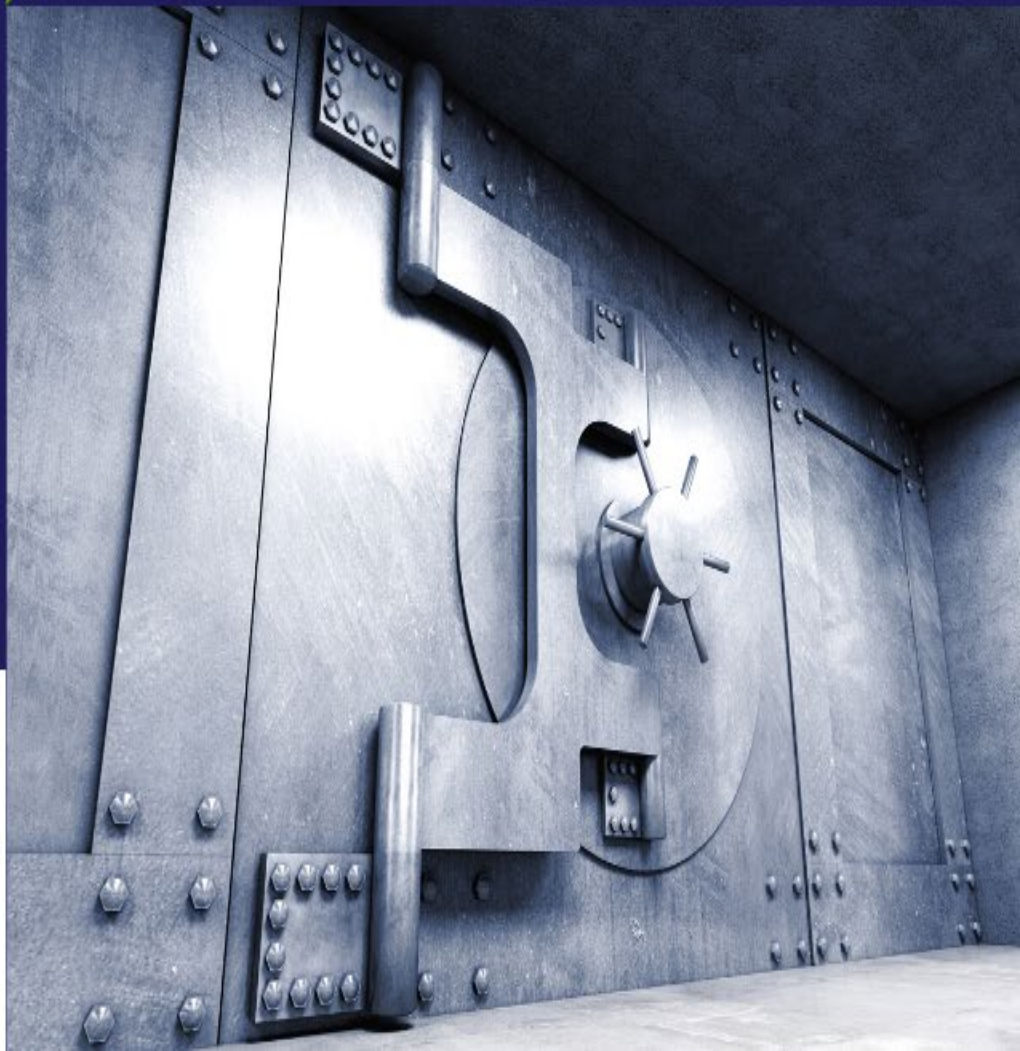


Outside the Box:

# Groundbreaking Innovations in Bank Security

Virginia Bankers Association,  
Protect 2021





**Who Is BranchServ  
Converging?**



**A Look at Security  
Challenges**



**Solutions for  
Financial  
Institutions**

# Agenda



# Who Are We?

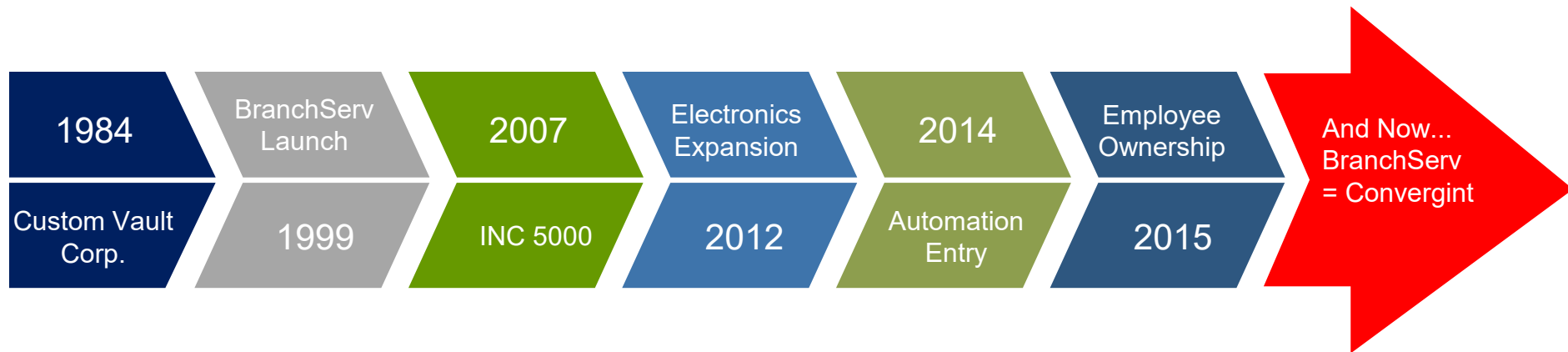


**Rebecca Cicarelli**  
VP Marketing &  
Communications



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Senior Director, Sales - VA

# Who Is BranchServ Convergent?



Is Now



# Overview of What We Do and Where We Do It

## What We Offer:

- Physical Security Solutions
- Electronic Security Solutions
- Customer-Facing Automation: ATMs & ITMs
- Teller-Facing Automation: Cash Recycling
- Branch Transformation & Security Innovation
- Comprehensive Service Solutions



## How We Execute:

Convergint is a global, service-based systems integrator with more than 5,000 colleagues committed to excellence. The BranchServ acquisition just delivered 250+ more! Together we are focused on service to our customers in the financial space.



















# The Importance of Culture

## I am Convergent

- I own my position on the team

## I am accountable for my continuous development

- a better me is a better Convergent

## I have integrity

- it's what I do when no one's watching

## I keep everyone informed

- communicate, communicate, communicate

## I make responsible decisions

- timely, educated and cost effective

## We expect to be our customers' best service provider

- no matter what business we are in

## We deliver results

- period

## We believe in balanced lives

- family, business, community

## We create a positive work environment

- we recognize and celebrate good stuff

## We promote fun and laughter on a daily basis

- “so I got that going for me, which is nice!”

Our **Values & Beliefs** are not just words on a page, but the very fabric of Convergent culture



# The Challenges Facing Financial Institutions



# Categorizing Security Solutions for Retail Banks



# The Situation

According to FBI statistics, there were 2,405 bank robberies in the US in 2019 alone. This is consistent with history: 3k-4k bank robberies annually or 7-11 per day. Notably:

- 97% of incidents were at branches
- The riskiest time of day was 3pm-6pm
- The riskiest day of the week was Friday
- There were 25 injuries, 4 deaths and \$482M lost
- And targeted institutions faced reputational risk given lost customer trust



**furthermore...**

# Unique Problems Meet Unique Solutions

**Problem:** Urban and remote branch locations are at an increased risk of daytime crime including robberies, however hiring in-branch security personnel can have a low return on investment.

**Solution:** **Secure entry portals** are a first line of defense against lobby crime, literally stopping perpetrators at the door with weapons detection and containment capabilities.

## What it Means:

- Risk management without additional security personnel
- Attractive and unobtrusive
- Customizable and customer-friendly



# The Situation

## **Ideal indoor ATM security should include the following:**

- Video surveillance
- Adequate lighting
- Visibility from the outside via one exterior wall
- Reflective mirrors to ensure total visibility
- Appropriate signage
- Reinforced vestibule entry door



The latter is getting more and more visibility, especially in urban areas like New York City which now demands that financial institutions secure vestibule entries more comprehensively in response to pervasive issues with the homeless taking up residence. Notably, the pandemic has only served to exacerbate an already difficult situation with a **+7%** year on year increase in unsheltered individuals.

# Unique Problems Meet Unique Solutions

**Problem:** **ATM vestibules** are an escalating security concern. Branch incidents are increasing and there is a rising concern about skimming. Indeed, some municipalities are now demanding that financial institutions take action.

**Solution:** A Millenium enabled reader and controller with SKIMASSURE™ technology is installed at the vestibule door to create a much-needed barrier to unauthorized access.

## What it Means:

- Reduced risk
- Compliance: PCI, Regulatory
- Compatibility with access control
- Centralized door management for emergency response

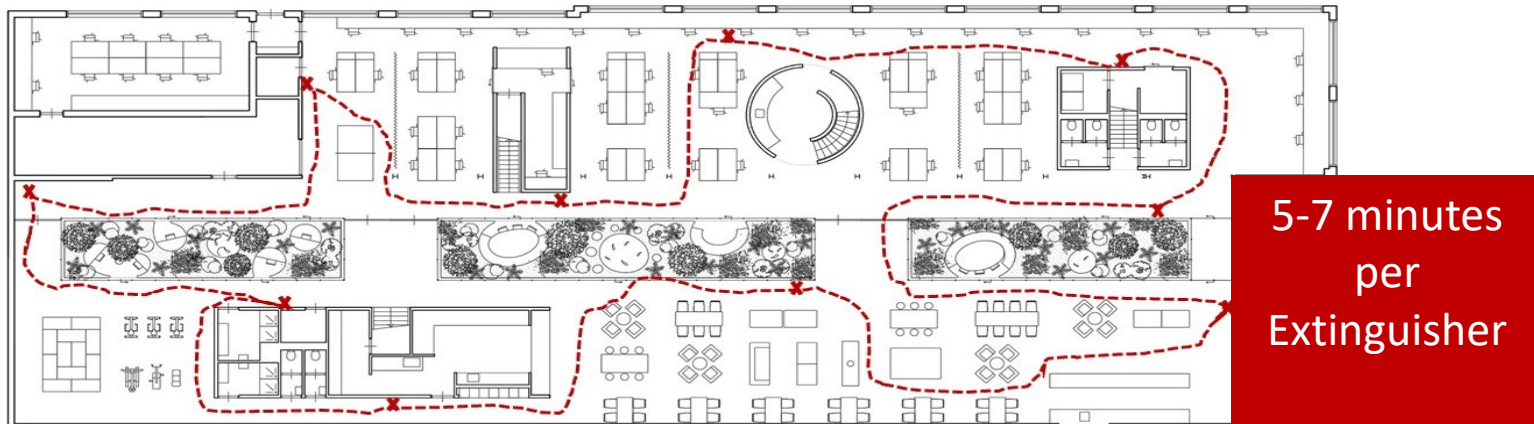


# The Situation

**Fire extinguisher maintenance is just one more responsibility that Bank Security and Facilities personnel have been charged to manage.**

## **Physical Inspection Procedure (per NFPA 10 & ICC 906):**

- Use bank personnel or regional maintenance team that must travel to each location
- Walk entire facility each month/stopping at every individual fire extinguisher
- Inspect each for: accurate pressure/proper location/proper position/unblocked access
- Mark as inspected
- Log and maintain records accordingly



# Unique Problems Meet Unique Solutions

**Problem:** Maintaining **fire extinguishers** is mission critical when it comes to ensuring the safety of your customers and employees, and compliance with regulations is a mandate. That said, maintenance creates a facilities resource drain.

**Solution:** The enGauge solution electronically monitors extinguisher pressure and blockages and is fully integrated with your alarm system.

## What it Means:

- Guaranteed ongoing compliance
- No more visual inspections
- Overall improvements in efficiencies and reporting



# The Situation



# Unique Problems Meet Unique Solutions

**Problem:** **Night depositories** are a necessary convenience for commercial clients, but managing funds can be a drain on resources – both human and financial.

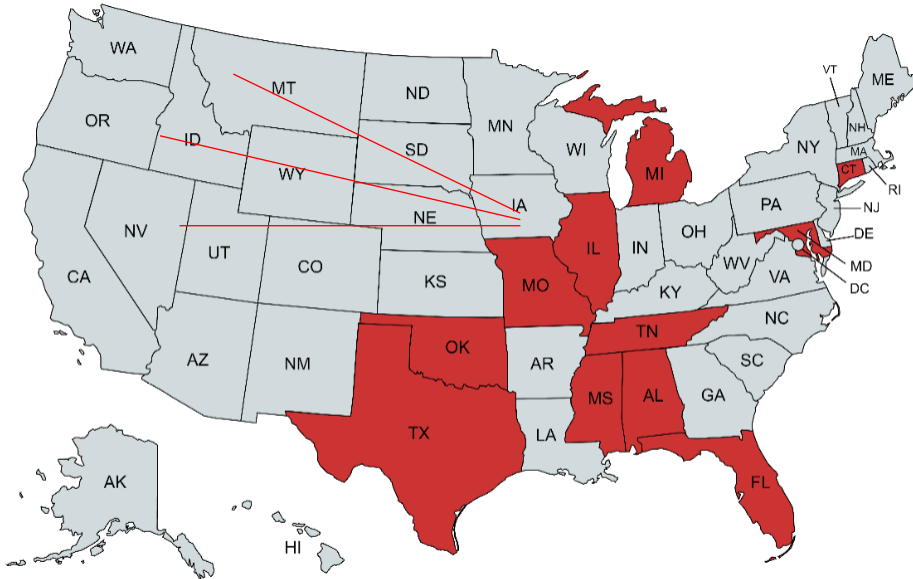
**Solution:** The Safepak system leverages tamper-resistant, self-locking bags that fit inside the night drop, replete with electronic tagging.

## What it Means:

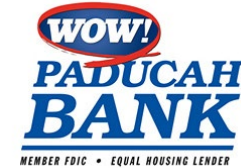
- Efficiencies for CIT
- Reduced oversight demands for bank personnel
- Enhanced security



# The Situation



BANK OF AMERICA



# Unique Problems Meet Unique Solutions

**Problem:** 'Hook and Chain' crime has now extended its reach far beyond the deep South. Institutions both large and small have been targeted by perpetrators using stolen vehicles as battering rams to attack **outdoor ATM installations**, and the cost can be significant.

**Solution:** Verint has teamed up with partners like BranchServ to develop a unique video security solution that triggers quicker incident response and catches criminals before they speed away.

## What it Means:

- Loss control and forensic evidence
- Integration with Verint video solutions
- Reputation management



# The Situation

Branches	2016	2017	2018	2019	2016–2017		2017–2018		2018–2019	
					Net change	Percent	Net change	Percent	Net change	Percent
Top 10 banking institutions	30,068	29,163	28,228	27,187	(905)	(3.0%)	(935)	(3.2%)	(1,041)	(3.7%)
Top 25 banking institutions	40,749	40,117	38,870	37,420	(632)	(1.6%)	(1,247)	(3.1%)	(1,450)	(3.7%)
Total U.S.—remaining bank holding companies	50,696	49,347	48,822	48,589	(1,349)	(2.7%)	(525)	(1.1%)	(233)	(0.5%)
<b>Grand total U.S.</b>	<b>91,445</b>	<b>89,464</b>	<b>87,692</b>	<b>86,009</b>	<b>(1,981)</b>	<b>(2.2%)</b>	<b>(1,772)</b>	<b>(2.0%)</b>	<b>(1,683)</b>	<b>(1.9%)</b>

Branch openings & closings 2018–2019	New branches	Closed branches	Net change
Top 10 banking institutions	243	(1,284)	(1,041)
Top 25 banking institutions	327	(1,777)	(1,450)
Total U.S.—remaining bank holding companies	1,154	(1,387)	(233)
<b>Grand total U.S.</b>	<b>1,481</b>	<b>(3,164)</b>	<b>(1,683)</b>

*Note: Closed branches reflect the net change for the top 25 institutions including acquisitions during that period.*

# Unique Problems Meet Unique Solutions

**Problem:** Branch closings are expected to accelerate in response to branch network realignment in the coming years. The subsequent need to **decommission equipment** will therefore be a challenge to finite institutional resources.

**Solution:** Partner with a service provider to manage the process of decommissioning and optimize the transition from an operational and financial perspective.

## What it Means:

- Site survey execution and best practice recommendations
- Equipment salvaged for branch network repurposing or stored for future use
- Equipment sold where best resort



# The Situation

## Proper Management of Electronic Security Has Proven to Be Critical

**Why:** Financial Institutions Are Vulnerable  
and Vulnerability Has a Price

**What:** Performance Gap  
Cyber-Attacks via ES Entry Points  
FFIEC Penalties for Non-Compliance  
Reputational Risk

**How:** Resources for Proper Execution Can be Taxing  
e.g., IT, Security



**Now What??**

# Unique Problems Meet Unique Solutions

**Problem:** Access control, alarm and video surveillance are not 'plug and play' propositions. Appropriate **electronic security management** requires firmware updates, password resets and much, much more. This translates to a significant resource drain for banks and credit unions regardless of the scope of their business. That said, falling short is not an option.

**Solution:** Explore a partnership for outsourcing electronic security managed services to meet the specific needs of your institution.

## What it Means:

- Choices aka customized service solution
- FFIEC compliance
- Reduced risk of costly cyber attacks
- Reputation management



# Managed Service Offerings: BranchServ Convergent

## VIDEO SURVEILLANCE

### BASIC

- Annual Review of Existing Firmware & Video Standards
- Auto Camera Verification Introduction
- Automatic DVR Properties Back-Up
- Annual Review of Best Practices & Technology
- Access to BranchServ Portal/Newsletter
- PM Service

### PRO

- All Basic Offerings
- Semi-Annual Update of Firmware
- Password Management
- Semi-Annual Review of Best Practices & Technology
- Semi-Annual Audio and Device Report for Video System Review
- Tier 2 Support Service

### CUSTOM

- Video System Review & Analysis
- Auto Camera Verification Set-Up and Maintenance
- Third Party Camera Firmware Updates
- Ops Center Software
- Annual Documentation for FFIEC Compliance
- Video Verification
- Administrator Software Training
- Support for Analytics
- Tier 3 Support Service

# Managed Service Offerings: BranchServ Convergent

## INTRUSION ALARM

### BASIC

- Alarm Monitoring
- PIN Code Changes
- User Addition/Deletion
- Remote Arm/Disarm
- Central Station Portal Access
- Annual Review of Best Practices & Technology
- PM Service

### PRO

- All Basic Offerings
- Advanced Reporting
- Firmware Updates
- Tier 2 Support Service

### CUSTOM

- Customer Care Program
- Compliance Evaluation
- Administrator Software Training
- En-Gauge Fire Extinguisher Monitoring
- Tier 3 Support Service

# Managed Service Offerings: BranchServ Convergent

## ACCESS CONTROL

### BASIC

- Remote Diagnostics
- User Addition/Deletion
- PIN Code Changes
- Access Level & Time Zone Configuration Assistance
- PM Service

### PRO

- All Basic Offerings
- User Management (Credential) Assistance
- Web Client Configuration
- Firmware Updates and Configuration
- Audit Reports Assistance
- Tier 2 Support Service

### CUSTOM

- Customer Care Program
- Software Platform Management
- Macro Configuration
- Administrator Software Training
- Badge Creation
- Credential Creation
- Access Control for ATM Vestibules
- Embedded Technician
- Tier 3 Support Service

# Unique Problems Meet Unique Solutions

**Problem:** Managing compliance with **escheatment regulations** can be a resource drain for financial institutions, both from a financial and human resources perspective. Drilling safe deposit boxes can become increasingly cumbersome when scaled to multiple boxes, in multiple branches, in multiple states.

**Solution:** Aggregate your escheatment needs and outsource management to a methodical, well-reputed partner.

## What it Means:

- Economies of scale
- Guaranteed compliance
- Internal resources dedicated to activities with higher return



# Unique Problems Meet Unique Solutions

**Problem:** As branch networks increasingly move toward access control systems, keys might appear to be a thing of yesteryear. They are not. And **managing keys** is a headache for branch personnel.

**Solution:** Establish a back-up plan by creating an alliance with a centralized lock shop that can manage key copies for your institution. Oversight by a master locksmith will ensure expedient, professional response and assistance with on-site lock work.

## What it Means:

- Stress reduction
- Customer service optimization
- Best practices



# Questions and Answers

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