



EDBS/KH/82/2013  
19<sup>th</sup> May, 2013

**Chief Executive Officer**  
All Retail Bank Licensees  
Manama  
Kingdom of Bahrain

Dear Sir,

**Outsourcing of Card Business and Electronic/Internet Banking Services**

The Central Bank of Bahrain ('the CBB') is currently reviewing security measures and other technical features related to card business (credit, charge, debit, and pre-paid cards) as well as electronic/internet banking. In that regard the CBB requires you to provide the following information no later than one week from the date of this circular:

1. Details of the card business activities, and the electronic/Internet banking activities outsourced, including all related intra-Group outsourcing;
2. The name and location of the outsource provider;
3. The control measures in place to manage the outsourcing risk;
4. The period of time the arrangements have been in place;
5. The specific aspects of work which have been outsourced;
6. The name and designation of the person in the Bank who is responsible for monitoring the performance of the provider;
7. When the contractual arrangement is due to expire.

Should you have any query, please do not hesitate to contact the undersigned.

Yours sincerely,

  
Khalid Hamad