



Introduced by Honorable Ma. Alana Samantha Taliño Santos

AN ACT MAKING AUTOMATED TELLER MACHINES ACCESSIBLE TO THE VISUALLY-IMPAIRED INDIVIDUALS

EXPLANATORY NOTE

Ensuring that automated teller machines (ATMs) are accessible to visually impaired individuals is a critical aspect of fostering financial inclusion and upholding principles of equality and nondiscrimination. This endeavor transcends mere compliance with legal mandates—it embodies a fundamental commitment to serving diverse customer needs while driving innovation within the banking industry.

In the United States, the Americans with Disabilities Act (ADA) mandates accessibility requirements for ATMs, including features such as speech output, tactile keypads, and Braille instructions.¹ Similarly, the United Kingdom (UK) has implemented accessibility regulations for ATMs under the Equality Act 2010.² Consequently, in Australia, banks have implemented ATMs with tactile keypads and audio instructions, thereby facilitating seamless transactions for visually impaired customers.³

Similar innovations are happening in Asia. Japanese banks have ATMs with advanced features like voice guidance and Braille labels.⁴ In Singapore, "Talking ATMs" assist visually impaired and elderly customers.⁵ Brunei has also adopted these ATMs, allowing voice-activated transactions for tasks like cash withdrawals and balance checks.⁶

These efforts highlight the global commitment to inclusivity in banking, beyond legal obligations, fostering independence for all customers, including those with disabilities.

As we reaffirm the Philippines' commitment to the United Nations Convention on the Rights of Persons with Disabilities, the present moment calls for a heightened focus on advancing the rights and freedoms of individuals with disabilities. It is imperative that we safeguard their dignity and ensure their complete access to human rights and opportunities as we reaffirm our commitment to the United Nations Convention on the Rights of Persons with Disabilities.

With this, the passage of this bill is earnestly sought.

HON. MA. ALANA SAMANTHA TALIÑO SANTOS
Representative, 3rd District of Cotabato

¹https://www.duanemorris.com/alerts/mandatory_ADA_standards_on_accessibility_ATMs_visually_impaired_now_in_effect_4437.html

² <https://publications.parliament.uk/pa/cm201719/cmselect/cmtreasy/1642/164208.htm>

³ <https://humanrights.gov.au/our-work/employers/access-all-improving-accessibility-consumers-disability>

⁴ <https://www.jp-bank.japanpost.jp/en/sustainability/social/customer/disability/>

⁵ <https://www.dbs.com/NewsPrinter.page?newsId=jy1w61p2&locale=en>

⁶ <https://www.lflegal.com/2012/01/brunei-talking-atm/>

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

NINETEENTH CONGRESS
Second Regular Session

House Bill No. **10544**

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AN ACT MAKING AUTOMATED TELLER MACHINES ACCESSIBLE TO THE VISUALLY-IMPAIRED INDIVIDUALS

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

Section 1. **Short Title.** - This Act shall be known as the "ATM Visually-Impaired Friendly Act."

Section 2. **Declaration of Policy.** - It is a policy of the State to protect Persons with Disabilities (PWD) and promote their welfare and development. Moreso, the State should ensure that PWDs may access technological innovations for the full and equal enjoyment on using it.

Section 3. **Definition of Terms.** - The following terms shall have the following meanings/interpretations:

- a. "Banking Institution" shall mean a network of commercial, savings, and specialized banks that provide financial services, including accepting deposits and providing loans and credit, money transmission and investment facilities;
- b. "Visual Transmission System" shall mean the graphic display of information by an automated teller machine;
- c. "Audio Transmission System" shall mean a system that recites with sonic clarity through a personal listening device substantially the same information that is conveyed by a visual transmission system;
- d. "Personal Listening Device" shall mean earphones or other similar receiver designed to transmit audio information to an individual, which receiver is placed in the individual's ear or held up to the ear such that only that individual can hear such audio information.

Section 4. **Automated Teller Machine Requirements.** - Every banking institution shall maintain the following requirements with respect to each of the automated teller machines within its dominion and control to provide equal access for all individuals:

- a. Any automated teller machine installed on or after the effectivity date of this Act shall transmit any message through both (i) visual transmission system, and (ii) an audio transmission system;
- b. Any automated teller machine installed prior to the effective date of this Act shall whenever an upgrade or replacement of such automated teller machine becomes necessary, be upgraded or replaced in such a manner so that such automated teller machine shall transmit any message through both (i) a visual transmission system, and (ii) an audio transmission system.

Section 5. ***Implementing Rules.*** – Within sixty (60) days from the enactment of this law, the Bangko Sentral ng Pilipinas (BSP), together with other concerned agencies and stakeholders, shall develop implementing guidelines necessary to ensure compliance by the banks. Such rules shall also include administrative sanctions to be imposed against non-compliant banking institutions.

Section 6. ***Separability Clause.*** - If any provision or part thereof, is held invalid or unconstitutional, the remainder of the law or the provision not otherwise affected shall remain valid and subsisting.

Section 7. ***Repealing Clause.*** - Any law, presidential decree or issuance, executive order, letter of instruction, administrative order, rule or regulation contrary to, or inconsistent with the provisions of this Act is hereby repealed, modifies or amended accordingly.

Section 8. ***Effective Clause.*** -This Act shall take effect fifteen (15) days after its publication in the Official Gazette or in a newspaper of national circulation.

Approved