



# Results from ATMIA 10 Question Member Survey

<p><b>1. What are the top two industry issues you would like to see ATMIA focus on in 2008?</b></p>	<ol style="list-style-type: none"> <li>1. Banks (versus just ISOs)</li> <li>2. ATM Fraud and Security – How can the industry get better data on the threats and losses incurred so that they can guide vendors on development of best solutions.</li> </ol>
	<ol style="list-style-type: none"> <li>1. Cash usage trends</li> <li>2. Use of ATMs as retail points for other products (e.g., phone cards, stamps, etc.).</li> </ol>
	<ol style="list-style-type: none"> <li>1. PCI</li> <li>2. Emerging technology</li> </ol>
	<p>Anti-money laundering policies that will both translate into a heightened public perception of our industry and a true raising of the bar among our industry participants, especially those who don't subscribe to ATMIA.</p>
	<ol style="list-style-type: none"> <li>1. Stricter requirements to become an accepted ISO.</li> <li>2. New revenue sources.</li> </ol>
	<ol style="list-style-type: none"> <li>1. Windows</li> <li>2. PIN and Identity Fraud</li> </ol>
	<ol style="list-style-type: none"> <li>1. Security and</li> <li>2. new products and services (innovation).</li> </ol>
	<ol style="list-style-type: none"> <li>1. Self Service Terminal (include ATM) Technology Trend</li> <li>2. SST/ATM security</li> </ol>
	<p>One of the top two industry issues is ATM service not being sensed as multiple speciality work that should not be done by banks wanting to do their own thing but by ATM service providers who have been going at specializing for a long time, and the second one is cash crime usually migrating to the weakest third world countries that card technology needs to be upgraded for.</p>
	<ol style="list-style-type: none"> <li>1. ATM telecommunications networks.</li> <li>2. Europe</li> </ol>
	<ol style="list-style-type: none"> <li>1. ATM attacks - both direct &amp; against Carriers.</li> <li>2. Fraud</li> </ol>
	<ol style="list-style-type: none"> <li>1. EuP legislation co-ordination with ATM manufacturers and EU.</li> <li>2. Banking show in Europe like RDS in US.</li> </ol>
	<ol style="list-style-type: none"> <li>1. ATM Interchange Rates</li> <li>2. State and Federal Legislation that has a negative impact on the ATM industry for ISO's/ISR's.</li> </ol>
	<ol style="list-style-type: none"> <li>1. The future of ATM technology.</li> <li>2. The future of ATM usage and client perception.</li> </ol>
	<ol style="list-style-type: none"> <li>1. PCI education and compliance.</li> <li>2. International surcharging.</li> </ol>
	<ol style="list-style-type: none"> <li>1. Emerging U.S. Federal and state regulatory requirements.</li> <li>2. Improving financial institution ATM 'profitability'.</li> </ol>
	<p>ATM Certification process in Australia; Security issue which will impact the industry in next 5 years.</p>
	<ol style="list-style-type: none"> <li>1. Security</li> <li>2. Growth of ATM numbers per country by manufacturer and reasons why.</li> </ol>
	<p>ATM placement in gaming venues and smooth implementation of ATM Direct Charging within Australia.</p>
	<ol style="list-style-type: none"> <li>1. Figuring out a way to serve both ISOs and FIs.</li> <li>2. Figuring out a way to serve both ISOs and FIs.</li> </ol>
<p>Maintaining industry viability amidst shrinking margins and saturation. Exploring advanced functionality and alternative revenue streams such as check cashing and prepaid card dispense/reload etc.</p>	

<p><b>(CONTINUED)</b></p> <p><b>1. What are the top two industry issues you would like to see ATMIA focus on in 2008?</b></p>	ATM Security and innovative industry development issues
	<ol style="list-style-type: none"> <li>1. Fraud</li> <li>2. ATM and User Security</li> </ol>
	Security at the ABM and Interac compliance requirements and how to prepare for them.
	<p>Interchange - Keeping what interchange we still get as well as doing away with any tiers that are set up that are unfair to some in the industry. I would also like to make sure that they don't continue to take our interchange by calling it fees rather than what it really is. Bank vs Money/ Armored Car - It has been brought to my attention as well as yours that the armored car lobbyist are trying to make it so they are the only ones who will be able to load an ATM. If I, the ISO, own the ATM I will have to hire armored car to fill it. Also, if the ATM is merchant owned, they will have to have an armored car fill there ATM. Networks - I think having a safe ATM is the most important thing for our industry. I hear a lot that we need to regulate ourselves or self police to make sure the government doesn't get involved and make more changes than we originally wanted, but who is regulating us? Is it the ISO's? NO. Is it the Networks? YES. Why do the networks get to come in and do whatever they want whenever they want with no regard to how this might affect the ISO, Manufactures and Processors. I think it is time the association stand up for us and SOMEHOW, put on a clinic for the Networks (all day of course) and SFI's so they know what we do and how they affect our business every time they make a change to our business model that they don't understand.</p>
	<ol style="list-style-type: none"> <li>1. Security</li> <li>2. Functionality</li> </ol>
	<ol style="list-style-type: none"> <li>1. More focus on emerging market, like "BRIC" (Brazil, Russia, India, China), middle- east, south America, east Europe.</li> <li>2. Awards or certificates for ATMIA members, like growing enterprise of 2008, most innovative product of 2008, etc.</li> </ol>
	<ol style="list-style-type: none"> <li>1. Partial Dispense Fines - these are an unfair fine imposed by Interac and white label processors are not able to sanction them properly as intended by Interac. If necessary, I feel that ATMIA should speak as the unified voice on this issue.</li> <li>2. Interac Regulations / Compliance Issues - I feel that we as ISO's are not very well informed when it comes to the Interac regulations we should be following and some of the compliance issues. I have asked out processors repeatedly for a copy of the Interac rules that we are required to follow in relation to setting up new sites, decalling machines, replacing encryption keys etc etc and they tell me there is no formal document outlining all of this (I have a hard time believing that). It would be nice to have a coles notes version of this rules available to members.</li> </ol>
<p><b>2. What are the top two threats or pressures that you view as detrimental to your business in the coming years?</b></p>	<ol style="list-style-type: none"> <li>1. Logical security attacks.</li> <li>2. Fascia Fraud attacks, deterrents, and detection.</li> </ol>
	<ol style="list-style-type: none"> <li>1. Substitution away from cash.</li> <li>2. Identity theft.</li> </ol>
	<ol style="list-style-type: none"> <li>1. PCI</li> <li>2. Legislative activity.</li> </ol>
	<ol style="list-style-type: none"> <li>1. A level playing field does not currently exist, no accountability by industry participants for current regulatory standards.</li> <li>2. Lack of competition in the banking community in Canada. With their oligopoly, the top 5 banks control many aspects of our industry, from funding, cash sourcing, and regulatory.</li> </ol>
	<ol style="list-style-type: none"> <li>1. Small illegitimate competitors.</li> <li>2. Overall reduction in transaction volume.</li> </ol>
	<ol style="list-style-type: none"> <li>1. Low-Ball Pricing</li> <li>2. Acquisitions</li> </ol>
	<ol style="list-style-type: none"> <li>1. Frauds</li> <li>2. Lack of good corporate governance.</li> </ol>
	ATM Security (fraud, etc.).

(CONTINUED)

**2. What are the top two threats or pressures that you view as detrimental to your business in the coming years?**

The lack of interesting, global experiences compiled to learn from the past of crime will absolutely help us and the other CIT, CP and ATM service providers minimize the functional risk till coming near to remove it completely. Immediately after, introduction of new technologies should be marketed with a full risk map within the sectoral guidelines for us to make our experiments depend on.

Increased competition in communications for ATMs.

1. The passing of Security Budgets to FM Companies who are driven by cost rather than appropriate need.
2. Lack of cohesion of focus across the industry & poor communication both horizontally & vertically.

1. Credit crunch affects on banking investment.
2. US / UK currency weakness.

1. ATM Interchange Rates.
2. State and Federal Legislation that has a negative impact on the ATM industry for ISO's/ISR's.

1. As on line and telephone banking become more popular where will ATM's stand.
2. As fraud continues to be a big issue, how will ATM's be affected.

1. Reduced interchange.
2. Increased regulation.

1. ATM/card fraud.
2. Shrinking ATM transaction volumes.

Security Compliance; cardholders not seeing value in the Direct Charge costs and revert to their issuing Banks ATM networks.

1. Poorly written legislation.
2. Reduction in robberies.

Legislation and other cash channels.

The ATM business is declining, and we are bifurcating it further by allowing ISOs and FIs to work independently, sometimes against each other.

1. Security compromises that threaten the general ATM industry related to fraud,skimming,data breaches, money laundering, etc.
2. Impact of prepaid cards on the ATM industry.

Transaction Fraud & EMV & PCI DSS Compliance issues.

1. ATM Vandalism.
2. Safety of ATM Data.

The threat of government intervention on surcharge and interchange regulation.

Communication with others in the industry and interchange.

Direct Charging Cost of running network & hardware.

1. Low penetration on emerging market.
2. Limited local service and technical support for emerging market.

1. Increased regulation with setting up new sites and potential anti-money laundering regulations. It is not the regulations that concern me, it is the fact that they are not really enforced in any way so some companies follow and others don't - I have had customers ask why we require "all this" to set up a new site when other companies just need a void cheque and its done. If there are going to be regulations on the industry, they need to be enforced, not just suggested.
2. Compliance Issues and the costs of upgrading and replacing machines.

<p><b>3. Please share two new benefits you would like to have added to your member benefit package?</b></p>	<p>Don't know what the current benefits are.</p> <ol style="list-style-type: none"> <li>1. Access to industry information.</li> <li>2. Customer survey results on various issues.</li> </ol>
	Discounted rates to join other partnered Organizations that compliment ATMIA goals.
	Some kind of 'member standardization', not unlike an ISO-9000 quality designation. I understand there would have to be an audit process, but if the member pays and sees value, it could be of tremendous benefit.
	ATMIA Approved supplier label for ATMs with supporting PR campaign that differentiates suppliers that support ATMIA and maintain certain pre-determined standards such as recognized armoured carrier, source of cash etc.
	Phone Directories.
	Discount to other conferences.
	Update Information about: <ol style="list-style-type: none"> <li>1. ATM market share (total, by brand, by region, by country, by type, etc.).</li> <li>2. the ATM market trend in each region/country.</li> <li>3. New product/technology.</li> </ol>
	One of them may be 'classified disc packages' according to the topics, presenters or regions that the companies can easily find to purchase. The other one may be listed as 'the ATMIA team's recommendations' that the companies of common benefits can again easily find each other by an option of search in details to group in small circles to produce a big strong ATMIA circle.
	<ol style="list-style-type: none"> <li>1. Storefront Weblink.</li> <li>2. Better communication from us to the industry.</li> </ol>
	<ol style="list-style-type: none"> <li>1. Member database.</li> <li>2. Themed discussion forums.</li> </ol>
	<ol style="list-style-type: none"> <li>1. 2 free ATMIA event attendences.</li> <li>2. More speaker to conference invitations.</li> </ol>
	<ol style="list-style-type: none"> <li>1. More interaction between the members.</li> <li>2. More tools to learn from the other members.</li> </ol>
	Updated listing of all states allowing surcharge on EBT cards.
	Free registration to conference outside the region of membership to encourage more international participation at conferences.
	Broader information share on fraudulent issues within the growing ATM channels within Eastern Europe and Latin America.
	As an FI, I'd like to see more independent research from ISOs and FIs on functionality and more importantly industry stats.
	Sponsoring industry relevant research papers and forums developed by ATMIA.
	Product & service development issues within the Africa context and survey reports on industry and member developments. Currently, the association focuses on general industry issues but little has been made to create a forum where members can interact and benefit from each other directly.
	Networking events.
	<ol style="list-style-type: none"> <li>1. Localization on emerging market, more events on those areas.</li> <li>2. Some awards for members besides Global Sponsorship Certificate.</li> <li>3. One-on-one meeting session between vendor and buyers, hosted by vendor.</li> </ol>

<p><b>4. What do you regard as the most important role ATMIA can perform on your behalf?</b></p>	Collect ATM providers top of mind issues and concerns to help drive regulatory requirements.
	Industry representation to promote legislation/regulation to minimize industry exposure to fraud and identity theft loss exposure.
	Continue to educate others in the industry - so that everyone makes decisions based on facts and proper education.
	MEDIA RELATIONS. Making sure that the media know that they should turn to ATMIA for 99.99% of all industry comments. As well as ongoing education, for the purposes of media.
	PR on what a recognized ISO is vs Non-recognized (i.e., to be an ATMIA recognized ISO you must use branded armoured carrier service, single source of cash etc.).
	Stand up to VISA/MasterCard/PCI Industry.
	Provide with the information that we need to improve our business (R&D, trends, security, etc.).
	Sharing information.
	We, as Erk Armored, want to progress parallel to the world-wide ATM service provider companies by guaranteeing our work from A to Z including extra specialities like cash management, second level maintenance and furthermore logistic services (ATM storage, ATM deployment, ATM securing, ATM transporting, ATM clean-up).
	Provide industry contacts (other members) and communicate with them.
	Communicate, educate and advertise issues.
	<ol style="list-style-type: none"> <li>1. Lobby co-ordination.</li> <li>2. Data compilation and distribution.</li> </ol>
	Speak Out on Behalf of: <ol style="list-style-type: none"> <li>1. ATM Interchange Rates</li> <li>2. State and Federal Legislation that has a negative impact on the ATM industry for ISO's/ISR's.</li> </ol>
	Keep me connected to clients and industry news and resources.
	Be our advocate with the networks.
	Regulatory tracking and action on the industry's behalf, as needed.
	As an industry advocate on contentious issues; networking.
	ATMIA needs to work harder on its shop window being an Association for its members which will give it greater credibility. There is a strong feeling in the market place that its first priority are commercially biased towards its own income. Perhaps this is because its costs are too high?
	Conduit between international deployers and FI's and Australian relationships.
	ATMIA can be a great source for industry data--there is no one single source ,but your data tends to focus on ISO issues and be of less use to FIs.
	Working to maintain and improve the health and soundness of the industry as a credible, stable force working to promote the advancement of all sectors of the industry.
	To provide information on industry developments and specific member case studies on latest innovations and security issues.
	The supply of pertinent industry information.
	I would have to say the role in Washington. Keeping lobbyist in the mix and close to those creating bills to make or prevent things that they don't understand.
Networking / knowledge sharing.	
Platform of local penetration between vendors and buyers.	
Speaking as a unified voice on behalf of its members, wether it be to Government, Interac, Processors, of the public.	

<p><b>5. What research could ATMIA conduct to assist in building or enhancing your business?</b></p>	Industry information on security related issues including losses and best practices to address.
	Detailed data regarding revenues and costs of ATM operation by operator type, location type, geography, type of ATM, alternative products, use for customer retention, branding, etc.
	Emerging technology pros and cons... Have a dashboard of statistics related to the industry..updated daily with key indicator...number of atms, ave number of trans/ terminal, concentration of terminals across the US and worldwide, etc.
	<ol style="list-style-type: none"> <li>1. An accurate source of industry data &amp; information. i.e. how many ISO's, ATM's (by province), and processors, etc.</li> <li>2. An accurate assessment of how an ATM increases a merchant's sales in Canada.</li> </ol>
	Potential sources of revenue from an ATM.
	Financial Institution Buying Patterns.
	New technologies (chip cards, fix standards, security).
	Update Information about: <ol style="list-style-type: none"> <li>1. ATM market share (total, by brand, by region, by country, by type, etc).</li> <li>2. the ATM market trend in each region/country.</li> <li>3. New product/technology.</li> <li>4. Customer product preference.</li> </ol>
	ATMIA could continue to update news and latest advances in outsourcing.
	Telecommunications in Europe (cost of Dial, DSL, GPRS).
	New developments in the industry, revised risk/threat levels, share attack experiences.
	EMEA multi-function ATM impacts by region (FX, recycling, deposit, bill payment, etc).
	Eliminating International Surcharge Free here in the U.S. (In all 50 states).
	Provide customer perspective on ATMs, their current usage, their concerns and where they see the future of ATMs area headed.
	Maintaining financial institution ATM profitability, increasing usage, expense reduction, etc.
	Mainly the future costs/impacts of security compliance which will affect the industry
	Robbery statistics by country per attack type.
	Cardholder research on usage and recognition of ATMs within Australia.
	How about holding an ISO-FI forum, without their vendors, to talk about issues of joint concern- each party bringing their issues to the table.
	Remain on the forefront of federal and state legislative issues that are pertinent to the industry.
On Innovations and industry developments.	
Industry and market trends. Alternative revenue streams at the ABM.	
Innovation ideas cost.	
Market ranking of banking equipment vendors and trend of banking industry.	

<p><b>6. What has ATMIA done for you and your business that has helped your growth?</b></p>	<p>Just beginning to recognize that banks should participate in ATMIA.</p>
	<p>Industry resource for data and information to support decisions for investment and expansion.</p>
	<p>ATMIA has been my number one source for education and knowledge and networking. They are clearly a beneficial organizations that considers the moral and ethical road in the industry. The best practice manuals are a great source of reference and knowledge.</p>
	<p>1. Networking at conferences. 2. Working at shaping regulations.</p>
	<p>Promotion and support of AML.</p>
	<p>ATMIA features us as a Global Sponsor...so lots of advertising.</p>
	<p>Provide guidelines through the differents documents which are available to members (ATM security cycle).</p>
	<p>We are able to view the ATM market in the bird's eye, thanks to ATMIA.</p>
	<p>Welcomed our ideas to perform research and publish white papers (although little progress has been made from our end).</p>
	<p>Greater expose to potential customers within the industry &amp; raised our general profile in sectors that we haven't sought to work in previously.</p>
	<p>1. Good conference enabling networking. 2. Started to lobby on EuP potential legislation.</p>
	<p>Annual Conference in U.S. has been great to meet and establish relationships.</p>
	<p>The fight to expand international surcharging. The conferences.</p>
	<p>Facilitated meeting of members in other regions – first agreement signed last week!</p>
	<p>Organised conferences that enable networking.</p>
	<p>It is difficult to attribute the information gained through ATMIA with actual network growth, however the ability to access international information assists in planning for implementation of industry requirements such as direct charging.</p>
	<p>Occasional notice of fraud and legislation changes.</p>
	<p>ATMIA is the pre-eminent organization in the self-service industry and has set a high standard for integrity,credibility and commitment to its members and consumers.</p>
	<p>The conference helped us identify and select a suitable ATM platform. The association has also assisted in skills development for our members of staff through conferences and updates.</p>
	<p>Fraud alerts, updates on best practices.</p>
<p>Has allowed us to network with our competition, suppliers etc. I've found this to be extremely helpful in an industry that is still in its infancy and where ideas and information seem to be difficult to get hold of.</p>	
<p>I know there is a lot of work that goes into the GRC. I don't fully know what happens in these meeting but I know that they are fighting for me and keeping regulation in house. This has created growth in a sense because this committee is keeping the government out of our industry and allowing me to use the tools we currently have and move forward.</p>	
<p>Linking to industry expertise.</p>	
<p>1. Events in different regions, building up a platform between vendors and local buyers. 2. Bring about inquiries; Exposure to potential clients.</p>	
<p></p>	

<p><b>7. Please share what you view as ATMIA top three strengths?</b></p>	<ol style="list-style-type: none"> <li>1. Informative seminars.</li> <li>2. Bringing suppliers together.</li> <li>3. Global presence.</li> </ol>
	<ol style="list-style-type: none"> <li>1. Unify highly fragmented industry</li> <li>2. Information sharing</li> <li>3. Networking</li> </ol>
	<ol style="list-style-type: none"> <li>1. Members</li> <li>2. Legislative power/contacts</li> <li>3. Great Educators</li> </ol>
	<ol style="list-style-type: none"> <li>1. Global perspective</li> <li>2. Longevity</li> <li>3. Credibility</li> </ol>
	<ol style="list-style-type: none"> <li>1. Effective as a lobby group.</li> <li>2. Effective bring players together.</li> </ol>
	<ol style="list-style-type: none"> <li>1. Active</li> <li>2. Growing in Numbers</li> <li>3. Informative</li> </ol>
	<ol style="list-style-type: none"> <li>1. Their membership.</li> <li>2. Their chapter around the world.</li> <li>3. Access to key resources in the industry.</li> </ol>
	<p>Large Members network.</p>
	<p>ATMIA gives the feeling of being up to date in the industry by the valuable news for the members to take measure against the business risks, to have experiences with world-wide self confidence, to see and regard associate competitors according to the knowledge of which company has been doing what.</p>
	<ol style="list-style-type: none"> <li>1. Size and credibility of member base.</li> <li>2. Ties with ATM Marketplace.</li> </ol>
	<ol style="list-style-type: none"> <li>1. Robust &amp; active support from key Banks, FI's &amp; Service Providers.</li> <li>2. Broadbased membership base.</li> <li>3. Regular networking events.</li> </ol>
	<ol style="list-style-type: none"> <li>1. All top manufacturers are members.</li> <li>2. UK chaired.</li> </ol>
	<ol style="list-style-type: none"> <li>1. Annual Conference in U.S.</li> <li>2. ATMIA has a lobbyist.</li> <li>3. Recognized in the ATM industry.</li> </ol>
	<ol style="list-style-type: none"> <li>1. Powerful members of the industry.</li> <li>2. ATMIA events (trade shows).</li> </ol>
	<ol style="list-style-type: none"> <li>1. The dedication of the staff.</li> <li>2. The depth of information provided to members.</li> <li>3. Proaction.</li> </ol>
	<ol style="list-style-type: none"> <li>1. Global representation for the ATM industry.</li> <li>2. Tracking, reporting of key issues regarding ATM industry.</li> </ol>
<p>It's membership base; It's international experience/focus; the energy levels to pursue initiatives.</p>	
<ol style="list-style-type: none"> <li>1. It is currently the only global ATM Association.</li> <li>2. It was the first.</li> <li>3. It has the experience to build and improve from its members.</li> </ol>	
<ol style="list-style-type: none"> <li>1. International reach.</li> <li>2. Relationship with device manufacturers.</li> <li>3. Access to fraud information.</li> </ol>	

<p><b>(CONTINUED)</b></p> <p><b>7. Please share what you view as ATMIA top three strengths?</b></p>	<p>1. Great staff! 2. Incredible commitment. 3. Loyalty to ISO.</p> <p>1. Global reach of the ATMIA. 2. Governmental presence as the go to agency for the industry.</p> <p>1. Ability to organize forums where industry / opinion leaders are able to share their vision and experience with other members. 2. The ability to gather and disseminate information on ATM related business on behalf of its members. 3. Ability to pool together suppliers and buyers where buyers can easily talk to multiple vendors on specific infrastructure requirements.</p> <p>1. Professional organization. 2. Quick to respond to requests. 3. Great resource.</p> <p>GRC and Lobbyist, the East Show (in Florida), great number of members.</p> <p>Geographical coverage focus on ATMs and cash.</p> <p>Events in different regions, building up a platform between vendors and local buyers.</p>
<p><b>8. In your view, what are three of ATMIA's weaknesses in regards to your business needs?</b></p>	<p>1. Limited to ISOs (U.S.) 2. Satisfaction with current forms of authentication/authorization. 3. Scope of security concerns related to ATMs.</p> <p>Getting feedback from users on conference sessions and committee activities.</p> <p>1. Participation (many in the industry benefit from the industry, but do not contribute to the success of ATMIA). 2. Media coverage in Canada. 3. A little too US-centric.</p> <p>Getting feedback from users on conference sessions and committee activities.</p> <p>More authority over PCI Industry.</p> <p>1. It is very ISO oriented. 2. Produce their documents in other languages.</p> <p>Lack of information about global ATM industry/market trend.</p> <p>I don't view any weakness of ATMIA; the team seems to work sincerely and respond to any need I ask faster than I expect.</p> <p>US centric.</p> <p>1. Sometimes the industry is viewed in too general a fashion, rather than our specific interests. 2. Too much focus on the payments/transactions side. 3. ATM operations. 4. Whilst it is clearly interesting to look at global/european issues, some greater focus on UK specific issues would help.</p> <p>None at present but we are still operating on the periphery of ATMIA.</p> <p>1. No focus on the small and independent ISO's/ISR's that operate a large majority of the ATM's in the U.S. 2. Too much focus on International Markets versus the U.S. 3. In past years a bit of an arrogant attitude from ATMIA staff.</p> <p>1. Not enough interaction between members. 2. Not enough market information. 3. Not enough client (end user) information.</p> <p>Don't hear from you that much.</p>

<p><b>8. In your view, what are three of ATMIA's weaknesses in regards to your business needs?</b></p>	<p>From our perspective, the organization sometimes seems to be slanted toward the ISO industry vs. financial institution industry.</p> <p>Lack of influence with regulators; its size/ strength</p> <ol style="list-style-type: none"> <li>1. Some of the UK Security Manager (Financial Inst) speakers that speak at Security conferences are so biased towards one methodology, its no surprise that their attack rates are so high. Unfortunately this (sometimes blinkered) approach is then inflicted on all those present. By balancing views in the same Session, bias can be avoided.</li> <li>2. ATMIA needs to be more proactive (or at least give the impression it is!).</li> <li>3. ATMIA focuses on UK security (which has the worst reputation in Europe for CIT robberies) rather than success stories in other European countries that have got it right.</li> </ol> <ol style="list-style-type: none"> <li>1. Membership base needs to be broadened to cover all aspects of the industry.</li> <li>2. Less focus on deployer issues and more focus on overall industry issues.</li> </ol> <ol style="list-style-type: none"> <li>1. Too focused on ISOs.</li> <li>2. Defensive position regarding ATMs--let's go on the offensive, proactive position.</li> </ol> <p>ATMIA Leadership's mindset of high standards and concern for all sectors of the industry.</p> <ol style="list-style-type: none"> <li>1. Its main focus has been on selected geographical markets within the specific territories e.g. ATMIA Africa, focus has been more on South Africa. There are a lot of banks and organizations out there who may benefit from the forum.</li> <li>2. The African market is heterogenous in that different territorial markets are passing through different product development cycles. However, ATMIA Africa, does not attempt to take on board the different product life cycle stages when organizing conferences or disseminating information, such that those breaking into the industry may not feel free to join. The Forum must be structured to accommodate member needs at several levels.</li> <li>3. When organizing conferences, no surveys are carried out to determine members information requirements so that speakers prepare to present what other members are interested to hear.</li> </ol> <p>I would like to see more coverage of events that are pertinent to Canadian issues.</p> <p>Stronger network &amp; industry involvement eg. like Visa model with member conferences etc.</p> <ol style="list-style-type: none"> <li>1. Limited exposure to emerging market, like "BRIC" and middle- east, south America, east Europe.</li> <li>2. Awards</li> </ol>
<p><b>9. What ATM training do you or your staff need or want?</b></p>	<p>Layered security approach to protecting ATM assets. The criminals are becoming more sophisticated at a rate which the ATM transaction industry is not keeping up with.</p> <ol style="list-style-type: none"> <li>1. Windows</li> <li>2. XFS</li> </ol> <p>Securities and new trends and ideas of innovation in our industry.</p> <ol style="list-style-type: none"> <li>1. Security</li> <li>2. Market analysis</li> </ol> <p>ATMIA supplies our recent much-felt wants, but we will --of course- have questions within the coming periods.</p> <p>Understanding of the network protocols and setting up communications.</p> <p>Not required personally, but some younger colleagues don't understand how the industry works.</p> <p>Bank application to ATM connectivity by territory understanding.</p> <p>ISO/ISR related issues.</p> <p>No training required. I would prefer more information being passed on.</p> <p>101 industry training, network compliance, new technology.</p> <p>Just how 'the system' works. The interplay of Issuers, Acquirers, the Card Schemes and interchange and scheme fees. It is complex and most do not understand how it all works.</p>

<p><b>9. What ATM training do you or your staff need or want?</b></p>	<p>An ATM basis course: 2-3 days for beginners in the ATM industry: we are an industry of long-timers. How do we train the next generation?</p> <p>As a sponsorship organization we see problems related to ATM labeling, master key violations and other network rules and regulations. We feel it would be valuable to offer training to ISOs on these issues.</p> <p>1. Research and product development. 2. Fraud control &amp; Management.</p> <p>Best Practice on Physical TTW ATM Installation - With Appropriate Diagrams.</p> <p>1. Security Accessibility. 2. Vendor management.</p> <p>Global ATM security development and industry trend.</p> <p>I feel we could use additional knowledge on the regulations that we should be complying with.</p>
<p><b>10. What areas can be improved upon on the ATMIA website to make a useful and easy tool for you and company?</b></p>	<p>More current data. I have seen some of the old practices over and over with not new up to date information. PCI DSS, emerging PCI ATM updates, ATM physical and logical security practices, and consumer safety practices.</p> <p>Allows members to interactively upload and share documents. Blog to discuss hot issues.</p> <p>Prohibit advertisement of hardware/software prices.</p> <p>Maybe, it should notify the member when there is an update a new information on the website.</p> <p>ATM industry research, technology, market, customer, product, etc.</p> <p>Everything on the page is clear to link easily and usefully for me and company.</p> <p>Market summaries for each ATMIA region.</p> <p>1. Whilst informative, the site needs to be simpler to navigate &amp; cosmetically brighter. 2. Links to members own sites would be useful as would discussion boards/forums.</p> <p>Rarely used at present. I should investigate this further.</p> <p>Make it easier to Navigate to ATMIA Conferences website from main site, especially at or just before conference time.</p> <p>I would like to have better view of the members' corner info.</p> <p>Would like to see coverage of regulatory issues at the U.S. federal government level.</p> <p>Links to all members. I am not really familiar with it but will do so now!</p> <p>It is fine the way it is.</p> <p>More industry stats.</p> <p>New website has improved access and comprehensive information.</p> <p>More space to be dedicated to industry developments.</p> <p>ATM Locator for ATM locations around the world!</p> <p>Works well for me, I don't see or feel any improvement needed at this time.</p> <p>I don't use the website very often.</p> <p>Contact blogs directory of service.</p> <p>Not enough information and news about banking industry; Speed is very low; No flexible way of exposure to potential vendors, like flash or video, etc. (see reference www.atmmarketplace.com).</p>