

MAY 15, 2008  
VOLUME 3, ISSUE 5

# FRANCHISE NEWSLETTER

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## ACFN WELCOMES NEW FRANCHISES!



### CONGRATULATIONS, AND BEST OF LUCK TO:

GREG H. — HAWAII  
ANGELO T. — NEW YORK



**100+ FRANCHISES!  
AND GROWING...**

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**NORTH AMERICA'S  
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BUSINESS!**

## PROTECT YOUR BUSINESS! IT COULD BE GOOD FOR ANOTHER 100 YEARS

**BY JEFF KERR, ACFN PRESIDENT**

READING INTERESTING ARTICLES FORWARDED TO MY ATTENTION BY FRANCHISEES AS WELL AS RECENT INDUSTRY PUBLICATIONS REMINDS ME HOW IMPORTANT IT IS TO OPERATE OUR BUSINESS IN A SECURE MANNER.

ALTHOUGH WE COVER PROPER PROCEDURE IN TRAINING AND PROVIDE REFERENCE MATERIALS TO FOLLOW SUCH AS PROGRAMMING MANUALS AND SERVICE PROCEDURES, OVER TIME WE ALL TEND TO GET COMFORTABLE AND PAY LESS ATTENTION TO DETAIL. WE ARE IN THE GREAT BUSINESS OF SELLING CONVENIENT MONEY, UTILIZING ATMS AS A BUSINESS VEHICLE TO EXTENDED SHORT TERM, HIGH INTEREST, AND GUARANTEED LOANS. OUR PRODUCT (CASH) IS DESIRED BY ALL, DOESN'T SPOIL, IS EASY TO MANAGE, DOESN'T REQUIRE A LOT OF SPACE AND NEVER GOES OUT OF STYLE! THIS, I ASSUME, IS THE REASON MOST OF US ARE IN THIS BUSINESS AND TO ENJOY THE FULL BENEFITS LONG TERM, WE REALLY NEED TO PAY ATTENTION TO DETAIL AND PROTECT OUR BUSINESS. HERE ARE SOME OF THE ATM-RELATED INCIDENTS THAT WERE PUBLISHED RECENTLY:

TERRY FORWARDED AN ARTICLE FROM THE KANSAS CITY NEWSPAPER REGARDING AN INCIDENT THAT HAPPENED IN TOPEKA, KS: "A 26-YEAR-OLD TOPEKA MAN IS IN JAIL TODAY, SUSPECTED OF REPROGRAMMING A BOWLING

ALLEY'S AUTOMATED TELLER MACHINE SO IT WOULD GIVE HIM MORE MONEY THAN HE ASKED FOR."

DAVID FORWARDED AN ARTICLE ABOUT A SIMILAR INCIDENT TAKING PLACE IN LONDON, ENGLAND: "A BRITISH CASH MACHINE BECAME A BIG HIT THIS WEEK AFTER IT STARTED PAYING OUT TWICE AS MUCH MONEY AS IT SHOULD."

IN BOTH CASES IT WOULD SEEM THAT THE PERPETRATOR WAS ABLE TO REPROGRAM THE DENOMINATION CONFIGURATION TO A LOWER ONE. IF, FOR EXAMPLE, ONE OF OUR ATMS WAS CHANGED TO A \$10 DENOMINATION WHILE THE ATM WAS STILL LOADED WITH \$20 BILLS AND A CUSTOMER REQUESTED \$100 THIS IS WHAT WOULD HAPPEN:

- ATM WOULD DISPENSE 10 BILLS (THINKING IT HAS \$10 DENOMINATIONS IT WOULD DISPENSE 10x\$10 FOR \$100).
- THE BILLS ARE ACTUALLY \$20 EACH SO THE CUSTOMER ACTUALLY RECEIVED \$200.
- CUSTOMER'S ACCOUNT WAS ONLY BILLED FOR \$100.
- WE, AS THE ATM OWNER, LOST \$100.

BOTH INCIDENTS DEAL WITH THE SAME ISSUE — SECURING ACCESS TO THE PROGRAMMING ASPECTS OF YOUR ATM. THIS IS NOT SOMETHING WE WANT TO EVER HAPPEN TO US, SO THIS IS A GOOD OPPORTUNITY TO REMIND YOU TO THOROUGHLY REVIEW EACH ATM BEFORE INSTALLATION. ALWAYS MAKE SURE ALL

**ACFN  
FRANCHISED,  
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WE'RE ON THE WEB!

SEE US AT:

[www.ACFNFRANCHISED.COM](http://www.ACFNFRANCHISED.COM)

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## TIPS TO PROTECT YOUR BUSINESS

CODES HAVE BEEN CHANGED (BOTH MANAGEMENT CODES, MASTER/ADMIN, AND EPROM IF APPLICABLE) FROM FACTORY DEFAULTS TO ENSURE ONLY YOU CAN ACCESS MANAGEMENT FUNCTIONS, AND TO VERIFY THAT ALL SETTINGS ARE CORRECT. PLEASE TAKE THE TIME TO CHECK ALL THREE CODES AT ALL ATMS YOU OWN ON YOUR NEXT SERVICE CALL. IF YOU HAVE ANY QUESTIONS PLEASE CONTACT PIERO OR LEE AT X 5127 TO CLARIFY.



ANOTHER ARTICLE PUBLISHED THIS MONTH INCLUDED THE FOLLOWING INFORMATION: "A CANADIAN MAN WHO WAS ARRESTED LAST MAY FOR ALLEGEDLY USING THE INTERNET TO EXPORT CREDIT-CARD-SKIMMING DEVICES AROUND THE WORLD HAS NOW CONFESSED TO THE CRIME."

FOR THOSE OF YOU WHO HAVE NOT HEARD THE TERM, A "SKIMMING DEVICE" IS A PIECE OF HARDWARE THAT CAN BE INSTALLED OVER A CARD READER IN A WAY THAT THE CARD READER STILL WORKS BUT ANY CARD INSERTED IS NOW SCANNED BY BOTH DEVICES. THE SKIMMER STORES THE CREDIT CARD INFORMATION AND IS USUALLY OPERATING IN COMBINATION WITH A WIRELESS CAMERA POSITIONED TO CAPTURE THE PIN NUMBER ENTERED BY THE USER. WITH CREDIT CARD NUMBERS AND THE ASSOCIATED PIN THEY ARE NOW ABLE TO MAKE A DUPLICATE CREDIT CARD AND PLACE CHARGES TO THE USER'S ACCOUNT.

THIS IS A BIG PROBLEM IN THE CREDIT CARD INDUSTRY AND MUCH OF THE REASON FOR THE REGULATORY HASSLES WE ARE SUBJECT TO WITH THE CREDIT CARD ISSUERS TRYING TO PROTECT THEMSELVES FROM FRAUDULENT ACTIVITIES. AS OPERATORS OF TRIPLE DES COMPLIANT ATMS, WE DO NOT HAVE LIABILITY IF ONE OF OUR ATMS IS USED IN FRAUDULENT ACTIVITIES BEYOND THE OBVIOUS REQUIREMENT TO IMMEDIATELY CALL AUTHORITIES IF YOU DISCOVER SUCH A DEVICE ON ONE OF YOUR ATMS.

SINCE WE ARE DISCUSSING THE PROTECTION OF YOUR BUSINESS I WANT TO

TAKE THIS OPPORTUNITY TO REMIND YOU OF THE PROCEDURES WE RECOMMEND TO PROTECT THE MOST IMPORTANT ASSET OF YOUR BUSINESS — YOURSELF. BELOW ARE COMMON SENSE GUIDELINES THAT SHOULD BE ADHERED TO AT ALL TIMES ALONG WITH ANY ADDITIONAL SECURITY MEASURES YOU TAKE:

- ONLY WORK WITH PEOPLE YOU TRUST 100%.
- DON'T TELL ANYONE THAT YOU HANDLE CASH.
- NEVER LOAD CASH AFTER DARK.
- NEVER LOAD CASH ALONE — ALWAYS TAKE A SECOND PERSON: ONE TO SERVICE AND ONE TO KEEP WATCH.
- INSTALL AN EFFECTIVE SECURITY SYSTEM ON THE VEHICLE YOU ARE USING — ONE THAT WILL PAGE YOU WHEN THE ALARM GOES OFF AND WILL CUT OFF FUEL SUPPLY IF THE CAR IS STARTED WITHOUT A KEY.
- SERVICE LOCATIONS BEFORE THEY OPEN WHEN POSSIBLE OR WHEN THEY ARE NOT BUSY — NEVER DURING PEAK HOURS!
- VARY THE DAYS, TIMES AND ORDER IN WHICH YOU SERVICE YOUR LOCATIONS.
- DON'T HANDLE CASH IN A VISIBLE WAY OR LOCATION — PICK UP FUNDS ON THE WAY OUT AND RETURN LEFTOVER FUNDS TO THE BANK OR OTHER SECURE LOCATION AT THE END OF THE DAY.
- DO NOT PLACE ATMS IN BUSINESSES IN HIGH CRIME NEIGHBORHOODS.
- DO NOT PLACE ATMS IN TYPES OF BUSINESSES THAT INCREASE SECURITY CONCERNS.

*PLEASE NOTE: WE ARE NOT A PROFESSIONAL SECURITY COMPANY AND ARE NOT FAMILIAR WITH THE SPECIFICS OF THE AREAS WHERE FRANCHISEES WILL BE PLACING THEIR ATMS. WE STRONGLY RECOMMEND THAT FRANCHISEES SEEK OUTSIDE CONSULTATIONS WITH A SECURITY SPECIALIST IN THEIR AREA FOR ADDITIONAL RECOMMENDATIONS IN CONSIDERATION OF THE ACTUAL LOCATIONS BEING SERVICED AND THE MANNER IN WHICH THE INDIVIDUAL FRANCHISEE OPERATES.*

### **NOW FOR THE GOOD NEWS:**

AN ARTICLE WRITTEN BY THE CEO OF ATMIA (THE LARGEST ATM INDUSTRY ASSOCIATION) IN APRIL 2008 RESEARCHING THE SUBJECT OF A CASHLESS SOCIETY PROVIDED THE FOLLOWING CONCLUSION: "THERE IS VIRTUALLY ZERO CHANCE THAT CASH WILL BE WITHDRAWN FROM SOCIETY WITHIN THE NEXT GENERATION. THAT IS, IN THE NEXT 25 YEARS. AND IN ALL LIKELIHOOD, THERE COULD EASILY BE ANOTHER HUNDRED YEARS OF CASH."

ALWAYS RUN YOUR BUSINESS WITH ATTENTION TO DETAIL AND AN EYE ON SECURITY — BE SAFE, BE PROSPEROUS, AND BE GREAT IN 2008!