

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



Senate
Office of the Secretary

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SENATE
S. No. 1435

RECEIVED BY: *ji*

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.*

acc
Miriam Defensor Santiago
MIRIAM DEFENSOR SANTIAGO

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

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

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

4 SECTION 1. *Short Title.* – This Act shall be known as the “ATM Visually Impaired
5 Friendly Act.”

6 SECTION. 2. *Definitions.* – For purposes of this Act, the term—

7 A. BANKING INSTITUTION shall refer to a network of commercial, savings, and
8 specialized banks that provide financial services, including accepting deposits and providing
9 loans and credit, money transmission, and investment facilities.

10 B. VISUAL TRANSMISSION SYSTEM shall mean the graphic display of
11 information by an automated teller machine.

12 C. AUDIO TRANSMISSION SYSTEM shall mean a system that recites with sonic
13 clarity through a personal listening device substantially the same information that is conveyed by
14 a visual transmission system.

15 D. PERSONAL LISTENING DEVICE shall mean earphones or other similar
16 receiver designed to transmit audio information to an individual, which receiver is placed in the
17 individual’s ear or held up to the ear such that only that individual can hear such audio
18 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 A. Any automated teller machine installed on or after the effectivity date of this Act
5 shall transmit any message through both (i) a visual transmission system, and (ii) an audio
6 transmission system with a personal listening device.

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

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

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

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

Approved,