



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

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DPSS. CO.PD.No. 289/02.10.002/2013-2014

August 1, 2013

The Chairman and Managing Director / Chief Executive Officers
All Scheduled Commercial Banks including RRBs /
Urban Co-operative Banks / State Co-operative Banks /
District Central Co-operative Banks

Madam / Dear Sir,

ATM transactions – Enhancement of customer service

The Reserve Bank of India has, over a period of time, issued a number of instructions to banks regarding enhancement of customer service as well as handling of customer complaints at ATMs. Despite this, certain operational issues continue to persist giving rise to customer complaints / suggestions on the matter.

2. Based on a review of the developments and with a view to further improve the customer service through enhancement of efficiency in ATM operations, banks are advised to initiate action as below:

- a) The message regarding non-availability of cash in ATMs should be displayed before the transaction is initiated by the customer. Banks may exercise option to display such notices either on screen or in some other way.
- b) The ATM ID may be displayed clearly in the ATM premises to enable a customer to quote the same while making a complaint / suggestion.
- c) Reiterating our earlier instructions, issued vide [circulars, DPSS.CO.PD.2018/02.10.002/2009-10 dated March 19, 2010; DPSS.CO.PD.2359/02.10.002/2009-10 dated May 3, 2010, DPSS. No. 2753/02.10.02/2009-2010 dated June 15, 2010](#) and [DPSS.CO.PD. No. 52/02.10.02/2010-2011 dated July 6, 2010](#), banks are advised to make available the forms for lodging ATM complaints within the ATM premises and also display the name and phone number of the officials with whom the complaint can be lodged. This will help in avoiding delays in lodging complaints.

- d) Banks may make available sufficient toll-free phone numbers for lodging complaints / reporting and blocking lost cards to avoid delays and also attend the requests on priority. Local helpline numbers (city-wise / centre wise) should also be increased and should be prominently displayed in the ATM premises / banks' web-site.
- e) Banks may proactively register the mobile numbers / e-mail IDs of their customers for sending alerts and also educate their customers to intimate changes, if any. A time-bound programme for updation of mobile number and or e-mail of all existing accounts may be drawn up. These details should be updated periodically along with KYC details.
- f) To prevent fraudulent withdrawal at ATMs, RBI had mandated requirement of PIN entry for each and every transaction, including balance enquiry transactions. Banks already have in place time limits for completion of transactions at ATMs. However, as an additional safety measure, it is advised that the time out sessions should be enabled for all screens / stages of ATM transaction keeping in view the time required for such functions in normal course. Bank may ensure that no time extensions are allowed beyond a reasonable limit at any stage of the transaction.
- g) Creating awareness about electronic banking products is of utmost importance to prevent frauds taking place in this field and also to make customers aware of their rights and responsibilities. In view of changes taking place in this field, banks, in collaboration with Indian Banks' Association, may run advertisement campaign in both, print and electronic media at regular intervals.

3. Please acknowledge receipt and ensure compliance.

Yours faithfully

(Vijay Chugh)
Chief General Manager