



PC/E Terminal Security

Effective protection against network and local attacks
on your self-service systems

WINCOR
NIXDORF

PC/E Terminal Security

Criminals continue to find ever more sophisticated ways of manipulating or phishing for data. PC/E Terminal Security from Wincor Nixdorf guards against these attacks, providing proactive protection against potential system failure and loss of data.



Retail banks need to meet customers' expectations for secure business processes in self-service environments.

areas such as self-service. Threats to self-service systems come from external attacks as well as internal attempts at fraud.

With the increasing speed at which malware such as viruses, worms and Trojans spreads, the weakest point of all is response time to attacks. By the time experts have produced patches to close the security loopholes in virus scanners and firewalls, the malware may already be wreaking havoc. Retail banks are one of the scenarios in which criminals are finding it increasingly easy to reach their goals, since the change from proprietary systems to web-based environments automatically makes the IT and its open interfaces more vulnerable.

YOUR CHALLENGES

| Self-service terminals face danger

Each week, new viruses, worms and cases of ATM software tampering make headlines. The resulting production downtime and the huge effort involved in remedying the damage generate high costs for machine deployers. Above all, as the competition gets tougher, each case of data abuse harms a bank's image and makes it more vital than ever before to ensure reliable protection for security-relevant

In addition to these external threats, the risk of internal fraud is also rising. Increasingly, banks report attacks carried out as a result of unauthorized access to their systems. Modifications to and manipulation of the self-service system software and data represent massive risk potential. Retail banking is a field that requires protection of banks' sensitive, confidential data as well as access to cash.

| Our solution: the functions

- Prevents unauthorized intrusion into self-service systems, both local and from the network
- Administration of access rights
- Configurable directory files
- Firewall protection: network, TCP/IP
- Protection for files and registers
- Protection from attacks carried out via removable media: CD-ROM, diskette, USB flash drive
- Runtime protection for processes and applications
- Protection against executables or graphics files



OUR SOLUTION – YOUR BENEFIT

| Intrusion protection keeps unauthorized users from accessing self-service systems

Conventional products can only protect your systems from security deficiencies that they already know. That's why our solution goes a vital step further: the innovative security mechanism in PC/E Terminal Security operates according to the behavior principle. What's so special about this? Our solution uses specific behavior patterns to detect anomalies in program flows. To make this possible, the predefined security policy indicates precisely who is authorized to access

which areas and how. Our solution therefore identifies any activity that is not explicitly permitted and takes active steps to protect the system from it. At the same time, it logs details of any violations of security regulations.

Our multivendor solution immediately classes malware as critical, and takes the steps needed to thwart its attacks. PC/E Terminal Security thus protects entire self-service systems, including all their applications and operating systems. This applies to attempts made to tamper with the system over the network as well as to

attacks carried out with local storage media such as CD-ROMs and USB flash drives, which enable GB-sized files to be transmitted in a matter of seconds. PC/E Terminal Security protects systems against modifications to the software itself, against deletion of sensitive data and, of course, against intrusion of virus-infected software. A detailed history is available so that financial institutions can readily trace the source of every attack. And since PC/E Terminal Security safeguards systems in the face of known as well as unknown threats, even 'day zero' attacks are now a thing of the past.

| Access protection: Secure user rights management

Another benefit is that PC/E Terminal Security protects your systems from non-authorized access, and reliably closes all security loopholes during the Windows standard login. Its multi-stage model involves assigning different users different rights. You can set this and other security features to suit the needs of your individual retail bank. In doing so, you build a seamless virtual access control screen around your bank's self-service systems and ensure protection that reliably deters intruders.

| Your benefits at a glance

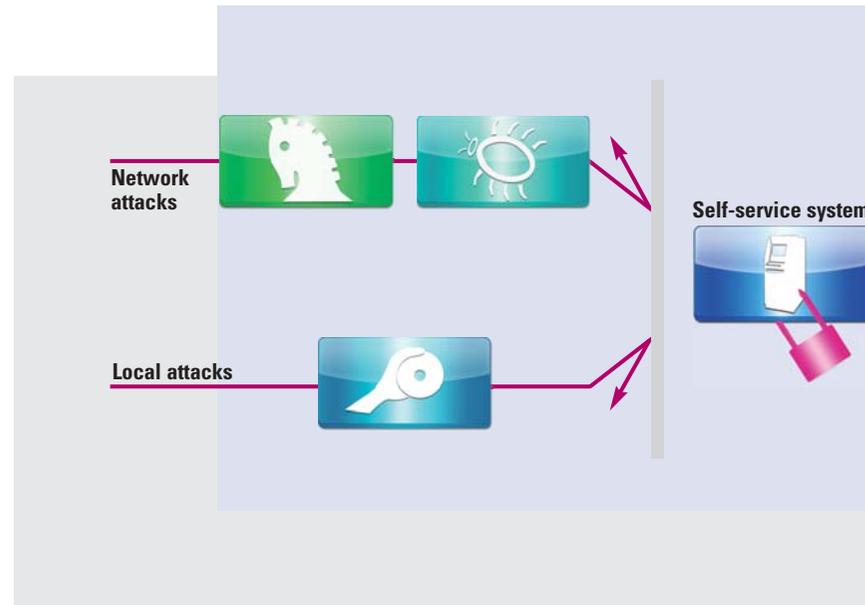
- Comprehensive protection against
 - Non-authorized access to self-service systems
 - Attacks from the network and at local level
 - Known and unknown threats
- Image protection and a competitive edge thanks to process and data security
- High productivity with protection for self-service systems in multivendor environments

| Creating a protected environment

To eliminate potential security risks right from the start, PC/E Terminal Security extends the standard security services provided by Microsoft operating systems, replacing them with its own login procedures. Our solution deactivates all redundant and non-required services.

| Non-compliance can be costly

When competition gets tough, complying with security regulations is not an optional luxury, it's a must! PC/E Terminal Security provides reliable support for the fulfillment of the numerous national and international regulations issued by various regulatory bodies, including the standards drawn up by the Payment Card Industry (PCI) and Common Criteria. Our intelligent software logs all user and system administrator activities, manages them and details them in reports. This provides you with a full audit trail of accesses and events. In this way you protect your retail bank from financial loss and enhance your bank's image as a trusted partner.



Benefit from a holistic security concept that protects you from external as well as internal threats.

With all-around protection for your self-service systems, you benefit from greater customer confidence and enhance your bank's image as a trusted partner.

EXPANDING TO MEET THE FUTURE

| Comprehensive terminal protection

PC/E Terminal Security offers you a single security solution that protects your entire terminal network. And since self-service systems represent most customers' preferred transaction channel, it is vital that you protect and optimize all business processes on your self-service systems.

The modular structure of our PC/E Suite allows you to add other software products in the process. The self-service network's popularity depends primarily on its availability, thus PC/E Monitoring or ProView allow you to manage and monitor your systems efficiently from a central point of

administration. And with PC/E Cash Management, you optimize your cash management work across all the cash points in your branches and beyond.

Strengthen the confidence your customers place in you with secure communications between self-service terminals and the host, as offered by our PC/E Key Loading Security software.

With the Terminal Security solution packages from Professional Services, we support you in your security activities – from process optimization to IT integration and secure operation of your solution.



Intelligent software means improved processes

The PC/E Retail Banking Solution Suite offers you an IT architecture that optimizes your sales and service processes in the front office, for a decisive edge that ensures a successful future.

Security offers a holistic security strategy that protects a retail bank's IT systems and networks as well as its internal and external communications.

| The PC/E architecture – open to the future

Our solution is based on an open, net-centric multichannel architecture that is designed to be service-oriented. Individual modules, called Business Services, can be used in any channel. This enables you to customize your retail bank's business processes.

Added value from an IT perspective ...

- Reusability
- Rapid integration
- Expandability

Added value from a business perspective ...

- Increase in profitability
- Reduction in costs
- Investment protection and future-proofness
- "Emotionalization" of retail banking

From the very first draft, our Professional Services support you with well-founded, precise consulting. In the case of IT integration, this can range all the way to outsourcing.

OUR PC/E SUITE

| New IT concepts for retail banks

The sector: The main pillars of traditional banking business are crumbling; their profitability can no longer be regarded as stable, let alone rising. This is due in part to flexible customers, who are quick to change banks when they have a better offer elsewhere. Market liberalization makes this flexibility possible; thus, the winner is the bank that succeeds in appealing to consumers' emotions and staying one step ahead of the competition. However, the generally complex, heterogeneous IT architecture of most financial institutions does not support this strategy or the processes it requires.

| PC/E Retail Banking Solution Suite: new momentum for sales and service

Your chances on the market hinge upon the right strategy. Front office service and sales play a key role, and here our modular PC/E Retail Banking Solution Suite covers a wide array of topics. What are the strengths of this software package? It concentrates completely on the front office, enabling the transformation of your business processes and the associated IT architecture into a future-proof retail banking.

| The modular software suite that lets you do more

Channel Delivery comprises solutions for retail banks' delivery channels, making all your processes uniform, transparent and holistic for your customers, whatever channel they use.

Banking Business Enabling consists of modules for the sales and service processes of all these channels. Thanks to its multichannel concept, these business processes can be flexibly integrated.

Management & Optimization shows you how Wincor Nixdorf manages and optimizes retail banking processes and reduces operating costs.

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