

# Solution spotlight | Physical security of ATMs

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According to the Central Bank of Bahrain's (CBB's) circular OG/309/2022, all retail banks must comply with the automatic teller machine (ATM) physical security requirements stipulated in Chapter 5 of its operational risk management (OM) module. With the CBB planning to selectively inspect ATMs, any non-compliance with the physical security measures set out in OM-5 could lead to ATM suspensions and financial penalties.

## What do banks have to do to comply with OM-5?

- Record details of site risk assessments
- Retain details of site risk assessments for five years
- Notify the CBB in writing when off-site ATMs are installed, removed or terminated
- Equip ATMs with panic alarms equipped with remote signalling
- Ensure ATMs are protected by closed-circuit television (CCTV)
- Request regular site sweeps if installed where a public CCTV system operates
- Ensure adequate and effective lighting
- Install working fire alarms and fire defence measures
- Replenish cash using specialised service providers
- List maintenance, replenishment and inspection visits by staff or other authorised parties

## Top of mind questions:

Questions you should be asking yourself about the physical security of your ATMs include:

- Do all of our ATMs comply with OM-5?
- Do we regularly check our ATMs for skimming devices?
- Do our ATMs comply with leading ATM safety practice?
- Do customers feel safe when using our ATMs?
- Have we assessed ATM utilisation?

## Contact us:



**Mohammed Ashraf**  
Executive Director  
+973 1720 6840  
mohammed.ashraf@keypoint.com



**Dr. Mukund Ballal**  
Advisor  
Financial regulatory compliance  
+973 1720 6813  
mukund.ballal@keypoint.com



**Ahmed Ayyad**  
Executive Manager  
Financial regulatory compliance  
+973 1720 6823  
ahmed.ayyad@keypoint.com

For more information on how we can help banks ensure the physical security of ATMs (and comply with CBB requirements), contact our market-leading financial regulatory compliance team..

