

LOWERS & ASSOCIATES | INTERNATIONAL RISK MITIGATION PARTNERS

# ATM Risk Management Solutions

## ATM Security Requires a Unique Understanding

When two of the largest ATM manufacturers in the world sought to cut security breaches perpetrated by field personnel, they turned to Lowers & Associates (L&A). Our highly experienced staff developed customized, in-depth policy frameworks and a training program that resulted in significant improvements in efficiency and a marked decrease in security breaches.

Since 1988, the staff at Lowers & Associates (L&A) has provided consulting services to the financial services industry, including ATM manufacturers, first-line maintenance service providers, “white label” owners, and cash replenishers.

We fully understand the unique operational risks and challenges involved in servicing ATMs and managing the personnel and resources required to secure these systems. In fact, the team at L&A played a key role in developing the de facto security standards applied within the armored car industry regarding ATM servicing, cash replenishment, deposit pick-up, and cash management services.

Positive results stem from a strategic plan that incorporates unique needs, industry best practices, expert training, monitoring, and follow-through. L&A delivers it all.

**Risk Assessments | Audits | Investigations | Compliance**

## Solutions to Reduce Internal and External Risk

### Risk Assessments

We take a holistic approach to ATM industry enterprise security. Although all solutions are available stand-alone, we strongly believe that the best way to mitigate risk is by first conducting an in-depth risk assessment to understand the unique vulnerabilities, specific requirements, and current deficiencies for each client. These findings are documented in report format for formal review and are used to establish a starting point against which to measure progress.



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Once this baseline assessment is in place, policies and standards are developed. We work with your team to develop a strategic framework that incorporates industry best practices with specific requirements, catering to management philosophies and unique business risks.

Our findings are assembled into a framework that thoroughly records the results of the review and provides documentation and presentation materials, including:

- Work performed
- Findings review
- Exposures determined
- Risk prioritization
- Policy and standards development
- Management strategies

## Audit

After program design and implementation are complete, we stand beside you with the services that you need for long-term success. Our audits provide a disciplined documentation process that continually measures operational reality against stated policies and standards--providing a dynamic management tool that aids in maintaining ongoing vigilance.

## Compliance

To ensure the program's effectiveness, L&A provides training programs that get everyone within your organization on the same page. Our training programs range from custom-developed video or web-based training series to one-on-one, on-site courses. Once training is complete, and your staff is putting your risk mitigation strategy into action, L&A performs on-going video and street surveillance to protect your investment and ensure compliance with policy.

With extensive experience providing surveillance for one of the largest armored car companies in the United States, we can make certain that the strategies that have been developed, and the training that has been delivered, are put into use during street operations.

## Investigations

Even with a structured audit and compliance program in place, losses still may occur. In the event of a loss, L&A is ready to take action, having completed scores of ATM loss investigations for insurers, service companies, and owners. Our immediate response coupled with a deep understanding of the industry and its inner workings allows us to make a meaningful impact on investigation and recovery efforts.



## Proven Solutions

- ✓ **25+ years of ATM security experience**
- ✓ **Expert evaluation and assessment reporting**
- ✓ **Strategic approach to risk mitigation program development**
- ✓ **Ongoing service that ensures long-term success**
- ✓ **Immediate action when time is of the essence**



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