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

To comply with OM-5, banks must:

- Record details of site risk assessment
- Notify the CBB in writing when ATMs are installed, removed or terminated
- Equip ATMs with panic alarms and remote signaling
- Ensure ATMs are equipped with closed-circuit television (CCTV)
- Request regular site sweeps if the area is covered by public CCTV
- Ensure adequate and effective lighting
- Install fire alarms and fire defense measures
- Replenish ATMs using specialised service providers
- List maintenance, replenishment and inspection visits by staff or other authorised parties

Top of mind questions:

- Do all your ATMs comply with OM-5?
- Do you regularly check your ATMs for skimming devices?
- Do your ATMs comply with leading ATM safety practice?
- Do customers feel safe when using your ATM's?
- Have you assessed your ATM utilisation?

### How can Keypoint help?

Contact us to schedule an ATM physical security assessment.