



Senate
Office of the Secretary

SEVENTEENTH CONGRESS OF THE REPUBLIC)
OF THE PHILIPPINES)
Third Regular Session)

'19 JAN 14 P 6 :09

SENATE
S.B. NO. 2145

RECEIVED 

Introduced by Senator Maria Lourdes Nancy S. Binay


AN ACT
EXTENDING THE SERVICES OF AUTOMATED TELLER MACHINES TO
VISUALLY-IMPAIRED INDIVIDUALS

EXPLANATORY NOTE

Technology nowadays is quickly progressing and has made various aides to cater to the needs of persons with disabilities. Services like the automated teller machines (ATMs) have Braille patterns installed on the buttons of the machine in order to make the service available for the use of hearing-impaired individuals. The technology for the hearing-impaired is currently available. However, ATMs are still unfit to service the visually-impaired individuals.

This measure seeks to extend the services of ATMs to visually-impaired individuals by installing an audio transmission system in all ATMs which aims to promote the self-sufficiency of visually-impaired individuals while ensuring the security and confidentiality of electronic banking transactions done through ATMs.

In view of the foregoing, the passage of this measure is earnestly sought.


MARIA LOURDES NANCY S. BINAY
Senator

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VISUALLY-IMPAIRED INDIVIDUALS**

*Be it enacted by the Senate and 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 Sec. 2. *Declaration of Policy.* – The following terms, as used in this Act,
5 shall mean:

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

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

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

16 (D) “Personal Listening Device” – earphones or other similar
17 receiver designed to transmit audio information to an
18 individual, which receiver is placed in the individual’s ear or

1 held up to the ear such that only that individual can hear such
2 audio information.

3
4 Sec. 3. *Automated Teller Machine Requirements.* – Every banking
5 institution shall maintain the following requirements with respect to each of the
6 automated teller machines with its dominion and control to provide equal access
7 for all individuals:

8 (A) Any automated teller machine installed on or after the
9 effectivity date of this Act shall transmit any message through
10 both (i) a visual transmission system, and (ii) an audio
11 transmission system;

12 (B) Any automated teller machine installed prior to the effective
13 date of this Act shall, whenever an upgrade or replacement of
14 such automated teller machine becomes necessary, be
15 upgraded or replaced in such a manner so that such
16 automated teller machine shall transmit any message through
17 both (i) a visual transmission system, and (ii) an audio
18 transmission system.

19
20 Sec. 4. *Separability Clause.* – If any provision of this Act shall at any time
21 be found to be unconstitutional or invalid, the remainder thereof not affected by
22 such declaration shall remain in full force and effect.

23
24 Sec. 5. *Repealing Clause.* – All laws, decrees, rules or regulations
25 inconsistent with the provisions of this Act are hereby repealed or modified
26 accordingly.

27
28 Sec. 6. *Effectivity Clause.* – This Act shall take effect after fifteen (15)
29 days following its complete publication in two (2) newspapers of general
30 circulation.