



i-Watch works seamlessly with multi vendor ATMs (Diebold, NCR, Wincor Nixdorf) and multi OS (OS/2, Win XP, Windows NT 4.0) providing actionable intelligence at the point of transaction

ICICI Bank is India's second-largest bank with total assets of Rs. 3,997.95 billion (US\$ 100 billion) and operates in 17 countries across the globe.

The bank provides a broad spectrum of financial services to individuals and companies. This includes mortgages, car and personal loans, credit and debit cards, corporate and agricultural finance. It services a growing customer base of more than 7 million customers and 6 million bondholder accounts through a multi-channel access network. This includes about 700 branches and extension counters, 3000+ ATMs, call centers and Internet banking.

Strategic Challenge

An average ICICI Bank ATM handles more than 400 plus transactions a day and the ATM's are located across the length and breadth of the country with varied environmental conditions. A majority of the off site ATMS run on KU band VSAT systems (asynchronous bandwidth of 2kbits uplink and 8 kbits downlink).

The key objective was to create a safe and secure environment for customers and staff and reduce fraud and other sources of loss.

The Solution

The i-Watch ATM surveillance solution was considered by ICICI bank as the ideal platform as it offers the bank to zero down on any transaction using the card number or the transaction number. It offered unprecedented flexibility and ease of use to the central response team to download video data from sites even on the low KU band VSATS.

i-Watch provides fast access to high-quality video images and easy video export for rapid distribution to law enforcement outlets in case of need.

Further Intellvisions service network across 360 cities offered immense assistance to ICICI Bank to handle cases of vandalism on site or deliberate attempts to unfocus cameras, cut wires or damaged electricals.

Features include

- Images are captured along with transaction swipe details for evidence (Transaction Number, Card Number, Transaction Date and Time)
- Optimized images captured only on motion or when transaction is triggered and stored in compressed format
- Data recycling on FIFO bases.
- Real-time water marking algorithm to prevent image tampering
- Comprehensive central monitoring system to detect tampering on site
- Search images on transaction number, card number, date and time
- Retrieves images even from remote locations.
- Visual alarms for local i-Watch errors

The Results

i-Watch has provided a mechanism to ICICI Bank for retrieving images of disputed transactions at their ATMs. The solution conforms to the KYC (Know Your Customer) norms prescribed by the Reserve Bank of India and Central or Federal Banks of other Nations. It has also enabled the bank to build confidence in its customer since many incidences of disputes are resolved post deployment of i-Watch. By implementing iWatch the bank was able to turnaround its response times to less than 12 hours from its original response times of more than 10 days.

“We use iWatch systems at most of our ATMs and branches, ultimately, they save us time money and reputation” remarked , Senior General Manager ICICI.

About Intellvisions and i-Watch

Intellvisions is a leading provider of self-service technologies.

Since 1994, Intellvisions has been committed to developing innovative solutions that help global organizations achieve their most important objectives... generating more revenues while increasing operational efficiency and reducing transaction costs. We serve the most demanding customers known for setting the highest benchmarks in customer service.

Our products stand out for their innovative engineering, long-term value and our proven ability to solve business problems of our customers using imagination and insight. They are built on the foundation of our long-established industry knowledge in image processing, control electronics and system engineering capabilities. They reflect the creativity of our diverse team of product designers and software specialists.

Organizations in over 11 countries rely on Intellvisions to drive up their operational efficiency, enhance the security of transactions while reducing transaction costs-taking their business to a new level of competitive advantage.

Over the past three decades consumers have come to depend on and trust the ATM to conveniently meet their banking needs. Managing the risk associated with ATM fraud and minimizing its impact are important issues faced by Financial Institutions.

Intellvisions i-Watch is the industry's most trusted Claim Repudiation Solution for ATM Surveillance. i-Watch is an appliance that tracks ATM withdrawals.

It provides banks a mechanism to retrieve images of disputed transactions by keying the card number through a web-based interface.