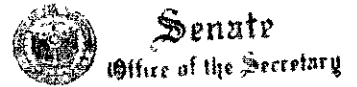


SIXTEENTH CONGRESS OF THE REPUBLIC)
OF THE PHILIPPINES)
Second Regular Session)



'14 JUL -7 A10 :07

SENATE

Senate Bill No. 2301

RECEIVED BY: *ji*

INTRODUCED BY SEN. JINGGOY EJERCITO ESTRADA

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

EXPLANATORY NOTE

The advancement in technology enabled the visually-impaired people to use with ease a number of gadgets and facilities, thus lessening their dependence on other people and limiting the possibility of them being deceived by unscrupulous people.

In line with the endeavor to empower the visually-impaired people, this measure seeks to make automated teller machines (ATMs) accessible to them by installing an audio transmission system in all ATMs to allow them to hear all the information and instructions being displayed visually. To ensure the security and confidentiality of the transaction, this audio transmission system shall have a personal listening device such as earphones such that only the depositor doing the transaction will be able to hear the said information and instructions.

Compared to regular banks which operate on specific banking hours and days on specific locations, visually-impaired persons now have a choice to transact through ATMs which are available in strategic places and are accessible 24 hours, 7 days a week, thus giving them wider and more convenient access to bank transactions.

This measure was previously filed by Sen. Manny Villar in the 15th Congress. The immediate passage of this bill is earnestly sought.


JINGGOY EJERCITO ESTRADA
Senator

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

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

3
4
5 **SEC. 2.** *Definition of Terms.* – The following terms, as used in this Act, shall
6 mean:

7
8 (a) “Banking Institution” – a network of commercial, savings, and specialized
9 banks that provide financial services, including accepting deposits and
10 providing loans and credit, money transmission and investment facilities;

11
12 (b) “Visual Transmission System” – the graphic display of information by an
13 automated teller machine;

14
15 (c) “Audio Transmission System” – a system that recites with sonic clarity
16 through a personal listening device substantially the same information that
17 is conveyed by a visual transmission system;

18
19 (d) “Personal Listening Device” – earphones or other similar receiver
20 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
22 individual can hear such audio information.

23
24
25 **SEC. 3.** *Automated Teller Machine Requirements.* – Every banking institution
26 shall maintain the following requirements with respect to each of the automated
27 teller machines within its dominion and control to provide equal access for all
28 individuals:

29
30 (a) Any automated teller machine installed on or after the effectivity date of
31 this Act shall transmit any message through both (i) a visual transmission
32 system, and (ii) an audio transmission system;

1 (b) Any automated teller machine installed prior to the effective date of this
2 Act shall, whenever an upgrade or replacement of such automated teller
3 machine becomes necessary, be upgraded or replaced in such a manner
4 so that such automated teller machine shall transmit any message through
5 both (i) a visual transmission system, and (ii) an audio transmission
6 system.
7

8
9 **SEC. 4. *Separability Clause.*** – If any provision of this Act shall at any time be
10 found to be unconstitutional or invalid, the remainder thereof not affected by such
11 declaration shall remain in full force and effect.
12

13
14 **SEC. 5. *Repealing Clause.*** – All laws, decrees, rules or regulations inconsistent
15 with the provisions of this Act are hereby repealed or modified accordingly.
16

17
18 **SEC. 6. *Effectivity Clause.*** – This Act shall take effect after fifteen (15) days
19 following its complete publication in two (2) newspapers of general circulation.
20

21
22
23
24
25 *Approved,*