

Securing the ATM

Smash-and-grab and ram-raid attacks on ATMs in the United States are on the rise. Fortunately, a number of innovative products exist to protect them.

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In September 2009, thieves armed with firefighting tools walked into a Riverdale Park, Md., convenience store, broke open an ATM and escaped with the cash, all in the space of 30 seconds. Police say the thieves had committed at least 15 previous ATM break-ins in prior months. The crimes all could have been prevented with some simple security measures.

In April 2010, another group of thieves backed a pickup truck through the door of a party store in Ionia, Mich., wrapped a tow strap around an ATM located in the store, pulled it out the front door and loaded it into the truck.

And on May 17, 2010, police in Wichita Falls, Texas, responded to the third attempted ATM smash-and-grab since the beginning of the month. In that case, the thieves backed a van up to the doors of a 7-Eleven, wrapped chains around the ATM and attempted to drag it away. The machine was found lying on its side in the store's parking lot.

Although ATM smash-and-grabs, break-ins and ram raids were once largely confined to Europe, South Africa, Australia and other parts of the world, they are a growing problem in the United States.

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— Mark Smith, business development manager, Triton

“The issue in America, and what we have identified in foreign countries, is that in an economic downturn, people will take more risks with stealing money,” said Mark Smith, business development manager with Long Beach, Miss.-based ATM manufacturer Triton.

“I believe it is important that we in the industry educate merchants about the possibility of smash-and-grabs, ram raids and the like,” Smith said. “In some areas, thieves are stealing front-end loaders from a construction site and taking them to an outdoor ATM. Nobody questions what they are doing, but when the bank opens the next day they find an abandoned forklift and the ATM is gone.”

Creative security

In response to the escalating number of break-in and theft attempts at ATMs, network operators have been deploying an array of security devices designed to

discourage thieves. Early measures included the typical technology one might use to protect a retail establishment or other facility during the hours it was unattended.

Although such devices served to notify law enforcement of the theft attempt, they did little to actually deter the theft itself.

“You can put closed-circuit cameras on ATMs, you can put shock sensors, door contacts, motion sensors and everything in the world on them,” said Donald Fox, senior investigator with Santa Ana, Calif.-based Schools First Federal Credit Union. “And when all the systems worked properly, what they really did was tell you that your ATM had just been stolen.”

In the face of ever-increasing boldness on the part of ATM thieves, security providers have developed an increasing array of devices designed not only to notify authorities that a theft is in progress but also to prevent the theft of the machine itself.

Elm Mott, Texas-based Dash ATM, which provides ATM enclosures and kiosks, has announced plans to begin manufacturing security sleeves for all models of its base-safe products that include a new anti-ram-raid floor design.

The ATM Raminator, developed by Australia-based Lockit Systems, is a mounting plate specially designed to absorb the force of repeated ramming by a truck or other vehicle and prevent the shearing of the bolts that secure the ATM to the ground. Lockit developed the ATM Raminator in response to a growing ATM theft problem in Australia.

“ATM Raminator has retained every ATM



ATM smash-and-grabs, break-ins and ram raids are a growing problem in the United States. In response, security providers have developed an increasing array of devices designed to prevent these thefts.

attacked with our system. Smash-and-grab in Australia has dropped by 95 percent since it was introduced,” said Richard Gould, director of Lockit Systems and the inventor of the device. “Thieves have given up stealing ATMs because of ATM Raminator.”

Another device is the Bull Horn ATM Alarm, invented by an ATM network operator in Cincinnati.

“I had an ATM broken into in 2002, and when I looked on the Internet for ATM alarm packages, I couldn’t find any,” said Dax Bosnich, inventor of the Bull Horn device.

“I came up with a design and went to an engineering firm, and then to a manufacturer,” Bosnich said. “I didn’t intend to sell them; I just wanted them for my own ATMs. Other people heard about the product and started to buy them from me, so I set up a website and everything just



Advances in technology, such as the Bull Horn ATM alarm (seen above), help deter thieves.

kind of snowballed into what it is today.”

The Bull Horn offers a plethora of security features, including a motion sensor to detect if the ATM has been tilted or moved from its existing location. Any attempt to remove or break into the ATM triggers 120db sirens, which are extremely loud and can garner attention quickly, forcing thieves to abandon the attempt and leave empty handed. Additionally, when the alarm is triggered, the ATM operator receives an instant text and/or e-mail message about the situation. So far, Bull Horn has deterred at least 40 confirmed cases of attempted ATM theft and saved more than a half million dollars contained within the machines.

Jeff Waters, president of Houston-based National ATM, has placed Bull Horn alarms on more than 100 machines in his 700-machine network.

“We’ve had maybe six attempts on machines with the Bull Horn installed, and each attempt has been thwarted,” Waters said. “We’ve seen videos from some of

these locations, and when the thing starts going off the thieves just take off.”

And Tim Baxter, general manager of Dallas-based DR ATM II, installed Bull Horn alarms on approximately 70 machines in his network after experiencing 12 break-ins in 2009 alone. Every location where Baxter installed a Bull Horn alarm had experienced a break-in or an attempted break-in in the past.

“We’ve had zero break-ins or even attempts at machines where the alarm systems are located,” Baxter said. “None of them have even been set off.”

Seeing the value

Determining which security product is most effective depends, in part, on the placement of the machine. The ATMIA’s ATM Security Forum has determined that 50 percent of ATM attacks are done via ram raids, while the other 50 percent of attacks are done on ATMs where they stand. Knowing the vulnerabilities of the ATM locations can help a deployer manage the risks.

However, with the razor-thin profit margins that are a reality in today’s economy, it’s often difficult to persuade an ATM network operator to invest more than is absolutely necessary.

“It is very hard for an ATM distributor to go to a merchant and go, ‘Okay, we want you to buy this additional device to protect your ATM,’” Triton’s Smith said. “Once they are hit, though, they will spend it.”

ATMGurus serves as a distribution chan-

nel for a number of ATM security products, including the ATM Raminator and the Bull Horn ATM Alarm.

Spending a few dollars up front can pay big dividends in the long run, however.

“I am very high on these devices, because I think for a few dollars more you can not only help prevent a theft, but you can reduce your insurance costs as well,” Smith said.

And because criminals typically scope out a location before attempting a smash-and-grab or ram-raid attack, the mere presence of an ATM security device can deter criminals.

“Criminals generally do their investigative work before they go into a location,” DR ATM II’s Baxter said. “If they run into a situation where they know that the ATM is

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alarmed, they aren’t going to mess with it when they can go a block down the street where there’s an ATM that doesn’t have a security device.”

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