



BANGKO SENTRAL NG PILIPINAS

**OFFICE OF THE DEPUTY GOVERNOR
SUPERVISION AND EXAMINATION SECTOR**

MEMORANDUM NO. M-2011- 063

To : ALL BANKS/ATM DEPLOYERS

Subject : ATM Availability and Security against ATM Fraud

The demand for ATM services is expected to reach its peak this Christmas Season as people start to withdraw their salary, bonuses, remittance, and other funds available. Banks/ATM deployers are therefore reminded to keep their ATM operations up and running with ATM machines loaded with cash.

As people flock to ATM machines, banks/ATM deployers should carry out massive awareness campaign on ATM Security by urging clients to take added care when using the ATM like staying vigilant and avoiding assistance from strangers, protecting their PIN, monitoring their accounts, among others. Banks/ATM deployers should display their hotlines, printed legibly, in a conspicuous place for easier customer notice and information.

Moreover, random physical inspection of ATM machines, especially those located offsite, has to be conducted to check for any fraudulent devices that may be attached to the machine, such as skimming devices and pin-sized cameras used to capture the PIN, so as to ensure that the ATMs are not vandalized or tampered.

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

For guidance.


NESTOR A. ESPENILLA JR.
Deputy Governor

14 December 2011