International Council For Industrial Security & Safety Management

Newsletter: March 2014

Let's professionalize the professionals...

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ICISS

This month, there are two important events taking place – one in Mumbai (India) and other one in Abu Dhabi (UAE) and ICISS is Event Partner for both of them! While the seminar in Mumbai, "Secutech India Safety & Security Conclave 2014" is focusing on Security Solutions for Vertical Markets, the "Global Energy Security Conference 2014" in Abu Dhabi will have in-depth discussions on Corporate Security Integration with the Business, Security Mitigation Measures for International Companies and Ensuring Security at Oil & Gas Infrastructure in High Risk Areas against Terrorism.

The Pinkerton initiatives in India have been very useful in identifying the real threats faced by various sectors and strategies to mitigate them. The past survey results have been found very useful by the Corporates operating in India and for those wishing to set-up their operations in India in formulating their Security & Risk Policies and the measures to counter the treats. Like last year, the ICISS has partnered in this survey and we request all our readers to positively respond to this survey.

Capt S B Tyagi
For ICISS

PINKERTON CORPORATE RISK MANAGEMENT

ICISS
International Council For Security & Safety Management

FICCI

Pinkerton CRM India, International Council For Security & Safety Management (ICISS) and FICCI have launched India Risk Survey 2014. The esteemed members of ICISS and the readers of its newsletters will be happy to note that ICISS is helping and supporting this survey. The survey is an attempt to recognize possible risk factors while operating in India. The end result of this survey will also be shared with Indian government that will be eventually referred to formulate regulations, critical policy enhancements and strategic decision for commercial organizations. The previous survey results were effectively used by many organizations world over to learn about risk dynamics in India. We value a professional like our readers of the newsletter and members of ICISS and are very keen to get your expert comments through the survey. You can fill the survey by clicking this link: http://irs.pinkertonindia.com.

Alternately the survey form can be downloaded / printed and filled as a hard copy. The report will be presented along with discussion by experts in March 2014 at FICCI, Federation House in Delhi, India. We would be glad to share a complimentary copy of the report with you.

What does the Security End-user seek from a System Integrator?
Voice of the Customer:

The industries are always in pursuit of increasing the production and profitability. The Security Professionals are thus entrusted the responsibility of reducing the shrinkage and ensure loss prevention. The Total Loss Prevention Programs (TLPP) is cogent approach in this direction and this involves right mix of planning, strategy and also the technology. The security systems and gadgets are procured to ensure that losses and shrinkages are reduced.

Sometimes after the installations technology-up gradation is needed or modular expansion is desired. At this juncture all the security professionals face a technical glitch – their OEM (Original Equipment Manufacturers) demand a king's ransom for the same knowing that they cannot go elsewhere since they initially provided 'Close System' wherein third party integration is possible only when they facilitate. Therefore all the security end-users wish that there were some real 'Open System' which will enable their future expansion and up-gradation needs. As their Management is focussed on the 'return-on-investment', they are also concerned that the security budget remains under control.

What are the 'open systems'?

What are the 'open systems'? How these are identified and what benefits do they afford the system integrators and end-users? Simply said, Open System is one that matter and / or energy may enter and exit, such as a human body. A closed system, on the other hand, allows nothing to enter or escape its boundaries. Open system is timeless, limitless and sharable.

In technology field, 'Open System' is non-proprietary system based on publicly known standard set of interfaces that allow anyone to use and communicate with any system that adheres to the same standards. Open-source software (OSS) is computer software with its source code made available and licensed with a license in which the copyright holder provides the rights to study, change and distribute the software to anyone and for any purpose. Open-source software is very often developed in a public, collaborative manner. Open-source software is the most prominent example of open-source development and often compared to (technically defined) user-generated content or (legally defined) open-content movements.

A license defines the rights and obligations that a licensor grants to a licensee. Open source licenses grant licensees the right to copy, modify and redistribute source code (or content). These licenses may also impose obligations (e.g., modifications to the code that are distributed must be made available in source code form, an author attribution must be placed in a program/ documentation using that open source). A report by the Standish Group (from 2008) states that

adoption of open-source software models has resulted in savings of about $60 billion per year to consumers.

Open system standards have four basis requirements -

(1)   They must be defined fully, so that vendors can work within the same framework,

(2)   Be stable over a reasonable length of time, so that the vendors have fixed targets to aim at,

(3)   They must be fully published, so that their interfaces are publicly available, and

(4)   They are not under the control any one firm or vendor.

These are flexible system that can adapt and change by interacting with its external environment and, therefore, can defy the effects of entropy (In information theory, entropy is a measure of the uncertainty in a random variable). Open systems (such as living organisms, markets, economies) take inputs from the environment, process and transform them, and send them back to the environment as output or waste.

In a computing context and in context of security systems 'Open System' is an open source operating system, typically composed of coordinated modular components from a number of sources and not reliant upon any proprietary elements. Characteristics of open systems include the exposure of the source code, which is thus available for understanding and possible modification and improvement; portability, which allows the system to be used in a variety of environments, and interoperability, which allows the system to function with other systems. According to the 'Open Systems Joint Task Force', an open system "uses widely supported and consensus-based standards for its key interfaces, and has been subjected to successful validation and verification tests to ensure the openness of its key interfaces." Today, Linux is generally considered a prime example of an open system.

"Open System" – How far is the promise delivered?

The Open System is chimera, an illusion forwarded by generalist system integrators, though aspired by the Security System Operators and security professionals! There are presently really no 'open systems' and those sold and bought as such prove to be otherwise later on when technology up-gradation, 'stand- alone' systems' integration or modular expansion is needed. At that time technology providers indicate those conditions which are in fine prints and no one read! To remain competitive and to retain the edge, many OEM invest heavily in R&D and have 'good deliverables' becoming their USP. To think that they will have 'open system' is not practical.

- Where are the open systems which use widely supported and consensus-based standards for its key interfaces in security management technologies? In true sense, I mean!
- OEM support has contractual time limitations.
- For seamless software and hardware integration with other systems, there is need to have uninterrupted dialogue between them

- SDK is one issue that needs to be resolved with-out which there cannot be any open system. Many system integrators or solution providers fail on this account.
- Software licence has number and time limitations.

Why someone with hard work and expenditure develop a technology and bring it to public domain for common use? When such technologies out-lives patent conditions and come in public domain, other technologies are brought-in through product development and R&D and thus good OEM will always maintain the edge and retain the market share. Market leaders will thus be those who have latest technology and end-users will prefer them even paying higher price since this affords them the advantages which Open Systems do not!

Harnessing Defence Veterans' Expertise & Integrity in
Development of Secure and Safe Environment
By: Capt. Pran Ranjan Prasad, Veteran

Who doesn't want safe and secure surrounding? As the days pass by more and more problems come to the fore which bother everyone in many ways. People of all age and sex are experiencing difficulties due to unsafe environment around them, may it be because of being pushed around in unavoidable rush, chain snatching, minor scuffle turning into ugly end, road rage, numerous crimes against women, lonely female and senior citizen residing alone etc.

All the problems are well known and perhaps identified as well, but there is lack of sensitivity in progressing towards their solution. Reasons may range from inadequacy of task force at the identified troubled areas to lack of will-power in dealing with the problems towards its solution. **Inadequate or no budgetary support may also be a reason for non-starter of such measures.**

Whatever be the reason, society has to be taken care of by the administration and other concerned agencies by instilling confidence in its citizen ensuring that their surroundings are absolutely secure and safe. People must be absolutely comfortable at home, work place, market, park, cinema, hotel & restaurants, while riding a bike, travelling in car, road transport, local or metro train and the Railways.

Unsafe preposition is man-made as well as generated through the vagaries of nature due to adverse climatic conditions. This is a global problem affecting all the nations in one way or the other. **Antisocial elements of the society are one of the biggest challenges for the law abiding citizen and the administration.** Stray animals (bull, cow, monkey etc.) in the vicinity are also great menace for all; especially for children, ladies and elderly. Any local administration with handful police

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personnel would not be able to tackle these ever increasing menaces. They certainly require additional help and assistance of adequately trained manpower (male & female) to augment shortfall in strength.

Proactive measures would certainly work as a deterrent for the antisocial elements. It will go a long way in confidence building for the people at large. These measures should be visible to people and they must taste the goodness of it.

Residential Areas:
  a) Elderly persons (couple) staying alone face problem of burglary and life threatening situations either by forced entry by the intruder or a friendly entry.
  b) Crimes by Domestic helps are one of the common features in metro society. In most cases antecedent verification had not been got done as also local police was not informed prior to or at the time of engaging them for job. The importance of **antecedent verification** must not be overlooked at any point of time. It should be of current period and not very old as we would not know about his/ her trait during the intervening period.
  c) Strict vigil is required on service providing personnel like sweepers, newspaper delivery boys, home delivery vendors of various outlets, courier service personnel, car wash help, electrical and civil work maintenance personnel etc. Reason is very simple as these personnel are not permanent and keep on changing quite often.
  d) Often, residents are gripped with fear-psychosis whenever they have to lock their house and go out, more so, when the outing is for several days/ months. There could be a regulated system provided by the security agency that could take-up the responsibility of short term/ long term care of the locked houses. Modalities could easily be worked out for this. Three types of services could be provided by any agency based on requirement. These may be categorized as **Regular, Critical and Disaster solutions**.
  d) Road condition, security lights, cleaning of area & water drainage system, manhole covers, overhead electric wires, loose ends at transformer junction, any unsafe and damaged children park provisions and proper vehicle parking area management for residents/ visitors and proper boundary walls/ fence to prevent any intruder, **animal menace** (stray dogs and monkey cause very serious problems).
  e) Indifferent attitude of the personnel of the security service providing agency. In many cases they feel accountable only to the elected body of the Apartment/ Housing Society and not to the rest of the residents. Thus, they do not respond to the genuine concern of other members. Agency must desist from such behaviour of its staff and should counsel them for better interaction.

Parks, Market and on road:

Cases of mobile, purse and chain snatching are very common at these places. At times daring happenings have been reported of such crime during broad daylight by pistol wielding goons picking their booty from passengers travelling on rickshaw and four-wheelers. Some of the parks are not considered very safe for children due to deep dug-up, open manholes, infested with poisonous insects, lizards & snakes and poor lighting. Improperly maintained area and also chances of child lifter gangs' activity are of serious concern. The area becomes more vulnerable during broad daylight in summer and evening of winter season when it bears a deserted look with fewer people around.

Working women returning at night and late hours from their work place have to face traumatic situation at times, even if they are driving their own conveyance or are travelling in public transport or in a Company provided pick-up and drop Cab. **'Saumya'** lost her life in the heart of Delhi sometimes ago while driving back home after sunset. She was shot at by someone. Very recent incident of **'Nirbhaya'** is a grim reminder of a harrowing episode. Such incidents continue unabated and parent live in an unfounded fear of unknown while their children are out at night.

Visitors' Safety at Places of Tourist Interest:

There are innumerable places to be taken care of in providing safe and secure surroundings to the people. I would like to touch upon tourism sector which is nation's revenue earner in a big way. Invariably, this gets affected adversely on account of safety concerns as and when any untoward incident takes place in any part of the country. Grim reminder of **26/11 Mumbai attack** is one such incident which prompted many nations to issue negative advisory to its citizen to avoid visiting India. Many flight and hotel bookings were cancelled for months causing huge loss of revenue to our nation. Not to forget adverse effect during 'Commonwealth games-2010' when many visitors from abroad cancelled their trip to Delhi due to similar advisory. Many hotels and guest houses remained empty while Ministry of Tourism's ambitious plan of 'Bed & Breakfast' turned into fiasco. Occupancy was severely affected.

If tourists have to remain trouble free then their safety comes first during their stay and visit to their chosen destinations. Though their requirements are well taken care of by Hotels and Tour Operators, yet services of security agency could well be welcomed for some activity. Services of licensed Divers/ Deep Sea Divers (Ex-Navy) will be of great help during hours of crisis (need) for tourists' visit to sea-shore, lakes, waterfalls etc. Their services can be hired on demand through Security Agencies by hotels and tour operators. Modalities could be worked out by such service providing agencies. Identified monuments could have Control Centre for Emergency Response during any adverse eventuality. Services of Security Agency would come handy at these places.

Harnessing Advantage of 'Defence Veterans':

Firstly, I have to propose that the nomenclature 'Security Agency' may be suitably changed for multi-disciplinary service providing agency with other noun, as this somewhat gives a much focused single directional role being played by the service provider. There is a definite need to harness the advantage of these service providers in many ways and in a number of fields. May, I suggest that these agencies may be re-christened as 'Solution Providers' or 'Safe & Sound Solution Centre'. Names can be from out-of-box Thesaurus. They can very effectively play the role of vigilant rover to keep a watch over all the activities of persons visiting the residential colonies. Special care for old age residents by way of visiting them on a daily basis to understand their difficulty may be one of the positive steps. **One will have to view and spread the role of veterans in a much bigger canvas.**

Services of security agencies could be taken by the law enforcing agencies (i.e. Local police). Their services would definitely prove very useful in crowd management, traffic policing, social policing (taking care of senior citizen & female). It could be made mandatory for the company employing female workers for night shift to provide female and male escort in the cab. These escorts should be hired from Security Agency. Same preposition should be pushed forward for local public transport providers during night hours (say between 8 p.m. to following morning 6 a.m.). I wish to go further in proposing motorcycle borne patrolling units from security agencies comprising of veterans (remember personal from Corps. of Signals excelling in riding motorcycle at Republic day show) for ensuring roads free from cattle/ animals and to tackle road rage cases and accidents. Naturally, they should be properly armed and equipped with the communication gadgets. Use of necessary state-of-the-art gadgets is desired in order to successfully accomplish the role. They could be deployed for patrolling the identified area prone for such notoriety. They can prove to be good and timely communicator to the action taking agencies. Services of veterans through Security agency could be very useful for **NDMA** (National Disaster Management Authority). It is necessary to deploy them at identified places in

satisfactory number to be effective in their role. Services of such agencies would not only be cost effective but will also be a boon in development of safe and secure environment in the society.

Conclusion:

In simple language, taking services of defence veterans for Secure & Safe Environment means harnessing expertise of well-trained persons (male & female) in proactive solutions to the trouble initiators' whims and misadventure. Mind-set of administration and concerned ministry has to be focused towards making use of very large number of trained and passionate ex-servicemen of Security Agency in providing safe and secure environment to the society. As the proverb goes – 'Stitch in Time Saves Nine.

4 Credit Card Myths - Which Can Kill Your Financial Life Someday!
Courtesy: Col NN Bhatia, Veteran

One of the most used financial products is the Credit card. We all spend so much time to get best credit card, but I have never seen someone, who has spent his time to fully understands the importance of the CVV number, One time password, Signatures on the back of credit card or how secure their credit card is overall! .

There are so many credit card frauds going on, and yet each of us thinks, that our credit cards are fully secure and it can't happen with us. However, this is really far from the truth, because of the 4 big myths people have about their credit cards and we will bust them today for you, so that you become a more powerful and informed investor!

Myth 1 – My Credit Card is secure, because no one knows my PIN/Password

When you make a transaction through a credit card in India, at the end of the transaction, you are asked to enter one more final PIN number, which makes your transaction more secure and gives you an additional layer of security. RBI had come up with this additional password requirement just last year. While you needed credit card number, expiry date and your CVV number to make a transaction earlier, now as an extra security layer, you need this additional PIN too.

However note that this is limited to online transactions on Indian websites only. When you make a transaction outside India, this additional step is not compulsory. This means that someone having every other detail of your credit card other than your PIN can also do transactions even if he does not know your PIN. You must have realized this yourself, if you have done any transaction outside India.

Myth 2 – No one knows my CVV number, so I am secure

One of the biggest myths about credit card is that, if no one knows your CVV number, it's impossible to do the transaction. Take a small breath, while I tell you this.

"CVV is not always mandatory on all websites to make an online transaction."

Yes, you heard right! You can make an online transaction on few websites out of India with only the Credit Card number, the expiry date and obviously the name of the credit card holder. If you don't believe me, here's a small example.

Try to book a domain name at godaddy.com. I was almost numb, when I booked a domain name some time back, only to realise that the domain name was booked, but the site never asked me my credit card CVV number and I was like – "What ?Seriously?" I then found out, that asking for CVV number is just optional for credit card merchants. While some countries make it mandatory, others don't. It's just a choice!

So to make sure you are safe, do this -

- Scratch your CVV number on the back of your credit/debit card
- Always make sure the swiping happens in front of your eyes! , I know, it can be a little embarrassing for you, but it's just an extra mile security, see if it's possible for you
- Better do not use Credit Card at all, use Debit card instead!

Myth 3 – My credit card can't be duplicated -

Yes, your credit card can be duplicated and it happens in India. A card (credit or debit) might be using something like EMV chips or Magnetic strips, and that's where the problem is at. While EMV chips are more secure, the magnetic strips are not! If your card has magnetic strips, it can be duplicated.

Here is how it works …

Your card has a lot of data inside it and it sits on the magnetic strip. When the card is swiped, all the data is extracted from it, for verification purposes. Now some expert hacker with bad intentions, can extract all this data from the swipe machine and make a new card using a technique called Cloning. There are machines called "skimmers" , which helps in extracting the data from the swiping machines to a new card. If you are still wondering if this all happens in India, here is a story excerpt from Hindu website. According to the police, the machines were used to swipe cloned cards by one Rahul. The cloned cards were arranged by Pankaj Deewan, Yogesh Mahajan and Yasin through their contacts. The amount transferred to Dheeraj alias Rohit's account was shared by the machine holder and cloned cards holder at 40:60 ratio respectively.

Following this, the police launched a hunt and subsequently arrested Dheeraj, Pankaj, Yogesh and Yasin. They purportedly told the police that the domestic cards were cloned by one Kamal and international cards by Devender Chauhan of Agra with the help of a professional hacker. The cards were cloned by obtaining information of genuine customers and then copying the same on a plain card having a magnetic strip. According to the police, the accused used skimmer (a device used to copy data from credit / debit card) for the same. And if you still don't believe all this read this incident on Credit Card cloning here

Myth 4 – The signature on the back on credit card does not matter much

One of the most misunderstood and unknown facts about credit cards are the signature on the back of the card. Let's understand the rule today and lay this to matter to rest. If a credit card does not have a signature on the back, it's an invalid card. As per the agreement between card issuer and merchant (the shops and hotels which give you the facility to swipe the cards), the

merchant is supposed to check the signature on the back of card with the signature on the bill, and only if they match, the merchant should allow the card to be swiped. However almost all the merchants avoid checking it, as if it does not matter at all. This is violation of terms and conditions and if you have lost a credit card which was SIGNED, and some transaction takes place, you are not supposed to be charged, because the merchant should have checked the signatures on card with the signature on the bill. What this means is that if there has been ever a fraud on your credit card, and you are asked to pay the money (Like this Incident), just ask your card issuer to check the signature on the bill with your specimen signatures with them and if they do not match, they are not supposed to pay the merchant at all and let merchant take the loss for not doing their duty of checking the signatures.
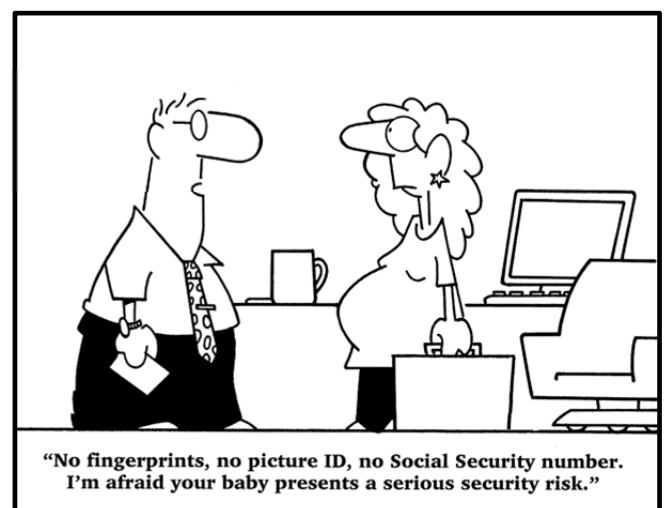
This explains why you should sign your cards on the back and not leave them blank, because if someone steals your card and puts his signature on the back, then the transaction can be done successfully even if the merchant does his duty of checking the bill signature with the signature on card and in that case you are bound to pay the money to card issuer.

Tips to Secure your Credit Card

It is hoped now that these myths are busted, you are a more informed and powerful person who the rules of the game of credit cards. To summarize, let's put out some tips to secure your credit card.

- Do not share your onetime credit card password (IVR) with anyone ever.
- Scratch your CVV number and remember it in your head!
- While making any online transaction, make sure the website starts with https://
- While making any transaction offline like on petrol pumps, hotels etc. make sure it's swiped in front of you as far as possible.
- Make sure the card is swiped on a machine which is issued by authorized banks and not some machine which looks suspicious; it can be a "Skimmer" machine which steals your data.
- Put a signature on the back of your credit and debit card, so that unauthorized transactions are not done and you are protected a card holder.
- If possible, better use a credit card which has a small limit like 10k or 20k for shopping.
- There are virtual credit cards these days; you can use them for online transactions.

If you ever had any incident that was mentioned here, please share it with others and if you have something to teach others, please share it here with everyone.

DURING THE LEARNING CURVE, THE USE OF FULL BODY SCANNERS BY AIRPORT SECURITY PERSONNEL MAY RESULT IN UNEXPECTED DELAYS.

"No fingerprints, no picture ID, no Social Security number. I'm afraid your baby presents a serious security risk."

Upcoming Events:

ICISSM is happy to introduce "Secutech India Safety & Security Conclave 2014" which is all set to revolutionize the way safety and security industry conducts business in India. Keeping in view our constant endeavor to promote interactions within the Industry, Secutech India 2013 was a grand success with an impressive exhibitor and visitor statistics, which left a perceptible impression.

Encouraged by the positive response and its stupendous success Secutech would like to move further by widening the reach of the platform, to ensure it becomes the converging point for the Security Industry in India and the world. The theme of "Secutech India Safety & Security Conclave 2014" is Security Solutions for Vertical Markets.

Date & Time: 6th & 7th March 2014   Venue: Bombay Exhibition Centre, Goregaon East, Mumbai

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