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## ATM malware and logical attacks fall in Europe

**The European Association for Secure Transactions (EAST) has just published a European Payment Terminal Crime Report covering the first six months of 2019 which reports that ATM malware and logical attacks continue to trend downwards.**

ATM malware and logical attacks against ATMs were down 43% (from 61 to 35) and all but one of the reported 'jackpotting' attacks are believed to have been unsuccessful. Malware was used for 3 of the attack attempts and the remainder were 'black box' attacks. Related losses were down 100% (from €0.25 million to €0.00 million), although a small loss (less than €1,000) was reported in one case.

EAST Executive Director Lachlan Gunn said, *"This fall in logical and malware attacks is very good news and reflects the work that has been put into preventing such attacks by the industry and law enforcement. In January 2019, supported by our Expert Group on All Terminal Fraud (EGAF), Europol updated their 'Guidance & recommendations regarding logical attacks on ATMs', which was first published in 2015. These Guidelines, which have been widely shared with ATM deployers and law enforcement agencies, reinforce the recommendations made by the ATM vendors."*

Terminal related fraud attacks were up 59% (from 6,760 to 10,723 incidents). This increase was primarily due to an increase in transaction reversal fraud attacks (up from 2,292 to 5,649 incidents), while card skimming incidents fell to an all time low (down from 985 to 731 incidents). This downward trend reflects the success of EMV and that measures to counter skimming at terminals, along with geo-blocking, are working well in Europe.

Total losses of €124 million were reported, up 16% from the €107 million reported during the same period in 2018. This increase is primarily due to a rise in international losses due to card skimming (up from €87 million to €100 million), which indicates that EMV implementation is not yet complete globally with resultant risks for European cardholders. Losses due to transaction reversal fraud were up 135% (from €1.36 million to €3.2 million).

ATM related physical attacks were up 16% (from 2,046 to 2,376 incidents). Attacks due to ram raids and ATM burglary were up 3% (from 590 to 610 incidents) and ATM explosive attacks (including explosive gas and solid explosive attacks) were up 3% (from 490 to 503 incidents). Losses due to ATM related physical attacks were €11.4 million, a 25% decrease from the €15.1 million reported during the same period in 2018.

The average cash loss for a robbery is estimated at €15,140 per incident, the average cash loss per explosive or gas attack is €10,161 and the average cash loss for a ram raid or burglary attack is €9,632. These figures do not take into account collateral damage to equipment or buildings, which can be significant and often exceeds the value of the cash lost in successful attacks.

A summary of the report statistics under the main headings is in the table below. The full report, with breakdowns for each crime category, is available to EAST members.

EUROPEAN PAYMENT TERMINAL CRIME STATISTICS - SUMMARY						
Terminal Related Fraud Attacks	H1 2015	H1 2016	H1 2017	H1 2018	H1 2019	% +/- 18/19
Total reported Incidents	8,421	10,820	11,934	6,760	10,723	+59%
Total reported losses	€156m	€174m	€124m	€107m	€124m	+16%%
ATM Related Physical Attacks	H1 2015	H1 2016	H1 2017	H1 2018	H1 2019	% +/- 18/19
Total reported Incidents	1,232	1,604	1,696	2,046	2,376	+16%
Total reported losses	€26m	€27m	€12.2m	€15.1m	€11.4m	-25%
ATM Malware & Logical Attacks	H1 2015	H1 2016	H1 2017	H1 2018	H1 2019	% +/- 18/19
Total reported Incidents	5	28	114	61	35	-43%
Total reported losses	€0.14m	€0.41m	€1.51m	€0.25m	€0.00m	-100%

## ENDS

Background data on the Report & EAST follow. For further information and a PDF copy of the report (Media only) please contact the EAST Executive Director Lachlan Gunn:  
Email [coordinator@eas-team.eu](mailto:coordinator@eas-team.eu) Tel: + 44 131 5100268

## ***EUROPEAN PAYMENT TERMINAL CRIME REPORT - Period: January to June 2019***

The above release is based on a report prepared twice-yearly by EAST to provide an overview of the European payment terminal crime situation for law enforcement officers and EAST members, using statistics provided from 22 European states. The following countries, with an estimated total installed base of 348,128 ATMs, supplied full or partial information for this report:

*Austria; Belgium; Cyprus; Czech Republic; Denmark; Finland; France; Germany; Greece; Ireland; Italy; Liechtenstein; Luxembourg; Netherlands; Norway; Portugal; Romania; Slovakia; Spain; Sweden; Switzerland; United Kingdom.*

EAST intends to obtain such information from all 28 European Union states as well as from Iceland, Liechtenstein, Norway, and Switzerland.

EAST has taken reasonable measures to develop the report this press release is based on in a fair, reasonable, open, and objective manner. However, EAST makes no claims, promises, or guarantees about the completeness of the underlying data. In addition, as the information in the report has been passed to EAST by other parties, errors or mistakes may exist or be discovered. Neither EAST nor its members, authors, or agents shall be liable for any loss, damage, or claim with respect to any such information being provided. All such liabilities, including direct, special, indirect, or consequential damages, are expressly disclaimed and excluded.

## **ABOUT EAST**

Founded in 2004, EAST is a 'non-profit' organisation whose members gather information from, and share EAST outputs with, Terminal deployers (ATM, SST & POS) and networks within their countries/regions. EAST was formed as the European ATM Security Team to act as a cross-border working group, linking security professionals in the ATM industry (and other terminals that have a security impact on the ATM industry) with international law enforcement agencies and prosecutors. In 2017 EAST changed its name to become the European Association for Secure Transactions.

Our mission is to gather and provide information to the payments industry and to facilitate effective representation of payment and terminal related security issues at relevant European central institutions, through a pan-European co-ordination of security resources.

EAST has set up a framework network structure to improve co-operation with industry, law enforcement, and in particular Europol, in order to achieve awareness and better results in the fight against organized cross-border crime. EAST National Members represent 35 countries.

The EAST Expert Group on All Terminal Fraud (EGAF), formed in May 2013, provides a European specialist expert forum for discussion of all Terminal related fraud trends, fraud methodologies and counter-measures, and for the provision of guidelines and other documents for the benefit of the industry and Law Enforcement. Through a system of Fraud Alerts EAST EGAF is able to communicate important and timely information to EAST National and Associate Members.

The EAST Expert Group on ATM and ATS Physical Attacks (EGAP), formed in May 2014, provides a European specialist expert forum for discussion of ATM and ATS related physical attack trends, attack methodologies and counter-measures, threat protection, and for the provision of regularly updated lists of known counter-measures. Through a system of ATM Physical Attack Alerts EAST EGAP is able to communicate important and timely information to EAST National and Associate Members.

The EAST Payments Task Force (EPTF), launched in January 2016, provides a European specialist forum for discussion of security issues affecting payments and transactions and for the gathering, collation and dissemination of related information, trends and general statistics. Through a system of Payment Alerts the EPTF is able to communicate important and timely information to EAST National and Associate Members.

More information on EAST can be found at <https://www.association-secure-transactions.eu>