

Payment Systems Department
Bangladesh Bank
Head Office
Dhaka

PSD Circular No: 01 /2016

14 February 2016
Date -----
02 Falgun, 1422

Managing Director/ Chief Executive Officer
All Schedule Banks Of Bangladesh

Dear Sir,

Banks' responsibilities to ensure security in ATM transactions.

Recently it has been observed that, money from customers' accounts has been withdrawn from ATM booths through fraudulent transactions by collecting card information and PIN numbers through card skimming. It appears that such kind of frauds were possible to prevent by complying the instructions of **PSD circular no.-03/2013**, issued on 05 September, 2013; review of CCTV footage of ATM booths regularly and installation of anti-skimming device might also be useful to prevent card skimmings. Under this circumstance, banks are advised to take the following initiatives including the fulfillment of instructions laid down in PSD circular no.-03/2013:

1. Mandatorily, new ATM booths should have anti skimming and PIN shield devices. Anti skimming and PIN shield devices should be installed in the existing ATM booths within one month.
2. Video footage of ATM booths should be reviewed regularly and effective steps should be taken for anything suspicious.
3. Customer cards information and PIN numbers which seems to be captured/stolen should be voided and reissued immediately in case of own bank's cards. If the customer is of other bank, concern card issuing bank should be informed immediately requesting to do the same. Such suspicious video footage should be sent to law enforcement agencies requesting for necessary action.
4. A monthly inspection report should be submitted to Payment Systems Department of Bangladesh Bank after conducting regular examination in ATM booths on random basis.
5. Guards of ATM booths must be provided necessary training on measures to repel fraud. Moreover, guards must be cautious about the customers wearing cap, sun glasses and carrying bags.
6. Automatic SMS alert should be sent for every transaction instantly at the time of withdrawl of money from ATM booths.



(Md. Eskandar Miah)
General Manager
Phone: 9530174