

# PNC Enhances ATM Security With Chip Card Capability

## EMV Cards Take a Bite Out of Fraud

PITTSBURGH, Aug. 25, 2016 /[PRNewswire](#)/ -- PNC Bank is rolling out upgrades to its 9,000 ATMs to improve security and convenience for customers.

The upgrades enable ATMs to read EMV, or "chip" cards, which are harder to counterfeit than traditional magnetic stripe-only cards, according to Ken Justice, senior vice president and ATM executive. The rollout will be completed by mid-September.

"Customers will experience enhanced security with their ATM transactions due to the unique transaction code from the chip which is shared with the ATM," Justice said.

Beginning Oct. 1, the fraud liability for MasterCard will shift to the ATM owner, making it essential that all machines are up to date, Justice said. Visa will shift liability in Oct. 2017.

One noted security expert said these upgrades are a key in helping to protect consumers.

"EMV technology at ATMs is an important step for banks in helping protect consumers from fraud," said Larry Ponemon, Ph.D., head of the Ponemon Institute, which conducts independent research in privacy, data protection and information security.

"The experience in Europe, which adopted this technology in 1998, tells us that fraud targeted at the ATM is reduced as it is much more difficult for criminals to use the data they collect to be used to clone cards for use in card-present fraud."

Justice added that the adoption of EMV technology at ATMs may also trigger a fundamental change in the ATM business.

"Many of ATMs owned by third parties commonly seen in venues such as bowling alleys and bars may go away because of the cost of upgrading," he said.

PNC is taking an additional step in security by adding protective keypad shields to many PNC ATMs to help hide customer PINs from prying eyes.

Other improvements to ATMs for convenience include the option of receiving a receipt via email rather than printing one at the ATM, an enhanced screen with easier to read and use "buttons" and personalized options to speed through ATM usage.

These improvements in PNC's ATM network come in the wake of a fast-evolving change in the way customers do their banking. Nearly six in 10 (58%) PNC customers now use primarily non-teller channels. Deposit transactions via PNC ATM and mobile channels are almost 52 percent of total deposit transactions compared with 40 percent a year ago.

To view photos and b-roll video, please visit:

[http://pnc.mediaroom.com/pnc\\_enhances\\_ATM\\_security\\_with\\_chip\\_card\\_capability](http://pnc.mediaroom.com/pnc_enhances_ATM_security_with_chip_card_capability).

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