



BANGKO SENTRAL NG PILIPINAS

OFFICE OF THE DEPUTY GOVERNOR
SUPERVISION AND EXAMINATION SECTOR

MEMORANDUM NO. M-2012- 015

To : ALL BANKS

Subject : ATM Availability and Preparedness Program During Long Holidays

As people flock to the provinces during long holidays like the Lenten Season, demand for ATM service is expected to surge. Banks are therefore reminded to keep their ATM facility ready 24x7 and undertake ATM preparedness program especially in the following areas:

ATM Cash Loading	• Load ATMs with sufficient cash prior to long holidays • Designate response teams to provide first level maintenance and cash replenishment
Handling of Customer Complaints	• Display hotlines in a conspicuous place for easier notice and public information • Designate units responsible to receive and handle complaints
ATM Security	• Conduct random physical inspection of ATM machines, especially offsite ATMs, to ensure that they are not vandalized or tampered by any fraudulent device • Make clients aware of ATM security measures like keeping the PIN secret and avoiding assistance from strangers
Other ATM-related problems	• Create response teams to perform ATM network monitoring, servicing, and handling • Arrange for point persons with ATM vendors and communications carrier for resolution of problems

In case there is scheduled system maintenance, announcements should be made prior to the holiday period so bank clients can be prepared.

This is issued pursuant to Section X705 (Consumer Protection for Electronic Banking) of the Manual of Regulations for Banks.

For guidance.



NESTOR A. ESPENILLA, JR.
Deputy Governor

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