

Texas Bank Uses March Networks Cameras and Recorders for Cash Counting Evidence

Drive-up teller stations with Vacuum Air Tube (VAT) systems are hugely popular with consumers in today's fast-paced, car-centric culture.

Especially common across the United States, drive-up teller stations are the ultimate in convenience. Customers in need of a quick cash infusion don't have to park or get out of their vehicle. They just pull up at a drive-through, insert their bank card and specify a withdrawal amount. A teller inside the branch counts out the cash, inserts it into an envelope, pops the envelope into clear plastic carrier and presses a button to propel it through the tube system to the customer.

Most customers remove the cash, return the empty carrier to the VAT and drive off. Others, notes Paul Brysch, Vice-President of Karnes County National Bank in Karnes City, Texas, "drive off, come back and complain they were short-changed."

Karnes County National Bank didn't have a way to quickly or easily refute such accusations.

Brysch raised the issue with the bank's security systems integrator, Tyco Integrated Security, and learned about March Networks' megapixel cameras.

Mounted in the drive-up teller stations, the high-definition March Networks® MegaPX MicroDomes are able to capture video of a teller counting out bills and placing them in an envelope.

"The quality is such that you can see the denominations of the bills," said Tyco Integrated Securities' account manager Glenda Graves.

"In the past, we had to shut down the teller station, count the cash, and balance," said Brysch. "Now, we can just explain to customers that we have a video surveillance system and invite them to come inside and have a look at the video. Most of the time, they won't even bother. They'll say, 'Oh, I

must have taken the cash out of the envelope and a hundred dollar bill fell on the floor.”

Headquartered in Karnes City, 50 kilometers southeast of San Antonio, Karnes County National Bank had other reasons for updating its video surveillance system. Acquired at different times from different vendors, it didn't allow staff in one location to access video from elsewhere. Neither would it allow more than one person to access video at the same time.

“We wanted to have the same system in our locations, and we wanted to have better video quality,” said Brysch. “We also had some cameras that weren't able to provide quality video because of glare and sunlight, so we wanted to replace them.”

Tyco Integrated Security recommended March Networks 4000 C Series Hybrid NVRs featuring support for both analog and high-definition IP cameras, outstanding video compression, docking station design for ease of maintenance and an embedded Linux operating system.

Cameras inside the banks cover the teller stations, ATMs, lobbies and vaults, while external cameras cover the bank entrances, drive-ups, parking lots and night drops.

Internal disk drives store up to 60 days of video. “This gives us the ability to have a statement go out to the customer and for customers to get back to us if they see a suspicious transaction that they want to question,” said Brysch.

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Karnes County National Bank

Often, they'll just forget that they withdrew the cash, but it could also be someone else using the customer's bank card. Video quality is critical for resolving these kinds of customer complaints.

“If the customer is standing at the teller station or the ATM and you can't tell if it was Joe Blow or John Henry and you know both people, that's no good,” said Brysch. “With our March Networks cameras, we don't have that problem. I'm very impressed with the quality of the video.”

Losses from fraud have never been very high at Karnes County National Bank, he noted, “but I'd rather not have any losses at all.” ▼

Karnes County National Bank

Karnes County National Bank strives to serve the financial needs of all citizens of Karnes County, Texas, and the surrounding area by offering a wide range of banking services in a friendly, helpful and responsive manner. Each individual customer is an integral component in the foundation of the bank. By investing in our community and supporting the individuals and businesses in and around our service area we can enhance the growth and stability of our community to the benefit of all.

Tyco Integrated Security

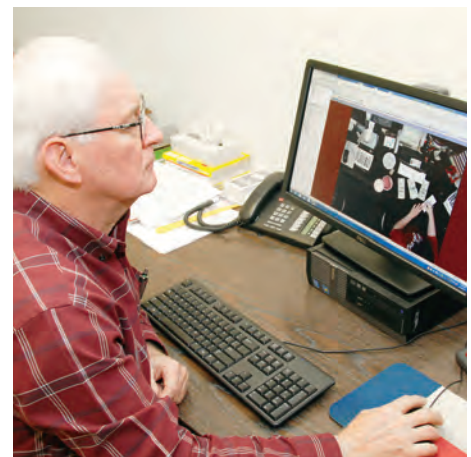
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Vehicle approaches drive-up ATM



Teller counts out cash



Megapixel camera confirms accuracy of count