



EDBS/KH/236/2013
11th December, 2013

The Chief Executive Officer
All Conventional/Islamic Retail Banks & Financing Companies
Manama
Kingdom of Bahrain

Dear Sirs,

Skimming Frauds at ATMs

The Central Bank of Bahrain has been notified of a number of incidents of ATM frauds involving the debit and credit cards of different banks which are subjected to skimming, in one of the country in the region very recently. Under this skimming, the fraudster's inserted a micro-device into the already installed 'anti-skimming device' for ATMs to carry out the skimming of the cards.

The CBB wishes to warn the banks to remain vigilant to such attempts of skimming at ATMs and ensure that adequate security and other preemptive measures are taken to ensure safety of ATM Debit /credit cards users and prevent any incident of skimming at ATMs.

In this regard, the banks are encouraged to take as many precautions as they can without causing much inconvenience to their customers. Such measures may inter alia include review of transaction authorization mechanism in the bank, advising customers to change their PIN, warning card users to remain alert while withdrawing cash from ATMs, temporarily limiting the cash withdrawal per transaction, limiting the number of ATM transactions per day, issuing transaction alerts advising customers of any withdrawals from their accounts etc.

If any bank receives such complaints from its customers it should immediately alert the CBB.

Yours faithfully,


Khalid Hamad