

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



Senate  
Office of the Secretary

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SENATE  
P.S. Res. No. 811

RECEIVED BY: *ji*

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Introduced by Senator Manuel "Lito" M. Lapid

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**RESOLUTION**

**DIRECTING THE COMMITTEES ON BANKS, FINANCIAL INSTITUTIONS AND CURRENCIES, PUBLIC ORDER AND DANGEROUS DRUGS, AND OTHER APPROPRIATE SENATE COMMITTEES TO CONDUCT AN INVESTIGATION, IN AID OF LEGISLATION, ON THE ALARMING INCREASE IN THE INCIDENCE OF ATM SKIMMING AND INQUIRE ON THE MEASURES BEING UNDERTAKEN BY OUR BANKS AND THE BANGKO SENTRAL NG PILIPINAS TO ADDRESS THIS PROBLEM AND SAFEGUARD DEPOSITORS FROM THIS TYPE OF ELECTRONIC FRAUD.**

***WHEREAS, ATM Skimming is a criminal activity that involves the use of devices that secretly record bank account information from ATM machines and using the same to steal money from the depositors' account;***

***WHEREAS, the Philippine National Police Anti-Cyber Crime Group has already identified various modus operandi by which thieves obtain data from Automated Teller Machines (ATM) by fitting skimmers which look very similar to the original card readers, use of keypad overlays, and hidden cameras onto ATM machines;***

***WHEREAS, records from banks and financial institutions reveal that depositors lost about Php220 million to ATM Skimming in the year 2013;***

***WHEREAS, despite the actions undertaken by the Bangko Sentral ng Pilipinas to address this devious scheme, the perpetrators find other ways to perpetuate their modus, underlining the need for more serious actions that would actually combat this sophisticated form of syndicated fraud;***

***WHEREAS, there is a need to act on this pressing concern as it does not only lead to the loss of the money of innocent depositors but more importantly, it may undermine the trust of the people in the banking system.***

**RESOLVED, AS IT IS HEREBY RESOLVED,** that the Senate of the Philippines directs the committees on Banks, Financial Institutions and Currencies, Public Order and Dangerous Drugs, and other appropriate Senate Committees to conduct an investigation, in aid of legislation, on the alarming increase in the incidence of ATM skimming and inquire on the measures being undertaken by our banks and the Bangko Sentral ng Pilipinas to address this problem and safeguard depositors from this type of electronic fraud.

***Adopted,***

  
9/16 **MANUEL "LITO" M. LAPID**  
Senator 