

**Republic of the Philippines
HOUSE OF REPRESENTATIVES
Quezon City, Metro Manila**

**FIFTEENTH CONGRESS
First Regular Session**

House Bill No. 4646

Introduced by the Honorable Jeci A. Lapus

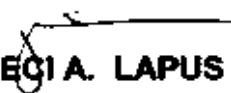
EXPLANATORY NOTE

Through the technology of Automated Teller Machines (ATMs), bank customers can easily access their bank accounts. Public can make cash withdrawals, credit card advances, make cash deposits, check their balances, purchasing mobile phone prepaid credit, paying bills and so on.

The number of ATM cardholders in the Philippines is rising every year. In 2009, three ATM networks (Bancnet, Megalink and Expressnet) have a combined cardholder base of 23.7 million (Bancnet.com). Correspondingly, the numbers of ATM site are also increasing. These can be found in many remote site locations other than banks which makes it more accessible even to residents in remote villages and provinces.

With the rise in the number of ATM cardholders and sites, there has also been an increase in the number of ATM crimes like physical attacks. These crimes are constantly evolving, as are the countermeasures required to prevent it. Aside from the presence of security guards or police visibility in the area, installation of Closed-Circuit Televisions (CCTVs) cameras in ATM booths can help promote maximum protection of life and property against crime. It can deter the perpetration of crimes and assist law enforcement agencies in the identification, apprehension and prosecution of the perpetrators.

In view of the foregoing, the approval of this proposed measure is earnestly sought.


JECI A. LAPUS

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AN ACT
REQUIRING THE INSTALLATION OF CLOSED-CIRCUIT TELEVISION (CCTV)
CAMERAS ON BANKS AND OTHER PLACES WITH AUTOMATED TELLER
MACHINES (ATMs).

Be it enacted by the Senate and House of Representatives of the Philippines in Congress assembled:

Section 1. Declaration of Policy.- It is the policy of the State to maintain the peace and order, protection of life and property, and promotion of the general welfare which are essential for the enjoyment by all the people of the blessings of democracy. In this regard, installation of Closed-Circuit Television (CCTV) cameras in Automated Teller Machines (ATMs) shall become mandatory in order to promote maximum protection of life and property not only of ATM users but of the industry as well.

Section 2. Coverage.- This Act shall apply to all banks, savings and loan association or other entity which owns and operates ATMs in their branches and remote site locations other than banks, including but not limited to, convenience stores, airports, petrol stations, airports, railway stations and department stores.

Section 3. Objectives.- The objectives of installing CCTV cameras in the ATMs booth are the following:

1. Prevent the commission of crimes such as robbery and homicide;
2. Assist in the protection and security of ATM users; and
3. Facilitate the identification, apprehension and prosecution of offenders in relation to crime and public order.

Section 4. Disclosure.- Disclosure of recorded material will only be made to third party/ies in strict accordance with the purposes of this Act and is limited to the following authorities:

1. Bangko Sentral ng Pilipinas (BSP) in the exercise of its general supervision and regulatory powers over the operations of banks as provided in the New Central Bank Act and other pertinent laws;
2. Law enforcement agencies where images recorded would assist in a criminal inquiry and/or the prevention of crimes and disorder;
3. Prosecution agencies;
4. Relevant legal representatives;
5. The media where the assistance of the general public is required in the identification of a victim of crime or the identification of the perpetrator;
6. People whose images have been recorded and retained unless disclosure to the individual would prejudice criminal inquiries or criminal proceedings; and
7. Emergency services in connection with the investigation of an accident;

Section 5. Implementing Rules and Regulations.- The Bangko Sentral ng Pilipinas shall formulate the Implementing Rules and Regulations necessary for the effective implementation of this Act. It shall also monitor strict compliance of this Act.

Section 6. Repealing Clause. - All laws, decrees, executive orders and rules and regulations, or parts thereof, inconsistent with the provisions of this Act, are hereby repealed or modified or amended accordingly.

Section 7. Effectivity.-This Act shall take effect fifteen (15) days after its publication in the Official Gazette or in two (2) newspapers of general circulation.

Approved,