



Bangko Sentral ng Pilipinas

OFFICE OF THE DEPUTY GOVERNOR SUPERVISION AND EXAMINATION SECTOR

MEMORANDUM TO ALL BANKS

Subject: Public Advisory on ATM Transaction Security

All banks shall post public advisories/notices in conspicuous places near their Automated Teller Machines (ATMs) and on their respective websites underscoring the need for transaction security and cautioning ATM depositors as well as the general public against fraudulent practices such as the following:

- a) the installation of a "skimmer" or a hidden camera intended to capture cardholder information; or
- b) the insertion of a device in the ATM cash slot designed to trap the cash dispensed.

Banks shall update such public advisories and notices with other innovative schemes that may be committed by unscrupulous persons or crime syndicates to victimize unsuspecting depositors.

The posters/notices shall likewise advise the general public to be wary of e-mail, text and phone scams, phony websites and other deceptive methods of extracting sensitive personal information such as impersonating bank or credit card company personnel to lure people to reveal passwords and account numbers. Banks shall provide text or telephone hotlines and instructions to depositors on what to do in cases of lost or captured ATM card, and presence of suspicious persons, devices or contraptions near ATMs.

For strict compliance.

MA. DOLORES B. YUVIENCO
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Sector-In-Charge

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PANANALAPING MATATAG, BANSANG PANATAG