



EDBS/KH/C/52/2018  
15<sup>th</sup> August 2018

**Chief Executive Officer**  
All Retail Banks  
All Financing Companies  
Ancillary Service Providers  
Manama  
Kingdom of Bahrain

Dear Sir,

**ATM Alert**

The CBB has received a press alert about a possible global cash-out operation by cybercriminals preparing to carry out a global fraud involving hacking a financial institution or card processor to withdraw cash in just a few hours.

In view of this alert, the CBB is hereby instructing licensees as follows:

- Notify customers to be vigilant about the authenticity of short messages (sms) received regarding withdrawals from bank accounts through ATMs or other electronic means and the use of credit, charge or prepaid cards; and
- Alerting customers not to respond to phishing messages whether verbal or electronic seeking details of account/card.

All licensees should, accordingly, ensure that the card processors and relevant personnel concerned are made aware of this alert. Other precautions against cyber-attacks and necessary controls arising from above must also be revisited.

Should you have any further queries on this matter, please contact your normal supervisory point of contact at the CBB.

Yours faithfully,

  
**Khalid Hamad**

cc: Bahrain Association of Banks