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The Governor

DIRECTIVE N° 01/2013 OF 19/04/2013 OF THE NATIONAL BANK OF RWANDA ON MONITORING OF AUTOMATED TELLER MACHINES

Pursuant to Law n° 55/2007 of 30/11/2007 governing the Central Bank of Rwanda, especially in Articles 6, 53 and 56;

Pursuant to Law n°03/2010 of 26/02/2010 concerning payment system, especially in Articles 7 and 8;

Pursuant to Regulation n°06/2010 of 27/12/2010 of the National Bank of Rwanda relating to the oversight of payment systems and the activities of payment service providers, especially in article 3;

The National Bank of Rwanda hereinafter referred to as "Central Bank", decrees:

Article one: Purpose of the Directive

This directive aims at establishing minimum requirements applicable to financial institutions in monitoring the Automated Teller Machines (ATMs) they deploy.

For the purpose of this directive, financial institutions include banks and microfinance institutions and any other institution authorised to provide payment services using ATMs.

Article 2: Requirements for ATM monitoring

Financial institutions shall monitor on daily basis the functioning of the ATMs that they deploy. Financial institutions are required to:

- a) Have at all times a team in charge of monitoring of ATMs;
- b) Allow the regulator or BNR designated agent to access to the ATMs monitoring portal;
- c) Put in place ATM monitoring system to enable them to monitor online and offline the operations of ATMs.

For the purpose of article 2, ATM monitoring system includes IT based system, procedures, and the personnel in charge of ATMs monitoring.

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Article 3: Role of ATM monitoring System

ATM monitoring system shall, at a minimum:

- a) Identify the balance of banknotes in cassette;
- b) Alert the financial institutions to any incidents including but not limited to vault shortage, theft, hardware and software malfunction, and network uptime.

Financial institutions shall install CCTV cameras at the ATMs locations to capture images including, but not limited to, a picture of person, cash taken, and the card holder accepting the receipts and money. In any case, the cameras specified under this paragraph shall not transmit a signal to a keyboard of ATMs.

Article 4: Monitoring and reporting

Financial institutions shall submit monitoring report to the Central Bank on weekly basis in accordance with the format provided under appendix to this Directive. The report shall include statistics on:

- a) ATM uptime;
- b) Network uptime ;
- c) Redundant link;
- d) Incidents on hardware and network;
- e) Preventive maintenance to the incidents specified under point d) of the present article;
- f) Transactions percentage indicating successful and failed transactions.

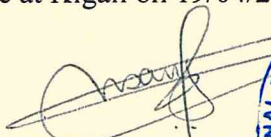
Article 5: Repealing provision

All prior provisions contrary to this Directive are hereby repealed.

Article 6: Commencement

This Directive shall come into force on the date of its signature.

Done at Kigali on 19/04/2013


Dr NSANZABAGANWA Monique
Vice Governor and Acting Governor

