud State University, *Minnesota, U.S.A.*

17 – 19 April 1996 ✦ Hyatt Regency Hotel ✦ Singapore

DAY ONE • 17 APRIL 1996

8.15 Registration and Morning Coffee

9.00 Chairman's Introduction and Opening Remarks
Shinichi Shimojo
General Manager, Financial Business
Fujitsu Limited, *Japan*

RETAIL BANKING IN ASIA: ELECTRONIC & SELF-SERVICE BANKING CHALLENGES

9.15 **An Overview Of Key Issues Affecting International Automated Teller Machines (ATM) Networks**
- Migrating the ATM model from a domestic to a regional/international role
  - Basic ATM architecture within delivery systems
  - Key domestic features
  - Additional international/global features
- Competitive threats to ATMs
  - Debits
  - Prepayment/cash cards
- Security threats to ATMs
  - Threat analysis
  - Protection strategies
- Developments in delivery systems
  - Regional and international
  - Technology
Walter E. Creed
Director
Capability Management, *Australia*

10.00 **Evolution Of ATM In Retail Banking**
- ATMs: dinosaurs or eagles?
- The past
  - Introduction to ATMs
  - Key success factors
- The present
  - Key trends
- The future
  - Kiosk banking
  - Self-service banking
  - Case studies
    • Smartcards at the Olympics in Atlanta 1997
    • Nationwide Bank in the U.K.
  - Cashless society
Terri Duchar
EFT Solutions Manager
Applied Communications Inc., *Australia*

10.45 Questions & Answers Followed By Morning Refreshments

11.00 **Reach, Range And Reliability Of ATM Networks**
- Reach
  - Interconnections
  - Deployment Analysis
- Range
  - Non-traditional transactions
  - Non-cash ATMs
- Reliability
  - Back-office systems
  - Performance measurement
Carol E. Carreon
General Manager
Megalink Inc., *The Philippines*

11.45 **The Decision To Outsource ATMs: What Are The Risks And Rewards?**
- What criteria to decide whether to outsource or not?
- Risks vs rewards
- Specialisation needs
James A. Sdoia
Senior Vice President/General Manager – Asia Region
ALLTEL Information Services, Inc.

12.30 Questions & Answers Followed By Lunch

A CLOSER LOOK AT THE EMERGING GIANTS IN ASIA: CHINA & INDIA

2.00 **An Overview Of The ATM Environment In China: How Is It Different From Other Markets?**
- Brief introduction to China self-service banking (ATM)
- Impact of ATM services on China banking
- ATM system and business environment
- ATM and Golden Card Project
- Future development of self-service banking
Ken Chu
General Manager (Southern Region)
AT&T GIS, *China*

"Auto tellers now a hot issue in India"
IT Asia Dec'94

2.45 **Establishing An ATM Network In An Emerging Country: India**
CASE STUDY
- The regulatory environment
- The available infrastructure
- The customer expectation (building the market)
- The joint ventures/cartel
- Citibank's experience on the ATM project
- Some conclusions and lessons
Ram Bhagwat
Vice President and Technology Director
Citibank, *India*

3.30 Questions & Answers Followed By Afternoon Refreshments

THE NEXT GENERATION: TECHNOLOGICAL ADVANCES IN ATMs

3.45 **Integrating Banking Systems To Be Customer Driven: Greater Demand For Multi-Functional ATMs**
- ATM technology in Japan today
- ATM services provided by banks in Japan
- A view of the future of ATMs
Yasuyuki Fujii
General Manager, Branch Systems Business Division
Fujitsu Limited, *Japan*

4.30 **The Potential And Benefit From Multimedia Kiosks**
- The imminent death of mono-functional machines?
- Choosing your product mix for your ATM services
- Multimedia kiosks for the future
- Other avenues
John Lynn
General Manager
Goldtron Interactive Pte Ltd

5.15 Questions & Answers

5.30 Close Of Day One

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DAY TWO • 18 APRIL 1996

9.00 Chairman's Introduction And Opening Remarks
Dr Barry Schreiber
ATM Security Consultant/Prof. of Criminal Justice
St. Cloud State University, U.S.A.

9.15 **Building On The Success Of Current ATM Systems: The Advent Of The Virtual ATM**
- Addressing the shortcomings of curent ATMs
- Improving the ATM interface to enhance customer relations
- Putting the customer in control
- Cross selling other services
- Personal customisation of ATM services
Jon Allaway
Associate Partner
Andersen Consulting

10.00 **How To Benefit From Virtual Delivery Systems**
- Why virtual delivery channels?
- Where do interactive multi-media delivery systems fit?
- Pilot schemes
- Call centres, branding...and partners
- Benefits from interactive multi-media delivery systems
- Success factors
Ole Skjodstrup
Manager, Banking Competence Centre
Olivetti

10.45 Questions & Answers Followed By Morning Refreshments

SECURITY ISSUES IN ATMS

"There is one truism in ATM security: if it can happen, it probably will"
EFT Report, March'95

11.00 **AT&T Self Services Systems Security**
- Physical security
- Customer security
- Card and PINs
- System security
- Encryption
- Development environment
Lee Aik Chin
Project Manager, Professional Services
AT&T Global Information Solutions

11.45 **ATM Crime In America: A Report From The World's Crime Laboratory**
- Attacks on ATM customers
- Attacks on ATM service teams
- Attacks on ATM machines
- Theft of entire ATM machines
- Theft from ATMs by insiders
- An overview of security devices and procedures used as ATM crime counter-measures will also be presented
Dr Barry Schreiber
ATM Security Consultant/Prof. of Criminal Justice
St. Cloud State University, U.S.A.

12.30 Questions & Answers Followed By Lunch

2.00 **ATMs Worldwide: 425,000 Locations For Fraud And Loss?**
Dr Schreiber will describe several recent ATM fraud schemes which have occurred around the world, including ATM card counterfeiting, the installation of "bogus" ATMs to capture card and PIN numbers, the "Lebanese Loop" card trap and other schemes to defraud ATM cardholders and financial institutions. Procedures, hardware and software for limiting these frauds will also be described.
Dr Barry Schreiber
ATM Security Consultant/Prof. of Criminal Justice
St. Cloud State University, U.S.A.

2.45 **Biometrics: A Practical Option for Identity Verification?**
- Current trends in biometric technology
- Potential costs and benefits of biometrics for self-service banking
- Practical issues of biometrics in ATMs
Dr Keith Jones
Commercial Manager
CRL, U.K.

3.30 Questions & Answers Followed By Afternoon Refreshments

ATM CARDS

3.45 **Getting Smart With Smart Cards For ATMs**
- Introduction to Smart Cards
- Overview of the latest developments
- Smart card applications in ATMs
- Impact on the usage and role of ATMs
- Trends and applications in ATMs
Chou Fang Soong
General Manager
Gemplus Technologies Asia

4.30 **Extending The Boundaries Of Personal Banking: Secure Transactions From Any Location**
CASE STUDY
- Expanding the boundaries of ATM card usage
- Secure debit card transactions around the globe
- Adding utility to deposit accounts
- Increasing profits and deepening customer relationships
Carl Sharp
Vice President, Electronic Services
MasterCard International

5.15 Questions & Answers

5.30 Close of Conference

WHO SHOULD ATTEND

This conference is specially designed for banking professionals from
• Retail Services • Banking • Electronic Transactional Banking • Financial/Management Services • Customer Service • Bank Card Service • ATM Departments • Self-Service Banking

including suppliers of hardware and software for ATM technologies and all financial consultants and fraud analysts

REGISTER NOW ON FAX: (65) 226 3264

DAY THREE • 19 APRIL 1996
Optional 1-Day Workshop

ATM Crime And Fraud...
And How To Stop Them

Led by
Dr Barry Schreiber
ATM Security Consultant/Prof. of Criminal Justice
St. Cloud State University, *Minnesota, U.S.A.*

COURSE OUTLINE

Introduction
- The development and spread of ATMs worldwide
- The growth and sophistication of ATM crime and fraud

Introduction Of Seminar Participants And Their Special ATM Security Concerns

Characteristics Of ATM Crimes
- Attacks on ATM customers
- Attacks on ATM service teams
- Burglary attacks on ATM machines
- Thefts of entire ATM machines
- Insider thefts from ATMs

ATM Crime Counter Measures
- Location, lighting, landscaping
- Security devices, including cameras, E911 emergency button etc.
- Security procedures, including loss reports, dual custody, customer and employee safety education, etc.

ATM Fraud Threats
- Family or friend fraud
- Lost or stolen cards
- Empty envelope deposits
- Theft of card and PIN numbers
- Card counterfeiting
- "Bogus" ATMs
- Line intercepts

ATM Fraud Control Strategies
- Fraud loss reports
- Information sharing
- Contingency planning
- Fraud control devices
- Fraud control procedures

Identifying And Quantifying Your ATM Crime And Fraud Risk
- Tracking crime and fraud report trends
- Sharing information with local banks and law enforcement
- Building your effective written ATM security plan
  - Sample documents
  - Site inspection form
  - Light level testing form
- Educating bank employees, customers, security officers and law enforcement officers to prevent ATM crime and fraud

ABOUT YOUR WORKSHOP LEADER

Dr Barry Schreiber is a Professor of Criminal Justice at the 14,000 student St. Cloud State University in St. Cloud, Minnesota. He has been America's leading researcher in ATM crime and fraud issues for ten years. He has written many articles on ATM security problems and solutions, and has authored the book *ATM Security in the 1990s*.
Dr Schreiber has served on four national banking task forces on ATM crime and has completed several consulting projects on ATM security with banks, ATM networks and ATM machine manufacturers.

Dr Schreiber has been quoted in hundreds of newspaper reports and has been featured on national television and radio news programmes. He is also Editor and Publisher of the monthly *ATM Crime and Security Newsletter*, the industry's most comprehensive source of information and ATM crime trends and effective security counter-measures.

WHO SHOULD ATTEND THIS WORKSHOP

This workshop is a must for all individuals responsible for electronic banking, ATM security, fraud, audit, facilities or branch management or employee training. Among those who will benefit are professionals from:
- Security • Protective services • Loss prevention
- Operations • Branch management • Internal auditing
- Bank regulation • Security consultants/vendors
- Law enforcement and private security

COURSE OBJECTIVES

This intensive one-day seminar will provide extensive information via slide and video presentations and detailed handout information about:

- ATM crime threats to customers, service teams and machines

- ATM fraud threats including unauthorised withdrawals, empty envelope deposits, "Bogus" ATM machines, theft of card and PIN numbers, card counterfeiting and card traps

- Effective ATM crime and fraud counter-measures

- Making your ATM crime and fraud risk assessment

- Building your effective ATM security plan

- Customer and bank employee education to avoid ATM crime and fraud

Registration begins at 8.00 am. The workshop will commence at 9.00 am and end at 5.00 pm. Morning tea, lunch and afternoon tea will be served.

MARK YOUR CALENDAR AND JOIN US ON 17 – 19 APRIL '96 !

REGISTER NOW ON TEL: (65) 3 222 700

About Our Sponsors

ABOUT OUR LEAD SPONSOR

FUJITSU

The Fujitsu Group is the world's second largest information technology group with over 164,000 employees worldwide and US$36 billion in sales in 1994.

Fujitsu is also the largest supplier of IT equipment to the financial sector in Japan, where it supplies a full range of products, from teller and self-service terminals to center host computers. Fujitsu has been a pioneer in ATMs, introducing its first ATM in the Japanese market in 1967. Fujitsu's ATMs in Japan now boast such capabilities as note and coin recognition to enable the ATM to recycle notes and coins that have been deposited for dispensing.

In the international market, Fujitsu has been marketing ATMs in the US since 1983 where it is one of the top providers. In the US market, Fujitsu was the first to offer color graphics for ATMs in 1985. Now it is marketing the Series 7000 LANDMARK ATMs and CDs. Easy to operate, fast and accurate, Fujitsu's Series 7000 Series respond to a wide range of customer needs. Series 7000 CDs are designed not only for use in banks but in credit and retail outlets as well. Over 80,000 ATMs and CDs installed worldwide attest to the reliability of Fujitsu's ATMs and CDs., and their easy integration into new or existing networks using industry standard software. With its motto, "What mankind can dream, technology can achieve", Fujitsu continuously develops new products and capabilities. For example, already we have smartcard reader as an option on the Series 7000 and soon we will introduce our new advanced depository unit using Fujitsu's vast experience in image based document processing and currency/coin handling.

Fujitsu believes that over the next decade, the Asian financial sector will demand the world's most advanced information technology. The technology Fujitsu uses in Japan will be most appropriate for the Asian market because of the similarities of cash societies. This Pan Asia ATMs Conference will be vital to understand the demands of the Asian market, and to see where we are heading with ATMs in the near future.

ABOUT OUR CO-SPONSOR

AT&T Global Information Solutions

AT&T GIS develops, manufactures, markets, supports and services enterprise-wide information systems for worldwide markets. AT&T GIS brings computing and communications solutions together to provide people with easy access to information and to each other anytime, anywhere.

AT&T GIS, based in Dayton, Ohio, is one of the world's major computer systems suppliers. Operating as an AT&T business unit, AT&T GIS provides systems to meet the information needs of customers in a wide variety of markets, including commercial, industrial, retail, financial and government.

AT&T GIS has 1,000 offices in more than 120 countries, with 34 development and manufacturing locations. AT&T GIS derives 53% of its business from outside the US, provide sales, services and support throughout the world, including Indonesia and Vietnam.

AT&T GIS also has design, development and manufacturing facilities in several international cities. Examples include AT&T GIS's self-services and Automated Teller Machines (ATM) plants in Dundee and Dunfermline, Scotland.

AT&T GIS believes the New Way of Computing is the next stage in the evolution of the computerised enterprise. The New Way of Computing is focused on getting people's information they need, when and where those need it. It is driven by customer's needs for systems that are flexible, reliable and scaleable.

HOW YOU WILL BENEFIT AS A SPONSOR AT THIS CONFERENCE

✓ Extensive publicity and professional association through a highly-targeted marketing and promotions campaign throughout the Asia Pacific

✓ Targeted reference with a fully compiled international list of speakers and delegates

✓ Direct access to potential clients who have invested both time and money to attend the event for 3 days

✓ Permanent reminder of services provided

✓ Exposure to media and key speakers

"Make a commitment to your industry today!"
Hurry ! Both sponsorship and exhibition opportunities are limited! For more details, call the Conference Manager at (65) 222 8550

ABOUT THE ORGANISERS

IT & COMMS
A Specialist Division of AIC

The AIC IT & Telecoms Division, is a specialist division of AIC Conferences, organising worldwide conferences and exhibitions in the IT and telecommunications industries. These events have provided thousands of delegates worldwide with the most up-to-date information on these rapidly changing industries.

With offices in over 13 cities including London, Sydney, Singapore, Hong Kong, Auckland, New York, Sweden, New Zealand, Santiago, Stockholm and Johannesburg, AIC is one of the largest independent conference organisers in the world.

REGISTER NOW ON FAX: (65) 226 3264

REGISTRATION FORM

❏ Yes! Please register the following delegate(s) for

AUTOMATED TELLER MACHINES CONFERENCE

17 April – 19 April 1996 ✦ Hyatt Regency Hotel ✦ Singapore

❏ All 3 Days (Conference and Workshop)
❏ 2-Day Conference Only ❏ 1-Day Workshop Only

PLEASE DO NOT REMOVE LABEL

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Registration Fee: All 3 Days (Conference & Workshop): S$2,795 (S$2,878.85 with GST)
2-Day Conference only: S$2,095 (S$2,157.85 with GST)
1-Day Workshop only: S$1,195 (S$1,230.85 with GST)

Note: GST is not applicable to delegates registering from outside Singapore. These delegates should pay the S$ fee quoted above, excluding GST.

Group Discount: For 3 or more delegates from the same organisation, the fee is reduced by 10% on full conference price only.

Early Bird Discount: For registrations and payment before 17 March 1996 , a 10% discount applies.

Method of Payment: Payment details should be completed on the above Registration Form. Registration is ONLY confirmed on receipt of payment. **Payment not received before the conference or on the day will result in entry being denied.**

Cancellations and Transfers: If you are unable to attend, a replacement is welcome. Documentation and 50% refund will be given for cancellations received in writing one week before the event. A full refund, less a 10% administrative charge will be made for written cancellations received at least two weeks prior to the conference. AIC reserves the right to cancel or alter the content and timing of the programme or the identity of the speakers for reasons beyond its control.

Venue: Hyatt Regency Singapore, 10-12 Scotts Road, Singapore 228211, Tel: (65) 738 1234 Fax: (65) 732 1696. Special corporate rates have been negotiated for conference delegates. Please make your bookings directly with the hotel and indicate that you are attending AIC's **Automated Teller Machines Conference.**

"ATMs has been credited as the single most influential technology"
IT Malaysia May/June'95

"Studies have shown that consumers would rather withdraw cash from a ATM than from a teller"
EFT Report May 10'195

Possibly no other single technology has affected retail banking more than the **AUTOMATED TELLER MACHINE (ATM)**. Since its introduction almost 2 decades ago, the ATM has permanently altered the relationship between banks and their customers, allowing customers access to 24-hr service, remote banking and any other banking transactions. With the surge in popularity of ATMs, the "brick and mortar" bank branch has lost its historical appeal for customer convenience and security as these machines lead to an even more pronounced shift away from traditional bank branches.

ATMs have progressed from being merely a cash dispensing machine to multi-functional, multi-media with new applications, such as electronic benefits transfer (EBT) or travel ticketing etc. This *'hole in the wall'* is seen both as a battleground for customers and as a strategic delivery channel as many banks turn their ATMs into marketing tools that bring substantial cost savings and marketing advantages. *Do you want to be one of them?*

This conference is the first ever conference organised in Asia Pacific that looks into all aspects of ATM technologies and markets. It convenes users, hardware and software technology leaders, ATM fraud and financial specialists to update and to answer your most pressing questions such as:

- Are your ATMs under utilised?
- How do you justify your large investments in ATMs innovations and upgrading?
- What is the reach, range and reliability of ATM networks?
- What are the risks and rewards in outsourcing for ATMs?
- What are the ATM environments in the two giant emerging markets: India and China?
- What are the other functions that can be built into existing ATMs?
- What is a "Virtual ATM"?
- How do you benefit from virtual delivery systems?
- What are the latest technologies in fraud prevention and control?
- What are the smart cards applications in ATMs?

Make technologies in ATM work for you as you garner critical information from the various ATM experts gathered at this conference.

Open the real time ATM gateway at this premier event!

CALL NOW! REGISTER TODAY!
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