



EDBS/KH/166/2013  
21 August 2013

**Chief Executive Officer**  
All Retail Bank Licensees (Conventional and Islamic)  
Manama  
Kingdom of Bahrain

Dear Sir,

**Automated Teller Machines**

There have been a recent number of complaints from users of ATMs that it is difficult or sometimes impossible at certain times of the day to read the information or prompts on certain ATMs which are located outside of bank premises (outdoors) or are stand-alone.

Retail banks which operate ATMs are therefore required to take the following measures:

1. To review all ATMs and identify ATMs where there is difficulty in reading the screen. A list of affected ATMs should be sent to the CBB within two weeks of the date of this circular.
2. To install measures to allow customers to read displays more easily. These measures may include, but are not limited to: replacing glass on screens which are worn or damaged; increasing the amount of shade available so that the screen is protected from sunlight; installing higher definition/luminosity screens, etc. These measures must be taken by end October 2013. On 1<sup>st</sup> November, 2013 banks with non-compliant ATMs must notify the CBB accordingly. Failure to address these problems would expose the banks to certain enforcement action including the suspension of affected ATMs.
3. All new ATMs must be provided with high definition/luminosity screens such that they can be read easily at all times of day by customers and be located or shaded in such a way that bright sunlight does not make the screen difficult to read. Approval for new ATMs will only be given by the CBB if screens can be read easily.

Yours faithfully,

**Khalid Hamad**