

# White Paper on Deterring ATM/CDK Thefts/Attacks

Bill Eaton  
rapidcash ATM

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***Cash is an essential component to commerce in North America, in 2018, over 35% of purchases under \$15 were made with this payment method.***

Cash is ubiquitous with payment choice, inclusion, freedom and payment acceptance. Automated Teller Machines (ATMs) and Cash Dispensing Kiosks (CDKs) are readily increasing in sophistication. The additional applications that are currently available and on the horizon will make the future ATMs and CDKs indispensable to the everyday customer. ATM crime, in the form of break-ins, dash and grabs and skimming historically ebbs and flows with economic cycles. In Western Canada, with the recent downturn in oil prices many ISO's and bricks and mortar operators have awoken to financial loss. Costs escalate rapidly; the ATMs/CDKs can be lost or severely damaged accompanied by stolen cash contents. There can be potential for the loss of sensitive data, damage to a building or structure which can ultimately lead to the most painful long term loss to an ISO – a high volume location not wanting equipment re-installed for fear of an additional theft attempt and associated costs or decline in insurance coverage.

In Canada, over 55,000 ATMs/CDKs are deployed in retail and FI settings. A very small percentage of all ATMs/CDKs have any element of enhanced/additional physical security and many vaults are classified as business hours only creating an opportunity for criminals to target.

Once the economics have been determined/decided upon the viability of deploying equipment at a new bricks and mortar location we look to a 3P approach in deterring ATM/CDK thefts and/or attacks.

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# The 3 P's

## ***Police***

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Law enforcement response time once an alarm is triggered is critical. In rural locations, police detachments can be in neighbouring towns, a busy c-store on a highway situated between two detachments takes police significant travel time. A sophisticated criminal has calculated this into his game plan, once the alarm is triggered the wick has started burning. How long do you think it will take, under normal circumstances, for the police to respond at this location? This length of time, for the on-site police visit leads into where the ATM/CDK should be located and what type of armour should be deployed.

## ***Physical ATM Placement***

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The more visible the ATM/CDK is within a location, typically the higher the monthly transactions. Unfortunately, this usually coincides with installing a unit near a front door or window. It boils down to risk/reward; perhaps a location near the centre or rear of the store with better signage could be utilized to prevent dash and grabs or installed near another high location destination in a location such as the washroom. Giving some thought and planning into why you want to install the equipment at that specific spot within a location is paramount. Understanding the flow of people and commerce at your location is important for security and to maximise transactions. Why do you want to install the ATM/CDK at its current location?

## ***Preventative Measures***

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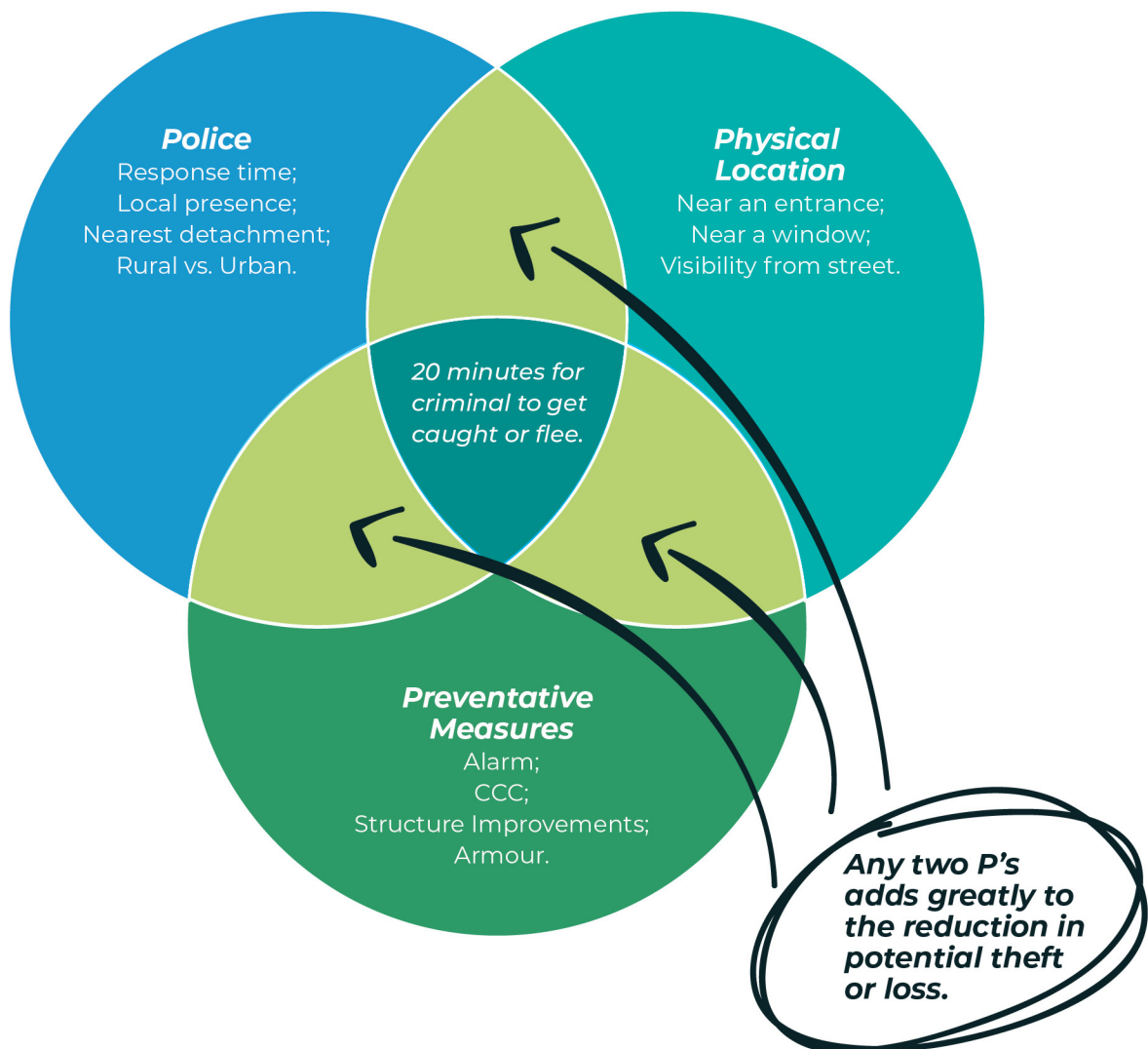
Most ISO's basic insurance coverage mandates a working and monitored alarm system and functional CCC system for ATM/CDK cash contents coverage. Additionally, locations can and should have roll shutters, window/door bars, fog systems, concrete structure barriers and should ***not just because of the ATM/CDK but because of the valuable goods they are selling***. A deployed retail ATM, with a business hours safe is vulnerable to dash and grabs, physical attacks, drill/gas and oxy cutting. With so few retail ATMs/CDKs without any form of installed armour they are easy prey for criminals. Perception is reality and criminals usually want the low hanging fruit, once an ATM/CDK has armour installed or placed in a less suitable location for a criminal another location is selected for a theft. Attacks on FI ATMs, are typically much more calculated and sophisticated as the vault requires a higher level of effort to penetrate as these vaults are required to be after hours- FI armour can add greatly to difficulty. Preventative measures add time and criminals only have so much time to obtain the vault or the cash contents. Have you chosen the correct armour(level of security) for the length of time for police to respond and is your ATM/CDK location selected adequately within the store? Commerce at your location is important for security and to maximise transactions. Why do you want to install the ATM/CDK at its current location?

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## The 3 P's

**A typical retail ATM theft can take less than five minutes**, even with an alarm triggered and police dispatched the criminals have left before law enforcement responds on site.

The successful incorporation and implementation of the 3P's can add twenty (20) minutes or more to a criminals attack which will either result in capture or fleeing empty handed:





***Having experienced ATM loss first hand, years ago we experimented with a variety of solutions to deter/prevent or deflect thefts to other operators.***

We soon discovered what worked and had a variety of ATM/CDK armour designed for us, we vastly improved upon our solutions with each new iteration until we were winning constantly. Other ISO's and FI's noticed and we began selling various forms of armour to the industry.

A new company was started to alleviate financial loss and offer solutions. Proudly, RC Armour Incorporated ([www.rcarmour.ca](http://www.rcarmour.ca)) was established to provide a variety of solutions specific to each location while keeping the 3P's in mind. Armour solutions were broken down into protection levels afforded.



***Low Level:***

A suitable physical location is selected with no immediate fear of dash and grab. We have designed a product called the GATOR, upgrades the vault security to prevent drilling, cutting and oxy. Effectively designed to buy time and work with a lower volume/low cash on hand retail ATM/CDK.

***Cost: less than 8% price of a typical retail ATM.***

***Medium Level:***

A site that has an upgraded risk of a dash and grab, a physical location selected in a higher visibility spot and busier equipment. For this scenario we have created a two piece solution, the GATOR to prevent drilling, cutting and oxy and the additional installation of the SCORPION to prevent dash and grabs.

***Cost: about 15% price of a typical retail ATM.***

***High Level:***

High volume location and/or an ATM/CDK installed in a high visibility physical location with limited preventative measures. Has been tested over and over again to prevent physical attacks such as dash and grabs, rams, drilling, cutting and oxy. A total of 11 attachment points, when used in conjunction with chemical adhesives provides the ultimate in protection.

***Cost: about 40% the price of a retail ATM.***

*\*Available for all retail ATM/kiosk manufacturers and models*

***FI High Level:***

Level one safes require a different design and rating. For these applications we have both the SCORPION and the RHINO available to prevent ram attacks and dash and grabs.

***Cost: low compared to the damaged caused to a building and the equipment.***

## Contact

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Bill Eaton

***Head Office***

15001-112 Avenue  
Edmonton, Alberta  
T5M-2V6

Email: [info@rapidcashatm.ca](mailto:info@rapidcashatm.ca)

Phone: 780.732.2288

Toll Free: 1.855.820.2274

Fax: 780.732.2221