Industrial Visit by Department of Information Technology of SFIT
Perto India Pvt. Ltd. 11th October 2019

Mr. Vijay introduced us about the company and gave us a short glimpse on how the perto company works in banking and automation sector .

Mr. Vijay handles the sales of the perto company in Mumbai. PERTO company was started in 1980 in Brazil .This company Manufactures ATM Dispensers and machines.

Similarly there are many company who manufactures ATM Dispensers like the NSR Company in US, Vertex Indian company in Chennai, AGS in US and Perto in Brazil, .

In India PERTO company started in 2014-15 and also 6000 machines are installed by PERTO in India till date and also the company has good amount of install base in India today. PERTO company started its work from scratch and have developed their machines with their own ideas.

Software part of the machine was also briefed to us by MRThe software language used for ATM machines is C++ and the main manufacturing company i.e.factory of PERTO is in Jaipur 500 employees are working in Jaipur.

PERTO invested 450 crore in India to bring up their startup PERTO company is associated with DELL.

Currently PERTO has the capacity of Manufacturing 500 Machines per Month. PERTO ATM machines are mainly used by ICIC banks other banks use very less ,on the verge of adapting the PERTO machines and SBI is the prominent customer of PERTO.

PERTO Company has developed their own technology,also they use DDC & NDC protocol. The NSR company developed NDC protocol and PERTO have to give royalty to NSR company for using their protocol.

PERTO company has mainly focused on the Security of the ATM machines also it has added a anti-skimming device in their machines to avoid Fraud.

Two main technology used by PERTO to Dispense the Cash are Vaccum Based and Friction based.PERTO uses Vaccum based technology to Dispense the cash.
The working of the machines was also told to us by the engineers of the PERTO company. In Vaccum based technology the Nozzles are used to pick up the notes and push forward and also a sensor is used to check the notes thickness.

Working of Machnines by the engineers was also told:

There are cassets inside a machine where the notes are kept , there are different cassets for different denomination of notes. In ATM there is no tracking system to identify the passwords for Fraud .

The look of the ATM machines are always the same , the changes to be done in machine can be done only by the permission of the RBI, if RBI permits the changes then only there can be done changes .

The machine identifies the note by the thickness, height and width , if there is a play in the notes the machine will reject notes.

The Machine also has the working for Blind people , Brain Lepsy language for Blind people is used ,According to the RBI the machine cannot be made live if there is no headphone jack for blind people.

The ATM machines collects all the information together i.e.Card details,password ,id ,etc and then sends to the server and then the server checks the information , this technique is used to save the Bandwidth and the time taken for exchange of information.

In perto company the machines are installed with Anti Skimming device , if the theft/Fraud Is taking place with the machine this antiskimming device will make the machine offline.

At last, the engineers also gave some safety tips and points as to how to be careful with online and ATM transaction:

- International Transaction should be kept off until and unless you use it.
- ATM pin and passwords should be hidden while inserting.
- Mobile banking and Internet Banking are not safe to use in Android device because android device is easily prone to viruses .
- Always work on own mobile networks while working on online transactions , open wifi networks are not safe to use.
- If we follow RBI guidelines properly the RBI will pay you the Fraud/Loss caused.

Pics:

SF - 5100 C
Super Full ATM

- Personalized cheque printer
- Instant DD printing
- Cheque deposit
- Cash withdrawal
- UIDAI fingerprint reader
- Auto stationary protection
- Bar code reader