

DOUGLAS RUSSELL



<http://www.dfriskmanagement.com/>

World Expert in ATM Fraud & Security Risk Management

A world expert in fraud and risk management, Douglas has more than 20 years of global experience in identifying, creating and implementing strategic and tactical solutions for a broad range of clients including retail banking, financial services, governmental organizations, technical solutions providers, payment system processors and retail merchants.

Douglas established DFR Risk Management Ltd. in 2008, providing ATM vendor independent consultancy and training services specializing in ATM fraud and security risk management. Prior to founding DFR Risk Management Ltd., Douglas was Head of Fraud and Risk Management at NCR, managing risks arising from over 300,000 ATMs globally.

Experience

In-country delivery of global consultancy services for clients located in most of the developed and developing economies.

Performing (on-site and via remote monitoring) independent and objective technical security and procedural audits and assessments to ensure conformity to established business rules and regulations. Unannounced site visits when appropriate.

Exploiting intelligence from established and emerging threats to perform due diligence during vendor selection and to identify and propose new products, procedures and services which reduce risk and protect or grow revenue.

Working with both development and deployment teams to ensure new solutions meet the needs of the customer and comply with acceptable risk levels, international standards and industry best practices.

Developing and enhancing frameworks to improve corporate governance and compliance.

Crisis management and PR positioning, including establishing and managing cross functional teams to ensure the protection and the integrity of the clients' brand image.

Effective communication with personnel at every level in a diverse range of organizations encompassing terminal deployers, retail banking, solution providers, network operators, payment schemes, government regulators, industry associations and law-enforcement agencies.

Liaison and investigative support for Law-enforcement, intelligence-agency and regulatory authorities.

Producing expert witness reports and presenting both written and oral evidence in court.

Forensic examination of physical evidence allegedly linked to a variety of attack scenarios.

Speaker and facilitator at international conferences, seminars and workshops including those run by Interpol, Visa, MasterCard, PCI, ATMIA amongst others.

Delivery of instructor led training (classroom and internet), for financial institutions and industry professionals.

International Memberships

International Association of Financial Crimes Investigators ([IAFCI](#))

ATM Industry Association ([ATMIA](#))

ATM Security Association ([ASA](#))

Geographies Covered

Extensive global coverage throughout: Africa, Asia Pacific, Caribbean and Latin America, Europe, Middle East and North America.

Selected Examples of in-country Experience

C&LA: Investigation and examination of evidence related to 'black box' attacks responsible for jackpotting cash from ATMs in Mexico and Brazil. Technical liaison with solution providers to mitigate risks.

Europe: Pre-arranged inspection and risk assessment of ATMs deployed by independent retail merchants in The Netherlands and Belgium. Recommendations to enhance security or remove and redeploy ATMs presented to company owners.

Middle East: Pre-arranged and unannounced site audits of ATMs deployed by a major retail bank in the Persian Gulf. Recommendations presented to senior bank management team to enhance protection against a range of physical security and fraud risks including deep-insert ATM skimming, EMV chip card compromise, black box and ATM malware attacks.

Recent Industry Contribution

Regular population and moderation of the ATM Security Association's (ASA) Crisis and Crime Management Intelligence System (CCMIS):

Quarterly, Global ATM Crime Trends Analysis.

Technical editor and lead-author of a wide range of industry Best Practice guides including the following subject areas:

ATM Skimming & Card Data Compromise

ATM Physical Security

ATM Software and Cyber Security

ATM Malware, Black Box & Cyber Attacks

ATM Gas and Solid Explosive Attacks

Mobile Banking Fraud

Cash Trapping & Card Trapping

Theoretical ATM Risk Register

ATM Cabinet Security & Key Management

Cardless Transactions at the ATM

Managing Anti Money-Laundering at ATMs

Next Gen ATM, COD & App Security Threat Matrix