

FIFTEENTH CONGRESS OF THE REPUBLIC)
OF THE PHILIPPINES)
First Regular Session)

SENATE
OFFICE OF THE SECRETARY

10 JUL 20 AM 11

SENATE
S. No. 1645

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Introduced by Senator Miriam Defensor Santiago

EXPLANATORY NOTE

As technology increases, more and more people rely on Automated Teller Machines (ATMs) as a method for doing daily banking tasks. While many ATM's currently have braille labels indicating the functions of some buttons, most machines do not have any non-visual method for reading or relaying the sequence of messages that appear on the screen.

A law addressing this concern is not only prudent, but necessary, to ensure that all individuals have an equal opportunity to access these machines.

This bill provides the standards for our ATMs to make them more accessible to our visually impaired citizens.¹


MIRIAM DEFENSOR SANTIAGO

¹ This bill was originally filed in the Fourteenth Congress, Second Regular Session

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1 AN ACT
2 MAKING AUTOMATED TELLER MACHINES ACCESSIBLE TO THE VISUALLY
3 IMPAIRED.
4

5 *Be it enacted by the Senate and the House of Representatives of the Philippines in*
6 *Congress assembled:*
7

8 SECTION 1. *Short Title.* This Act may be known as the “ATM Visually Impaired
9 *Friendly Act*”.

10 SECTION. 2. *Definitions.*

11 a) BANKING INSTITUTION. - A network of commercial, savings, and
12 specialized banks that provide financial services, including accepting deposits and
13 providing loans and credit, money transmission and investment facilities.

14 b) VISUAL TRANSMISSION SYSTEM. - Shall mean the graphic display of
15 information by an automated teller machine.

16 c) AUDIO TRANSMISSION SYSTEM. - Shall mean a system that recites with
17 sonic clarity through a personal listening device substantially the same information that is
18 conveyed by a visual transmission system.

19 d) PERSONAL LISTENING DEVICE. - Shall mean earphones or other similar
20 receiver designed to transmit audio information to an individual, which receiver is
21 placed in the individual’s ear or held up to the ear such that only that individual can hear
22 such audio information.

1 SECTION 3. *Automated Teller Machine Requirements.* - Every banking institution shall
2 maintain the following requirements with respect to each of the automated teller machines within
3 its dominion and control to provide equal access for all individuals:
4

5 a) Any automated teller machine installed on or after the effectivity date of this
6 Act, shall transmit any message through both (i) a visual transmission system, and (ii) an
7 audio transmission system.

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

13 SECTION 4. *Separability Clause.* - If any provision or part thereof, is held invalid or
14 unconstitutional, the remainder of the law or the provision not otherwise affected shall remain
15 valid and subsisting.

16 SECTION 5. *Repealing Clause.* - Any law, presidential decree or issuance, executive
17 order, letter of instruction, administrative order, rule or regulation contrary to, or inconsistent
18 with the provisions of this Act is hereby repealed, modified or amended accordingly.

19 SECTION 6. *Effectivity Clause.* - This Act shall take effect fifteen (15) days after its
20 publication in at least two (2) newspapers of general circulation.
21

22 Approved.