

# ATM Security Enhancement and Optimisation



## Background

The most commonly used switching platforms, Base24, lacks the flexibility to meet the increasing number of new security standards and the requirements of new payment products. Base24 was never security-by-design to face cyber attacks.

Another consideration is that large financial institutions are increasingly frustrated with the rigidity of Base24 sunset and legacy switching platforms. Financial institutions are charged dearly by service providers for the national private switched network infrastructure since every ATM must be set with fixed IP in order to be reachable by the ATM Host and vice versa.

## Challenge

The workarounds needed to secure ATM connections to the Host, like TLS/SSL, to try to address Base24 deficiencies only serve to increase technical complexities and higher costs for greater bandwidth. Implementing cryptographic accelerators on the host and resizing networks bandwidth were not helping but actually compounded the initial issues meant to be resolved.

Financial institutions are gearing themselves for enriched crypto agile cryptographic schemes in order to be ready for quantum era since standard technologies like TLS/SSL are not crypto agile. But can they possibly implement something great but with little or no infrastructural changes to their existing ATM environment ?

## Industry

Financial Institutions

## Challenges

- ATM needs to be secured
- Reduced bandwidth due to the ATM private infrastructure
- Standard protocol not designed to face new landscapes and trends of cyber attacks
- Quantum Computing Era is real

## Goals

- New security scheme and technology with low impact on ATM infrastructure
- Reduce bandwidth consumption through low overhead security scheme
- Crypto agility to face the quantum computing-era

## Solution

SElink™ is a security layer to protect data-in-motion independently from the transport protocols. Optimised with military-based techniques, passing encrypted packets through narrow channels with Zero Overhead, permanent session with evolving session key at every packet and Crypto Agility ready for the Quantum Cryptography era.

## Solution

A new generation of payment switching solution is needed to enable businesses to react quickly to customer demands, supports multi vendor software, new security requirements and payment trends. This new generation of payment switching solution will have a foundation built on the latest flexible technologies such that whenever information is transferred among two or more entities, the connection links must be secured since it offers an attractive opportunity for attackers to catch sensitive contents.

### **Minimum Bandwidth | 0 Encryption Overhead | Key Evolution | Permanent Session | Crypto Agility**

Introducing the *SElink™* is a very light technology, derived from over 10 years of military based techniques, easy to be implemented in any environment (over any protocol), portable, multi-device and multi-paradigm. Every establishment of connection over *SElink™* requires **20 times less than TLS**. What is more appealing is that upon secure channel negotiation, **0 data overhead** is required to encrypt the transmission channel. Another cutting-edge security mechanism is that *SElink™* cryptographic keys evolve at every packet transmission without the need to establish new session. Unlike TLS and other standard encryption protocols, *SElink™* generates new session keys either every 'N' seconds or every 'M' bytes. **Automatic key evolution** mechanism allows *SElink™* to keep alive a **Permanent Security Session** without compromising the quality of key material. On the contrary, TLS requires the creation a new security session at every new connection which are time and bandwidth consuming and greatly deteriorates the final performances of the entire infrastructure.

Perhaps the most unique benefit offered by *SElink™* is the capacity to adopt alternatives to the original encryption method or cryptographic primitive without significant change to system infrastructure. This capability is called **Crypto Agility** and is the most effective way to face Quantum Computing attacks. As detailed in the NIST report on Post-Quantum Cryptography, NISTIR8105, all the algorithms used in PKI and certificate-based security systems are no longer secure. *SElink™* is capable to manage both symmetrical and asymmetrical (PKI) schemes with default configuration based on symmetrical algorithms which are still considered robust against Quantum Computing attacks. Crypto agility allows financial institutions to migrate with ease to any new symmetrical algorithms in a centralised way since *SElink™* readily supports Post- Quantum algorithms as shortlisted by NIST. *SElink™* can be easily installed on any ATM machines as a TCP proxy, and at the financial institution data centres as a *SElink™* TCP gateway. Beyond the encryption capabilities, the *SElink™* TCP Gateway is able to virtualise the source IP of any ATM machines and binding respective ATM machine MAC addresses. This architecture allows financial institutions to optimise the network infrastructure as ATM machines no longer require fixed IP reachable as mandated by the legacy BASE24 protocol. This puts *SElink™* a notch higher against all other data-in-motion security technologies in the market.

## Benefits

- Less than 300 Bytes to establish a secure link
- Zero overhead on encrypted packets
- Automatic Key evolution
- Permanent Session
- Crypto Agility
- Network optimisation

### About Blu5 Group

Blu5 takes pride in supporting digitisation teams in the challenge to reduce surface of attacks, while securing core critical operations. We engineer hardware and software to address the needs of Critical Infrastructures, IoT, FinTech, BioMedical, Space & Defence. Resilience is our team keyword. Cost effectiveness, smooth system integration and timely solutions are our daily leads, working hand in hand with our customers to deliver user friendly implementations suitable for their IT infrastructures. Since foundation in 2007, the Blu5 R&D team, rich of 40+ patents, has been the company's key enabler for generating innovative solutions.



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