



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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August 14, 2018

The Chief Executive Officers
All Urban Co-operative Banks (UCBs)
Gujarat

Dear Sir/Madam

Security and Risk Mitigation measures related to Card Present (CP) transactions

As you are aware, Department of Payment and Settlement Systems (DPSS) had issued detailed guidelines/ instructions to banks on the security issues and measures related to Card Present (CP) transactions at ATMs and POS delivery channels.

2. With regard to CP transactions at ATMs, banks were specifically advised to secure the technology infrastructure {Unique Key Per Terminal (UKPT), Terminal Line Encryption (TLE) etc.}, enable the ATMs to accept EMV and Chip Based Cards as also issue such cards when issued afresh, implementation of improved fraud risk management practices, etc.

3. In order to prevent incidents of ATM theft/frauds including those through injecting malware at ATM switch level, banks are advised to implement the above-mentioned instructions scrupulously. Further, banks are also advised to implement other security measures such as ant-skimming and whitelisting solution, upgrade ATMs with supported version of operating system, BIOS Password, disabling of USB ports and auto run facility, applying latest patch of operating system, time based admin access, etc.

4. Please acknowledge receipt

Yours faithfully,

(N.R. Ogale)

Asst General Manager