

One Step Ahead of the Bad Guys

Empire Bank DVRs Beef Up Security

The installation of a March Networks™ Digital Video Recording (DVR) system by Empire Bank in Springfield, Missouri has made life a lot riskier for anyone hoping to cash a bum check.

BEFORE you can say “March Networks Digital Video Recording Technology,” a suspect’s mug shot can be e-mailed to every bank and police detachment in the Springfield area. By the time the suspect walks into another bank, his photograph is on every teller’s desk.

“It’s really nice being one step ahead of the bad guys for a change,” said Empire Bank assistant vice president of operations Cindy Harding.

Empire Bank, with 15 branches in and around Springfield, in southwestern Missouri, began investigating the transition to digital video recording over a year ago when the head of security at a local jewelry store told Harding about a new video surveillance system the store had just acquired.

“We made arrangements for a presentation, and it was wonderful,” recalled Harding. “Unfortunately, it was also totally unrealistic in terms of price. We couldn’t even consider it.”

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Empire Bank continued to shop the market and had several systems installed on a trial basis. "At one point," recalled Harding, "I had three different systems running, including our VHS tape system and it got to be a bit of a challenge remembering how each of them worked."

Local Mitel Platinum Solutions Provider Telec Inc., which had only recently taken on the March Networks DVR product line, found out about the bank's interest in digital video recording and presented to Empire Bank management, who were, by then, pretty savvy about the technology and what they were looking for.

ATM Data Integration

The March Networks product passed with flying colors, and, following a trial that included an integrated ATM transaction-monitoring module, Telec and March Networks were awarded a contract.

"One of the products we evaluated wasn't really ready to be marketed," said Harding. "It had too many bugs. The other one was ok but had some serious limitations in how you could save and archive video when you had an incident."

Four branches and an offsite ATM have since been equipped with DVRs and four or five additional branches will be brought online next year.

Searching for video evidence is now a breeze, said Harding. By selecting the camera as well as a time and date, Empire Bank investigators and branch managers can speed directly to a target video clip. Motion alarms, which tag video in accordance with user-defined sensitivity levels, can also be used to direct an investigator's attention to segments of potential interest.

With the March Networks ATM module, Empire Bank management can also search ATM video archives by transaction type or number.

Using March Networks DVR Viewer software, they are able to view transaction details with associated video for instant and convincing evidence to help with the resolution of customer disputes.

E-Mail

Instant retrieval of evidence, combined with the ability to e-mail images of suspects to other banks and law enforcement agencies, has dramatically boosted Empire Bank's security.

"We had one case of fraud with a new account at one of our branches when a guy came in, opened an account and began cashing bad checks," said Harding. "We sent out his picture attached to an e-mail alert to all the banks in the city and, when he showed up at a bank the next day, they called 911. He was arrested and he's still in jail."

The Springfield police are also happy with the bank's move to digital video recording.

"I can file police reports completely by e-mail now," said Harding. "I can e-mail them copies of all the documents, together with a photograph of the perpetrator. They go, 'Oh, cool. We don't even need to come out.' The only time we have to get together is when they need the original documents with fingerprints on them."

DVR technology is also effective in nabbing the real bad guys – bank robbers.

"We had a bank robbery last summer," recalled Harding. "With the VHS system, you had to pull the tapes and see if you could



get a usable print, or go to the television station to see if they could speed it up. In this case, we had a photograph out to all the banks in short order. Another bank received the photograph and recognized the guy. He had been at this other bank earlier the same day planning to rob it, but changed his mind. When police picked him up the next day for driving while intoxicated, they knew exactly who he was and had photographs of him at both banks. That solved several robberies, both here and in St. Louis."

Remote Access

From her office, Harding is able to access live or archived video from any camera in the DVR-equipped branches. Typically, each branch has one or two DVRs recording from up to a dozen cameras covering teller stations, new account desks, managers' offices, ATMs and night deposit boxes.

Empire Bank doubled the number of surveillance cameras when it made the switch to DVRs.

With its analog tape system, it was limited to four or five cameras per branch because any additional cameras would adversely affect recording.

"It has happened with VHS tapes that you could miss an event if the person doing the deed was in and out quickly because the VCRs would be recording from other cameras," said Harding.

Networked storage currently provides the bank with a minimum of 90 days of archived video, but with additional hard drives and external storage solutions, the March Networks DVR System can maintain video even longer, while eliminating all of the headaches associated with cataloguing, storing and recycling video tapes.

Harding can't wait for the VCRs to be totally phased out.

"Compared to digital technology, they're skunks," she said. "The worst part about doing an investigation on any fraudulent activity was having to review the tapes. First you had to go and physically collect them, then you had to hold your breath and hope that the VCR was up and running. If you were lucky enough to capture something on tape, the quality was generally pretty poor. It wasn't a lot of fun."

"DVR technology has made a big difference and we're very happy with the March Networks product," said Harding. □

About Empire Bank

Empire Bank operates 15 branches in and around Springfield, Missouri and is one of 12 Missouri banks held by Central Banccompany, a bank holding company with assets of \$4.5 billion.