

**REPUBLIKA NG PILIPINAS**  
**TANGGAPAN NG SANGGUNIANG PANLUNGSOD**  
**LUNGSOD NG BAKOLOD**  
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**CITY ORDINANCE NO. 08-15-722**  
**March 18, 2015**

**AN ORDINANCE REQUIRING ALL GOVERNMENT OWNED AND COMMERCIAL BANKING INSTITUTIONS TO INSTALL CCTV CAMERAS INSIDE THEIR AUTOMATED TELLER MACHINES (ATM) BOOTH INCLUDING OFF-SITE LOCATIONS WITHIN THE TERRITORIAL JURISDICTION OF BACOLOD CITY AND PROVIDING PENALTIES FOR VIOLATION THEREOF.**

**WHEREAS**, the Bangko Sentral ng Pilipinas (BSP) has cited in its official data amounting to Four Hundred Million Pesos (P400,000,000.00), shocking figure resulting from Automated Teller Machine (ATM) fraud, mainly due to card-skimming between 2012-2013;

**WHEREAS**, ATM scammers illegally captures a cardholders (Personal Identification Number (PIN) via a skimming plate installed on an ATM machines, then create a cloned card that enables them to withdraw or run up easy money deposited by the victims;

**WHEREAS**, government-operated and commercial banking institutions have the responsibility to protect and safeguard by all means possible, their clients/depositors and to institute all forms of safety mechanisms of their deposits;

**WHEREAS**, the Congress of the Philippines, a national legislature is now on its way of enacting a law, which will provide bank insurance for depositors against all forms of ATM fraud, thus, making it imperative on the part of the City Government of Bacolod to establish a local policy in order to protect the common interest of our constituency.

**NOW, THEREFORE BE IT ORDAINED** by the Members of the Sangguniang Panlungsod, City of Bacolod, in session assembled:

**Section 1. Short Title:** This ordinance shall be otherwise known as the "ANTI-AUTOMATED TELLER MACHINE (ATM) FRAUD ORDINANCE OF BACOLOD CITY".

**Section 2. Declaration of Policy:**

It is hereby declared as a matter of city policy, by way of providing the protective measures and in the interest of our people, clients and bank depositors shall be given utmost protection. While the advancement or influx of modern technology computer gadgets paved the way for all forms of illegal and syndicated activities, detrimental not only to the people of Bacolod City but to our economy, thus, a counter security and protective scheme shall be effectively instituted.



**Section 3. Definition of Terms:**

**Section 3a.** For the purpose of this ordinance these terms shall be defined as follows:

- 3b. CCTV** – Closed-Circuit Television, also known as video surveillance, is the use of video cameras to transmit a signal to a specific place, on a limited set of monitors.
- 3c. ATM** – Automated Teller Machine
- 3d. ATM Fraud** – one of several potential outcomes of skimming – a thief can use your stolen debit card information as many ways as you can use the card, and it's definitely a troubling one.
- 3e. Government Bank** – a government bank is a financial institution controlled by the government as opposed to a private entity
- 3f. Commercial Bank** – is a type of bank that provides services such as accepting deposits, making business loans, and offering basic investment products.
- 3g. Skimming device** – an electronic or computer gadget used as a method of capturing a victim's personal information used by identity thieves. The skimmer is a small device that scans a credit card and stores the information contained in the magnetic strip.

**Section 4.** Within ninety (90) days after the approval of this ordinance and its publication within the period required, all government owned and controlled banks and commercial banking institutions shall be required to install the Close-Circuit Television Video or CCTV cameras inside their ATM booths, in either on-site or off-site locations.

- 4.1** The installation of CCTV cameras shall be technically positioned to view, monitor and record all individuals transacting inside the ATM booth and machine, without necessarily capturing their Personal Identification Number or PIN.
- 4.2** CCTV cameras shall operate on a twenty-four (24) hour basis.
- 4.3** All electronic and computer data, surveillance materials, privacy and other information resulting from the use of CCTV inside the ATM booth shall be reserved to the exclusive rights of the bank/s concerned, unless summoned or ordered to be released by a competent authority for legal purposes.

4.4 The installation of CCTV as required under Sec. 4 shall become a requirement in the issuance of business permit to operate (for the new applicant) and for the renewal of business permit to operate, for those with existing business permits of the abovementioned banking institutions.

**Section 5. Penalties:** Any violations committed contrary to Section 4 shall be punishable with the following:

**First Offense** – warning and a fine of P2,000.00

**Second Offense** – fine of P3,000.00

**Third Offense** – fine of not more than P5,000.00, 1 month imprisonment or both at the discretion of the court and cancellation of business permit.

5.1 PERSON/S PUNISHABLE UNDER SECTION 5 SHALL BE THE BRANCH BANK MANAGER/S OR THE HIGHEST RANKING AUTHORITY OFFICIALLY DESIGNATED BY THEIR RESPECTIVE MAIN BRANCHES.

**Section 6. Separability:** If any of the provision of this ordinance be declared illegal, invalid or unconstitutional, other provisions shall remain enforceable and in effect.

**Section 7. Effectivity:** This ordinance shall take effect fifteen days (15) after its publication in a newspaper of general circulation in the City of Bacolod.

**CARRIED BY THE VOTE OF:**

Affirmative :

Councilors : El Cid M. Familiaran, Jocelle Batapa-Sigue, Em L. Ang, Claudio Jesus Raymundo A. Puentevela, Caesar Z. Distrito, Archie S. Baribar, Alex A. Paglumotan, Sonya M. Verdeflor, Ana Marie V. Palermo, Noli B. Villarosa.

Negative : None .

Official Leave : Councilor Wilson C. Gamboa, Jr.

Absent : None .

Main Author : Councilor Alex A. Paglumotan.

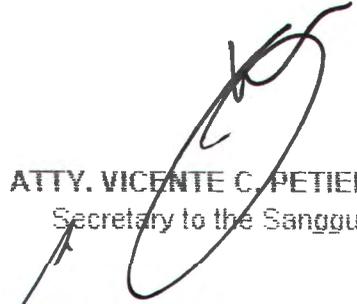
Co-Authors : Councilors El Cid M. Familiaran and Ana Marie V. Palermo.

Passed : March 18, 2015 (89<sup>th</sup> Regular Session of the 8<sup>th</sup> Council).

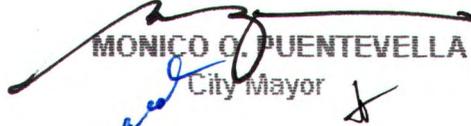
Comments : Passed.  
Councilors Roberto M. Rojas and Carlos Jose V. Lopez were not around when this ordinance was passed.

  
GREG G. GASATAYA  
Vice Mayor  
Presiding Officer

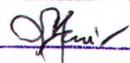
ATTESTED:

  
ATTY. VICENTE C. PETIERRE III  
Secretary to the Sanggunian

APPROVED: March 20, 2015.

  
MONICO O. PUENTEVELLA  
City Mayor

VCP/HPL/jbz

SP  
LEGISLATIVE SERVICES SECTION  
DATE 4/7/15 TIME 10:30 AM  
BY: 



Republika ng Pilipinas  
**Tanggapan ng Sangguniang Panlungsod**  
Lungsod ng Bacolod

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### CERTIFICATION

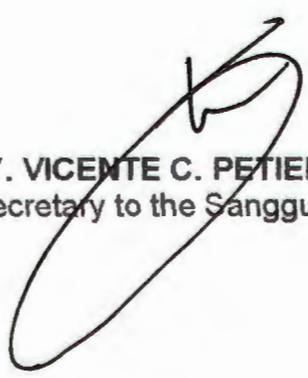
This is to certify that City Ordinance No. 08-15-722, Series of 2015, passed by the Sangguniang Panlungsod on March 18, 2015, entitled:

**“AN ORDINANCE REQUIRING ALL GOVERNMENT OWNED AND COMMERCIAL BANKING INSTITUTIONS TO INSTALL CCTV CAMERAS INSIDE THEIR AUTOMATED TELLER MACHINES (ATM) BOOTH INCLUDING OFF-SITE LOCATIONS WITHIN THE TERRITORIAL JURISDICTION OF BACOLOD CITY AND PROVIDING PENALTIES FOR VIOLATION THEREOF.”**

was published in the April 28, 2015 issue of the Sun-Star Bacolod and was posted in the bulletin board of the Sangguniang Panlungsod at the Bacolod City Government Center as required in the said City Ordinance and is now, therefore, legally in effect.

Bacolod City, Philippines, May 25, 2015.

**ATTY. VICENTE C. PETIERRE III**  
Secretary to the Sanggunian



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