

FIFTEENTH CONGRESS OF THE
REPUBLIC OF THE PHILIPPINES
Third Regular Session

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SENATE

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Senate Bill No. 3363

Introduced by Senator Manny B. Villar

EXPLANATORY NOTE

The first Automatic or Automated Teller Machine, or most commonly known as an ATM was said to be installed in the Kingsdale Shopping Center in Upper Arlington, Ohio in 1959. In simultaneous and independent efforts, engineers in Japan, Sweden, and Britain developed their own cash machines during the early 1960s.¹

With the introduction of ATMs in the Philippines in the 1980s, the concept of electronic banking was born. According to a World Bank report published in 2012, ATMs per 100,000 adults in the Philippines is placed at 14.88 in 2010.

While ATMs in the country currently have Braille dots on the keypad, they do not provide any non-visual method for reading or relaying the messages that appear on the screen, making it difficult for visually impaired people to use them.

In order to promote assistive technology for the blind/visually impaired, the immediate passage of this bill is earnestly sought.


MANNY VILLAR

¹ http://en.wikipedia.org/wiki/Automated_teller_machine

SENATE

S.B. No. 3363

Introduced by SENATOR MANNY VILLAR

**AN ACT
MAKING AUTOMATED TELLER MACHINES ACCESSIBLE TO THE VISUALLY-
IMPAIRED INDIVIDUALS**

Be it enacted by the Senate and the House of Representatives of the Philippines in Congress assembled.

SECTION 1. Title. -This Act shall be known as the "ATM Visually-Impaired Friendly Act".

SECTION 2. Definition of Terms. - The following terms shall have the following meanings/interpretations:

- (a) **BANKING INSTITUTION** - shall mean a network of commercial, savings, and specialized banks that provide financial services, including accepting deposits and providing loans and credit, money transmission and investment facilities.
- (b) **VISUAL TRANSMISSION SYSTEM** - shall mean the graphic display of information by an automated teller machine.
- (c) **AUDIO TRANSMISSION SYSTEM** - shall mean a system that recites with sonic clarity through a personal listening device substantially the same information that is conveyed by a visual transmission system.
- (d) **PERSONAL LISTENING DEVICE** - shall mean earphones or other similar receiver designed to transmit audio information to an individual, which receiver is placed in the individual's ear or held up to the ear such that only that individual can hear such audio information.

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

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

teller machine shall transmit any message through both (i) a visual transmission system, and (ii) an audio transmission system.

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

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

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

Approved,