

CSFi News

Issue 17: Fall 2018

A quarterly newsletter offering insights into electronic payments, trends and software solutions.

Highlights for this issue include:

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What's Next?

From Skimming to Shimming

Chip and PIN technology is the new standard for payment card transactions, but the continued existence of the magnetic stripe and ingenuity of card fraudsters insures that card based and other transactions are at risk. While proven more secure than magnetic stripe only cards, non EMV compliant or compromised terminals and card “fall back” events defeat the safety features of EMV chips and provide a playground for card fraudsters. [For full story click here...](#)

What's next...Who wins?

The best deployed technology always wins. Modern transaction monitoring, fraud analysis and real-time authorization controls give the prepared bank the upper hand. CSFi real-time card fraud prevention tools allow for split second recognition of troubling transactional activity, an opportunity for immediate response, reduced chargebacks, and an enhanced customer experience.

FraudBlock™ II Real-Time Fraud Protection System

Designed to detect transaction anomalies, CSFi's **FraudBlock** is an easy-to-use solution providing granular “down to card level” control of fraud risk. Designed to combat the efforts of fraudsters today and tomorrow, including card not present transactions, FraudBlock puts the bank in charge. **FraudBlock can stop fraud before it happens.**

For more information on optimizing the security of your transaction environment **contact a CSFi representative today. Visit [CSFi.com](#) and Register now** too watch a video of FraudBlock in action. Enable full access to our web resources. Once registered, users have full access to brochures, videos and additional information describing the features and benefits of **SWITCHWARE® G4, FraudBlock™, Sentinel™, EMV support**, and our entire suite of products, services and solutions.



New Year...New Challenges

In 2019 threats to ATMs and cardholder account security are on the rise. The wide spread adoption of EMV chip enabled cards in the US has resulted in a decrease in conventional card skimming and counterfeit card issuance, but ushered in a new era of ATM “jackpotting”, “shimming”, “account takeover”, “malware injection”, “spoofing” and “card-not-present” fraud. Increased incidence of data thefts is no coincidence...Data facilitating account takeover and compromise is a valuable commodity and established “compromised accounts” are fetching top dollar on dark net auction sites.

Flexible and Effective Hybrid Solutions

Flexibility is the key to combating an evolving threat matrix. Hybrid multilayered solutions are the most effective in mounting a defense against emerging financial threats. The capability of core fraud detection and prevention systems to incorporate the best solutions available regardless of the provider is paramount to success. [Read more...](#)

Success Story



SWITCHWARE® 4.0 Validated for PA-DSS v3.2

CSFi has achieved PA-DSS v3.2 payment application validation for **SWITCHWARE® 4.0**. In the wake of growing electronic transaction fraud and data leakage, the **PCI Security Standards Council**, has updated industry-wide standards to improve authentication, third party accountability and software design. The PA-DSS validation was conducted by **SISA**, a PA-QSA Payment Application Quality Assessor company. In order to validate the status of your own payment applications [please click here](#).

Updates



CSFi Completes NCR Edge 10 Certification

The Clock is Ticking

The longer an ATM sits without updated security patches and updates, the more vulnerable it becomes. On January 14, 2020 Microsoft will end support for Windows 7. CSFi has long been collaborating with strategic partners and global customers to ensure that the migration to Windows 10 is as seamless as possible.

Today and Tomorrow

Designed to simplify the monitoring and management of today's and tomorrow's emerging payments technologies, CSFi's **SWITCHWARE® G4** and **EZswitch®** solutions are well positioned to support the migration to Windows 10. **SWITCHWARE G4** and **SWITCHWARE® Version 3.12** desktop applications have been certified as Windows 10 compatible and have recently completed NCR Edge 10 certification. [For full story click here...](#)



SSL/TLS Update

CSFi continues to advance the security of ATM communications originating from **SWITCHWARE®** driven ATMs using the latest in SSL/TLS security. CSFi currently has two active pilot sites implementing TLS 1.2 that will collectively secure communications from nearly 1,000 ATMs when completed. All pilot sites support NCR ATMs, (Diebold support is planned in the near future) and utilize different certificate authentication methods.

Leveraging existing backup/DR infrastructure, CSFi's SSL/TLS solution has the advantage of integrating seamlessly with **SWITCHWARE**, requiring no additional third party hardware components or third party interfaces. [Click here for more information...](#)



Annual ATM Vendor Conferences

In order to stay abreast of the latest in self-service technologies, CSFi continues its commitment to attend relevant vendor conferences. The past year's hottest topics included fraud detection and prevention as well as P2P cardless ATM withdrawals. In 2018, CSFi participated in the Diebold TAG/PIX conference held in Las Vegas and the NCR Summit conference held in Atlanta. **Check [CSFi.com](#) and our social media sites regularly** for announcements of CSFi event participation.



Learn more about how **FraudBlock™** can be used to combat fraud, **ATM Encryption Solutions** can be used to secure your ATM network communications and **Cardless P2P Withdrawals** can be supported at **SWITCHWARE®** driven ATMs.

Did You Know?



Register now @ CSFi.com

Registered Visitors to **CSFi.com** enjoy instant access to an array of tutorial and demonstration videos as well as downloadable product brochures, “How To” guides and FAQ's.

Expand your CSFi website experience and Register now to view or download hundreds of documents, hours of video and additional information describing the features and benefits of our entire suite of product services and solutions.

EMV Resources

- [EMVco](#)
- [Secure Technology Alliance](#)
- [EMV Connection](#)
- [MasterCard EMV News](#)
- [Discover EMV News](#)
- [VISA EMV News](#)

Highlighted Solutions

- [SWITCHWARE® G4](#)
- [EZswitch® G4](#)
- [G4 Web-based Apps](#)
- [FraudBlock™](#)
- [FraudBlock™ Standalone \(SA\)](#)
- [Sentinel™](#)
- [Enterprise Messaging System \(EMS\)](#)
- [Card Issuance](#)
- [POS and mPOS](#)
- [PCI Data Security](#)
- [ATM Terminal Management](#)
- [ATM Electronic Journal](#)
- [ATM Encryption \(SSL\)](#)
- [Cardless P2P Withdrawals](#)
- [Deposit Automation](#)
- [ITM Support](#)
- [Remote Key Loading](#)
- [High Availability Support](#)
- [Virtualization](#)
- [Back Up Solutions...and more](#)

Related Stories and Videos:

- [Mascoma Bank Selects SWITCHWARE® G4](#)
- [Longview Capital Corporation Chooses EZswitch® G4](#)
- [Citizens Bank of Kilgore Texas Chooses EZswitch® G4](#)
- [Markesan State Bank of Wisconsin is Live with EZswitch™ G4](#)
- [Apollo Trust Company is Live with EZswitch™ G4](#)



[TotalCARE™ CSFi Upgrade and Migration Services Video](#)



[CSFi G4 Web-Based Apps Video](#)



For nearly 40 years, CSFi International (CSFi) has provided ATM driving and management solutions to community banks, national banks, credit unions, multi-bank holding companies and processing centers around the world.

[www.csfi.com](#)



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