



State Bank of Pakistan

بینک دولت پاکستان

## PUBLIC AWARENESS MESSAGE

### OPERATIONAL GUIDELINES ON ATMS

In order to further improve the functioning of ATMs, provide secured environment for 24/7 banking on ATMs, enhance the service level and adopt the international best practices, SBP has developed operational guidelines in consultation with stakeholders. Commercial banks are required to comply with the following:

1. Install CCTV surveillance cameras so as to monitor / record all activity in the ATM vicinity instantly.
2. Proper lighting and locking arrangements should be made in ATM booths/cabins in order to ensure safety and privacy.
3. 24/7 helpline should be introduced to resolve the day-to-day operational issues at ATMs. The helpline should also be accessible through special phone terminals placed inside all ATM booths/cabins. Banks should ensure that these phones are in working order. The helpline numbers should also be widely publicized for the customers' awareness so that they may inquire or timely register their complaints as per their convenience.
4. Complaints / Suggestion Boxes should also be placed in ATM booths/cabins and adequate arrangement needs to be made for clearance thereof on daily basis.
5. Customers need to be educated to regularly reconcile their ATM transactions as reported in the statement of account or receipt and in case of any discrepancy in account balances the bank should be informed immediately.
6. ATMs and/or parts thereof should be replaced after reasonable useful life as per international standards and practices to ensure uninterrupted delivery of services.
7. A centralized monitoring unit should be put in place to monitor ATM operations 24/7 to address out-of-cash, out-of-order incidences so as to ensure uninterrupted service to customers.
8. Necessary measures should be taken to ensure that fake currency notes/un-acceptable notes are not disbursed through ATMs.
9. Comprehensive SLA should be signed with vendors to ensure proper maintenance of ATMs and its network.

Consumers can lodge their complaints through surface mail at below mentioned address or electronically at the helpdesk using link <http://www.sbp.org.pk/cpd/complaints.asp>, if they feel that banks are acting detrimental to the above instructions.

 <p><b>Postal Address:</b> The Director Banking Conduct &amp; Consumer Protection Department State Bank of Pakistan 5<sup>th</sup> floor, I.I. Chundrigar Road, Karachi.</p>	 <p><b>Telephone:</b> +92-21-99221147 +92-21-99221149</p>	 <p><b>Fax:</b> +92-21-99221160 +92-21-99221154</p>
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