



Libyan men practice kite boarding in the eastern city of Benghazi yesterday. — AFP

SMARTPHONES TO REPLACE CARDS AT ATMS

WASHINGTON: Here's another use for the smartphone as it invades daily life: In place of your debit card at your bank cash machine. The "cardless" automatic teller machine (ATM) is gaining ground in the US and around the world, with smartphone technology allowing for speedier and more secure transactions. Dozens of US banks are installing new ATMs or updating existing ones to allow customers to order cash on a mobile application and then scan a code to get their money without having to insert a bank card.

US banking giants Wells Fargo, Bank of America and Chase are in the process of deploying the new ATMs, as are a number of regional banks and financial groups around the world. Makers of ATMs and financial software groups are ramping up to meet this demand. "We think our model (using

smartphones) reduces a lot of vulnerabilities," said Doug Brown, who leads mobile technology for FIS Global, a major provider of software and technology for ATMs.

Brown said the FIS cardless system is being used at some 2,000 ATMs operated by at least 28 banks in the United States "and we're looking to rapidly expand that." He said the system should be operational at some 80,000 machines in North America over the coming 18 months. And similar changes are coming in other countries, according to Brown.

Reducing 'Skimming', Fraud

In addition to speeding the transaction time, the smartphone-based system aims to curb the growing problem of "skimming" in which criminals steal the data on a card, often by inserting devices into the ATM card

slot. By some estimates, skimming cost the global banking industry some \$2 billion in 2015 and can lead to other kinds of fraud when card data is stolen. "Consumers are aware of this, they really understand and welcome this," Brown said.

Another security benefit, Brown said, is that authenticating on the handset reduces the time spent at the ATM to around 10 seconds instead of the typical 30 to 40 seconds. "The performance is kind shocking to some people, they almost jump back at the instantaneous response," Brown said. "But it provides more physical security because they can make the transaction faster."

Bank of America spokeswoman Betty Riess said the group is "currently developing a new cardless ATM solution" based on NFC or near field communication technology to allow customers to authenticate without the use of a card. "We'll roll out this capability in late February to associates in select ATMs in Silicon Valley, San Francisco, Charlotte, New York and Boston," Riess said. "It will be followed by a broader customer launch mid-year."

Chase said it is planning a similar rollout sometime this year. "When we first roll this out, customers will be able to request an access code through the Chase mobile app and enter it at the ATM to do their transactions," said Chase spokesman Michael Fusco. "Later on, they will be able to use their digital mobile wallet to complete the transaction at the ATM." Wells Fargo is also on board, developing ATMs that will allow customers to use their smartphones to obtain and eight-digit token to authorize a cash withdrawal. The Wells Fargo system will support Android Pay, "and we'll continue to evaluate additional wal-

lets," said spokesman Kristopher Dahl. Chicago-based BMO Harris, an affiliate of Bank of Montreal, began using smartphone technology at its 750 ATMs last March.

'Headless' ATMs

Some of the new technologies will require only a software update to the ATM, while others will need new hardware. ATM manufacturer Diebold is testing a "headless" teller machine, without a screen or keypad, which

dispenses cash from interaction on the smartphone. "What we are saying with this is forget the card reader, forget the PIN pad, we all have these devices in our pockets," said Dave Kuchenski, Diebold's senior business development manager for new technology. Customers need only verify their identity, which can be done with the device's fingerprint reader, or possibly with an iris scanner on the ATM.

While some existing Diebold ATMs can work with mobile applications,

Kuchenski said the new concept, in testing with Citibank and others, could provide "a better user experience." "We don't have to walk through the same process which we have had since the ATM has existed," he said. "If we're using a mobile phone, we no longer have the need for a card, we no longer have a need for a receipt printer, we've dematerialized a lot of the devices. Banks like this, because it has fewer moving parts, so it reduces the total cost of ownership." — AFP



AMSTERDAM: A picture taken on Feb 19, 2016 shows a man using a smartphone with an app that allows online payments using biometric authentication. — AFP

IS BLASTS KILL 130 AS US, RUSSIA PRESS SYRIA ...

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reduced to mangled metal in the area, where a January attack also claimed by IS killed 70 people. World powers have been pushing for a halt in fighting in Syria that was meant to take effect by last Friday, but have struggled to agree on the terms. The latest bombings came as Kerry said he had spoken with Russian Foreign Minister Sergei Lavrov and agreed on how to implement a ceasefire in the conflict that has cost more than 260,000 lives. "We have reached a provisional agreement, in principle, on the terms of the cessation of hostilities that could begin in the coming days," Kerry said on a visit to Amman. "It is not yet done and I anticipate that our presidents, President (Barack) Obama and President (Vladimir) Putin, may well speak somewhere in the next days or so in order to try to complete this task."

The Russian foreign ministry later said on its Facebook page that Lavrov and Kerry held two more telephone conversations later yesterday and finalized the ceasefire terms to be submitted to their respective presidents. World powers proposed the truce just over a week ago as part of a plan that also included expanded humanitarian access, in a bid to pave the way for peace talks to resume. The talks, which collapsed earlier this month in Geneva, had been scheduled to resume on Feb 25, but the UN's Syria envoy has already acknowledged that date is no longer realistic.

On Saturday, key opposition umbrella group the High Negotiations Committee said it would agree a temporary truce only if regime backers halted fire. HNC chief Riad Hijab said any ceasefire must be reached "with international mediation and with guarantees obliging Russia, Iran and their sectarian militias and

mercenaries to stop fighting". Assad, meanwhile, told Spain's El Pais newspaper he was "ready" for a ceasefire, but said it should not be exploited by "terrorists".

Regime backer Moscow is a key architect of the proposed ceasefire, but has shown little sign so far that it plans to rein in the air campaign it began in September in support of Assad's government. On Saturday, the Kremlin said it would continue "to provide assistance and help to the armed forces of Syria in their offensive actions against terrorists".

Regime forces backed by Russian strikes were advancing on Sunday east of Aleppo city against IS, consolidating their control over a stretch of highway from the city to the Kweyris military base.

The Observatory said at least 50 IS fighters had been killed in clashes and Russian strikes since Saturday morning. Tensions have been rising between Moscow and opposition-backer Ankara, alarmed by both the regime's Russian-backed advances and a major operation by Kurdish-led forces in Aleppo province. The Kurdish People's Protection Units (YPG) and their Arab partners have in recent days seized key territory from rebel forces in Aleppo, prompting Turkey to shell their positions.

Ankara considers the YPG to be an affiliate of the outlawed Kurdistan Workers' Party, which has waged a decades-long insurgency against the Turkish state. It fears the Kurdish advances are intended to link up areas in north and northeast Syria to create a contiguous semi-autonomous Kurdish zone along the Syrian-Turkish border. Yesterday, Turkish President Recep Tayyip Erdogan defended his country's fight against the YPG as "legitimate defense" after international calls for Ankara to halt its military action in Syria. — AFP

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