



MODULE	GR: General Requirements
CHAPTER	GR-5B: Security Measures for Payment Service Providers Owning or Operating Cash Dispensing Machines (CDMs) or Kiosks

GR-5B.1 Physical Security Measures for Payment Service Providers Owning or Operating Cash Dispensing Machines (CDMs) or Kiosks

General Requirement

GR-5B.1.1 Where CDMs/Kiosks are installed at an outdoor location, the Payment Service Providers (PSPs) must provide adequate shade covering the area above the customers and the machine.

Record Keeping

GR-5B.1.2 PSPs must record the details of the site risk assessments and retain such records for a period of five years from the date of the CDMs/Kiosks installation, or for any other period required by the Ministry of the Interior or the CBB from time to time, whichever is the longer.

CDM/ Kiosk Alarms

GR-5B.1.3 In addition to alarming the premises, PSPs must alarm the CDM/Kiosk itself, in a way which activates audibly when the CDM/Kiosk is under attack. The system must be monitored by remote signaling to an appropriate local police response designated by the Ministry of Interior. PSPs must consider the following:

- (a) The design of the system must ensure that the CDMs/Kiosks have a panic alarm installed;
- (b) The design of the system must give an immediate, system controlled warning of an attack on the CDMs/Kiosks, and all CDMs/ Kiosks must be fitted with fully operational fraud detection and inhibiting devices;
- (c) A maintenance record must be kept for the alarm detection system and routine maintenance must be conducted in accordance with at least the manufacturer's recommendations. The minimum must be two planned maintenance visits and tests every 6 months; and
- (d) The alarm system must be monitored by the PSP's head office 24 hours daily. It must automatically generate an alarm signal if the telephone/internet line fails or is cut.



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Closed-circuit Television (CCTV)

GR-5B.1.4 PSPs must ensure that the Cash Dispensing Machines (CDMs) and Kiosks owned and operated by them are equipped with closed-circuit television (CCTV). The location of camera installation must be carefully chosen to ensure that images of the CDM/Kiosk are recorded, however keypad entry or the screen of the CDM/Kiosk must not be captured by the CCTV recording. The camera must support the detection of the attachment of alien devices to the fascia (external body) and possess the ability to generate an alarm for remote monitoring if the camera is blocked or otherwise disabled.

GR-5B.1.5 As a minimum, the CCTV activity must be recorded (preferably in digital format) and, where risk dictates, remotely monitored by the PSP's head office.

GR-5B.1.6 When a CDM or Kiosk is located in an area where a public CCTV system operates, the PSP must liaise with the authority responsible for the CCTV system to include the CDM/Kiosk site in any preset automatic camera settings and request regular sweeps of the site. The CCTV system must not be able to view the CDM/Kiosk keypad or screen, thereby preventing observation of PIN entry.

GR-5B.1.7 PSPs must ensure that the specifications of CCTV cameras meet the following minimum requirements:

(a) Analogue Cameras:

Resolution – Minimum 700 TVL

Lens – Vari-focal lenses from 2.8 to 12mm

Sensitivity – Minimum 0.5 Luminance (Lux) without Infrared (IR), 0 Lux with IR

IR – At least 10 to 20 meters (Camera that detects motion)

(b) IP Cameras:

Resolution – 2 MP – 1080 p

Lens – Vari-focal lenses from 2.8 to 12mm

Sensitivity – Minimum 0.5 Lux without IR, 0 Lux with IR

IR – At least 10 to 20 meters



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CCTV Network Systems

GR-5B.1.8 Notices of CCTV cameras in operation must be put up for the attention of the public. CCTV records must be maintained for a minimum 45-day period. The transmission rate (in terms of the number of frames per second) must be high enough to make for effective monitoring. The CCTV system must be operational 24 hours per day.

CDMs/Kiosks Lighting

GR-5B.1.9 Banks must ensure that adequate and effective lighting is operational at all times within the CDMs/Kiosks environment. The standard of the proposed lighting must be agreed with the Ministry of the Interior and other relevant authorities, and tested at least once every three months to ensure that the lighting is in good working order.

Fire Alarm

GR-5B.1.10 PSPs must ensure that effective fire alarm and fire defense measures, such as a sprinkler, are installed and functioning for all CDMs/Kiosks. These alarms must be linked to the main offices of the PSP.

Cash Replenishment

GR-5B.1.11 All physical cash movements between PSP offices and offsite CDMs/Kiosks must be performed by specialized service providers.

CDMs/Kiosks Service and Maintenance

GR-5B.1.12 PSPs must maintain a list of all details on maintenance, replenishment and inspection visits by staff or other authorized parties.



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GR-5B.2 CDM/Kiosk Security Measures: Hardware/ Software

GR-5B.2.1 Entry to sensitive areas by the PSP staff or other authorized parties into the CDM/Kiosk environment/surroundings must be controlled, monitored and recorded. The names of the persons accessing the area; the date; and the time of access to and exit from the area must be recorded. CCTV cameras must be installed, and used to record all activities within the CDM/Kiosk environment.

GR-5B.2.2 The applicable standards relating to Payment Card Industry (PCI), PIN Transaction Security (PTS), and Point of Interaction (POI) requirements must, in all instances, be fully complied with.

GR-5B-2.3 PSPs must ensure that the integration of Secure Card Readers, (SCRs) and, if applicable, any mechanism protecting the SCRs are properly implemented and fully comply with the guidelines provided by the device vendor. SCRs must be approved by and fully comply with all Payment Card Industry standards at all times.

GR-5B-2.4 PSPs must ensure that all CDMs/Kiosks are equipped with mechanisms which prevent skimming attacks. There must be no known or demonstrable way to disable or defeat the above-mentioned mechanisms, or to install an external or internal skimming device.