



**REPUBLIC OF ALBANIA  
BANK OF ALBANIA  
SUPERVISORY COUNCIL**

**DECISION  
No. 67, dated 1.6.2016**

**ON**

**APPROVAL OF REGULATION “ON MINIMUM SECURITY REQUIREMENTS REGARDING  
PREMISES WHERE BANKING AND FINANCIAL ACTIVITIES ARE CONDUCTED AND  
TRANSPORTATION OF MONETARY VALUES”**

Pursuant to Article 43 (c) of the Law No. 8269 dated 23.12.1997 “On the Bank of Albania”, as amended, having regard to the proposal from the Supervision Department, and Security and Protection Department, the Supervisory Council of the Bank of Albania;

**DECIDED:**

1. To approve the regulation “On minimum security requirements regarding premises where banking and financial activities are conducted and transportation of monetary values” in accordance with the text attached to this decision.
2. The Bank of Albania's Supervision Department and Safety and Security Department are responsible for the implementation of this Decision.
3. The Research Department is responsible for the publication of this Regulation in Official Bulletin of the Bank of Albania and in the Official Journal of Republic of Albania.
4. Upon entry into force of this decision, the regulation: "On minimum security requirements where banking and financial activities are conducted" approved by Bank of Albania's Supervisory Council decision No. 04, dated 19.01.2011, shall be abrogated.

This decision shall enter into force 15 (fifteen) days after its publication in the Official Journal of the Republic of Albania.

**SECRETARY**

**CHAIRMAN**

**Elvis ÇIBUKU**

**Gent SEJKO**

## **REGULATION**

### **“ON MINIMUM SECURITY REQUIREMENTS REGARDING PREMISES WHERE BANKING AND FINANCIAL ACTIVITIES ARE CONDUCTED AND TRANSPORTATION OF MONETARY VALUES”**

(Adopted with decision No. 67, dated 01.06.2016, amended by the Decision No.107, dated 05.10.2016 and by the Decision No.63, dated 24.11.2021 of the Supervisory Council of the Bank of Albania)

#### **CHAPTER I General provisions**

##### **Article 1 Subject matter**

This regulation shall set out the minimum security requirements regarding the premises where banking and/or financial activities are conducted and the transportation of monetary values, for the normal and safe performance of these activities.

##### **Article 2 Legal grounds**

This regulation is issued pursuant to Article 1, paragraph 4 (b), Article 12 (a), Article 70, paragraph 1 of the Law No. 8269, dated 23.12.1997 “On the Bank of Albania”, as amended, <sup>1</sup>articles 57, paragraph 2, 58 and 126 of the Law No. 9662, dated 18.12.2006 “On banks in the Republic of Albania”, as amended, <sup>2</sup>of the Law No. 55/2020, dated 30.04.2020 “On payment services” <sup>3</sup>as well as of Article 61, letter "b" and article 65, point 4 of Law No.52/2016 dated 19.05.2016 "On savings and loan associations and their unions";

##### **Article 3 Scope of application**

This regulation shall apply on banks, branches of foreign banks, <sup>4</sup>payment institutions and electronic money institutions, foreign exchange bureaus, <sup>5</sup>savings and loan associations and their unions and non-bank financial institutions that conduct financial activities through own counters and/or agents.

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<sup>1</sup> Amended upon the Supervisory Council decision No. 63, dated 24.11.2021.

<sup>2</sup> Added upon the Supervisory Council decision No. 63, dated 24.11.2021.

<sup>3</sup> Added upon the Supervisory Council decision No. 107, dated 05.10.2016.

<sup>4</sup> Added upon the Supervisory Council decision No. 63, dated 24.11.2021.

<sup>5</sup> Added upon the Supervisory Council decision No. 107, dated 05.10.2016.

## **Article 4**

### **Definitions**

1. The terms used in this Regulation shall have the same meaning as those defined under Article 4 of the Law No. 9662, dated 18.12.2006 “On Banks in the Republic of Albania,”<sup>6</sup> under Article 5 of the Law No.55/2020, dated 30.04.2021 “On payment services”<sup>7</sup> and in Article 3 of the Law No.52/2016 dated 05.19.2016 "On savings and loan associations and their unions”.
2. In addition to paragraph 1 of this Article, for the purpose of implementing this Regulation, the following terms shall mean:
  - a) <sup>8</sup>**Agent** – shall have the same meaning with the term “agent” as set forth in the law “On payment services” and with the term “agent of electronic money institution” as set forth in the regulation “On the licencing of payment institutions and electronic money institutions and the registration of payment service providers”;
  - b) **Counter** – is the section which provides a security distance between the tellers’ area and the customers’ area;
  - c) **Tellers’ area** - is the area, which serves as a work place for tellers;
  - d) **Saving and management area of monetary values** – is the area inside the premises where the strongbox is placed;
  - e) **Safety** - shall imply the set of measures taken to protect the personnel, customers, monetary values, premises and assets of the subjects of this regulation;
  - f) **Electronic security systems** - are electronic systems of fire protection, alarm, access control, monitoring, scanning, communication, etc.
  - g) **External security** - is the service provided with personnel. This service is conducted outside the premises of the bank or foreign bank branch.
  - h) **Internal security** – is the service provided by personnel. This service is conducted within the premises of the bank or foreign bank branch to ensure the bank's security.
  - i) <sup>9</sup>**ATM** - (Automated Teller Machine) - shall have the same meaning with the term set forth in the law “On payment services”;

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<sup>6</sup> Added upon the Supervisory Council decision No. 63, dated 24.11.2021.

<sup>7</sup> Added upon the Supervisory Council decision No. 107, dated 05.10.2016.

<sup>8</sup> Amended upon the Supervisory Council decision No. 63, dated 24.11.2021.

<sup>9</sup> Amended upon the Supervisory Council decision No. 63, dated 24.11.2021.

- j) **PPSS** - Private Physical Security Service is the company established, licensed and operating under the provisions of Law no. 75/2014 "On private physical security service";
- k) **FPR** - is the service of the Fire Protection and Rescue, regulated under the Law No. 152, dated 12.21.2015 "On fire protection and salvation";
- l) **Law enforcement agencies** - shall imply the State Police, the National Intelligence Service, the Security of Classified Information Department, Personal Data Protection Commissioner, prosecution, courts, Money Laundering Directorate and other similar institutions;
- m) **Banks** - are banks and branches of foreign banks licensed by the Bank of Albania under the law No. 9662, dated 18.12.2006 "On banks in the Republic of Albania", as amended.

## **Chapter II**

### **Minimum requirements for security and transportation of monetary values in banks**

#### **Article 5**

##### **Safety procedures and structures**

1. Banks shall draft and approve procedures for the safety of their employees, customers, monetary values and assets.
2. The bank shall have in their organisational structure a special unit for the security, which is in charge of:
  - a) planning, drafting, coordination, implementation and monitoring of security procedures and measures;
  - b) implementation of laws and bylaws pertaining to security, in the regulatory acts of the bank / branch of a foreign bank;
  - c) coordination with law enforcement agencies or other institutions on security and civil emergency matters.
3. An employee shall be assigned in each branch and agency of the bank, who, in addition to his duties, is responsible for the implementation of security procedures and measures.
4. The Bank shall update and review periodically the security procedures and measures.

**Article 6**  
**General requirements for safety in bank premises**

1. The bank carries out the activities within the premises, which meet the following requirements:
  - a) provide the needed space and adequate conditions for storing the documentation and the monetary values.
  - b) have received the approval by the FPR on the adopted measures against fire;
  - c) are easily accessible by specialised units of security and transportation of monetary values;
  - d) have clearly separated areas, as following:
    - i. customers' area
    - ii. tellers' area
    - iii. area for storing physical monetary values
    - iv. area where the information technology equipment are installed;
  - e) are equipped with a second line and continuing electric power supply.
2. The banks shall sign an insurance contract for physical monetary values with an insurance company licensed by the Financial Supervision Authority.
3. The banks shall inform the Police Station in the districts where the new branches and/or its agency shall be opened or transferred.
4. The bank shall sign a contract with PPSS, with regard to:
  - i. receiving and verification of an alarm signal (License for Sub category "I.3.A");
  - ii. external and/or internal security (Licence for Sub-category "I.3.A");
  - iii. transportation of monetary values (Licence for Sub-category "I.3.B")
5. Contracts under paragraph 4 of this article shall specify the bank, branch or agency for which this contract is signed.
6. <sup>10</sup>Banks, solely in capacity of a payment service provider that operate with agents, as set forth in the law "On payment services", are responsible for verifying the implementation of the requirements laid down in this regulation by the agents.

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<sup>10</sup> Added upon the Supervisory Council decision No. 63, dated 24.11.2021.

**Article 7**  
**Requirements for the bank tellers' area**

1. Bank tellers' area as should meet the following security requirements:
  - a) It should be installed in a special premise and separated from the other areas through the "bank counter"
  - b) It should be monitored by cameras;
  - c) It should contain alarm buttons in each work station of the bank tellers; and
  - d) It should have mini-strongboxes or special drawers for holding physical monetary values.

**Article 8**  
**Requirements for area of the storage and management of monetary values**

1. The security conditions for the storage and management of the monetary values should meet the following requirements:
  - a) be a safe place, completely separated from the other areas;
  - b) have approved procedures for access in this area;
  - c) have in place electronic protection with:
    - i. seismic detection sensors;
    - ii. motion detection sensors;
    - iii. smoke detection sensors;
  - d) have in place camera monitoring system for:
    - i. access to this area,
    - ii. internal premises.

**Article 9**  
**Requirements for the area where information technology systems are placed**

1. The Information Technology systems shall be placed in a special area and within the bank premises.
2. The banks shall meet the following security conditions as regards the area where the information technology systems are installed:
  - a) be a completely separated area from the other premises;

- b) have approved procedures for access in this area;
- c) have in place electronic protection with:
  - i. motion sensors,
  - ii. smoke detection sensors,
- d) have in place camera monitoring system for:
  - i. access to this area,
  - ii. its internal premises.

### **Article 10**

#### **Requirements for protection with electronic equipment**

1. The bank shall take protection measures via electronic equipment for the premises where they conduct their activity.
2. The bank, for the protection of the premises via electronic equipment, in addition to the definitions of articles 7, 8 and 9, shall meet the following security conditions:
  - a) have in place cameras which record uninterruptedly, the following areas:
    - i. external façade of the bank at the entrance to the internal premises
    - ii. customers' area
    - iii. bank counter
    - iv. ATM transactions
    - v. passageways and internal premises of the bank where the procedures of receiving and delivering monetary values are carried out.
  - b) have in place special digital devices for image recording . These devices should:
    - i. be installed within a safe premise, excluding the area where monetary values are stored;
    - ii. keep video records for at least 15 (fifteen) days;
  - c) shall monitor the bank areas, when there are no direct views, of the:
    - i. office of branch / agency manager;
    - ii. office of security manager;
  - d) have in place electronic protection provided by:
    - i. motion detection sensors;
    - ii. smoke detection sensors,
    - iii. moisture detection sensors,
    - iv. panic buttons installed in manager's office or in security officer's office,
    - v. internal or external alarm sirens.

- e) have in place systems for the transmission of the alarm signal to at least one of the following control centres:
  - i. relevant structures of the State Police;
  - ii. operator room of PPSS, with which it has signed a contract
  - iii. security unit of the bank.
- 3. The implementation, processing, management and storage of data obtained from electronic security systems is made in accordance with the law "On personal data protection" and the respective regulations issued for its implementation
- 4. The procedures for implementation, management and operation of security systems are constantly monitored by the security unit at the bank, established in Article 5, paragraph 2 of this regulation.

### **Article 11**

#### **Requirements for protection through security personnel**

- 1. The banks shall take measures for the protection with security personnel of the premises wherein they conduct their activity, under the law No: 75/2014 "On private physical security service";
- 2. Bank agencies are excluded from the stipulations of paragraph 1 of this article, whose measures are assessed by the bank itself, in relation to the perceived risk.
- 3. Bank shall also take measures for the external security of premises where they conduct the activity, during and after working hours, in relation to the perceived risk. Even in this case, security measures are carried out by certified employees under law No. 75/2014 "On private physical security service";

### **Article 12**

#### **Requirements for the transportation of monetary values**

- 1. The banks shall take measures for the secured transportation of the monetary values.
- 2. The transportation of monetary values shall be carried out according to the requirements set forth in the Law No. 75/2014 dated 10.07.2014 "On private physical security service", and the bylaws issued for its implementation.
- 3. The transportation of monetary values shall be carried out by employees of the PPSS service, equipped with a licence of category "I.3.B".



## Chapter III

### **Minimum security conditions in the premises of the non-bank financial institutions, foreign exchange bureaus, savings and loan associations and their unions, payment institutions and electronic money institutions, which carry out the activity through counters and/or agents<sup>11</sup>**

#### **Article 13 Requirements for the premises security**

1. The foreign exchange bureaus, <sup>12</sup>savings and loan associations and their unions, <sup>13</sup>payment institutions, electronic money institutions and other non-bank institutions, which carry out the financial activity through own counters and/or agents shall carry out the activity within the premises which meet the following security requirements:
  - a) are easily reachable from specialised security units;
  - b) have the needed spaces and adequate conditions for storing the documentation and the monetary values;
  - c) have clearly separated areas:
    - i. customers' area
    - ii. tellers' area
  - d) The tellers' area shall meet the following conditions:
    - i. it is located in a separated and restricted area from the other areas with a "counter",
    - ii. the monetary values are placed within mini-valuts,
    - iii. it is monitored by cameras.
2. The foreign exchange bureaus, <sup>14</sup>payment institutions, electronic money institutions and other non-bank financial institutions, which conduct financial activity in business/shopping centres, are excluded from the implementation of sub-paragraph "i", letter "c" of paragraph 1 of this Article.
3. The foreign exchange bureaus, <sup>15</sup>savings and loan associations and their unions, <sup>16</sup>payment institutions, electronic money institutions and other non-bank financial institutions, which conduct financial activity through counters in the premises where

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<sup>11</sup> Amended upon the Supervisory Council decision No. 63, dated 24.11.2021.

<sup>12</sup> Added upon the Supervisory Council decision No. 107, dated 05.10.2016.

<sup>13</sup> Added upon the Supervisory Council decision No. 63, dated 24.11.2021.

<sup>14</sup> Added upon the Supervisory Council decision No. 63, dated 24.11.2021.

<sup>15</sup> Added upon the Supervisory Council decision No. 107, dated 05.10.2016.

<sup>16</sup> Added upon the Supervisory Council decision No. 63, dated 24.11.2021.

they conduct their activity, shall have in place a monitoring system, which consists of:

- a) cameras, which record uninterruptedly all the institution's premises;
  - b) digital devices for image recording , which:
    - i. are installed within the bank tellers' area, and
    - ii. the time for record storing shall be at least 5 (five) days;
4. The implementation, processing, management and storage of data obtained from electronic security systems is made in accordance with the law "On personal data protection" and the bylaws issued for its implementation.
5. The foreign exchange bureaus, <sup>17</sup>savings and loan associations and their unions, <sup>18</sup>payment institutions, electronic money institutions and non-bank financial institutions, which conduct financial activity through own counters and/or agents, shall inform the Police Station for the districts where the new branches and/or agencies shall be opened or transferred.
6. Non-bank financial institutions, <sup>19</sup>payment institutions and electronic money institutions which conduct activity through own counters and/ or agents, are responsible for the verification of the implementation of this regulation by the latter.

## **Chapter IV**

### **Final provisions**

#### **Article 14**

#### **Supervision**

1. Every year and whenever there is a change, the bank shall submit to the Bank of Albania (Security and Protection Department ), a copy of the documentation for:
- a) The contracts signed with PPSS for:
    - i. receiving and verification of alarm signal,
    - ii. external or internal security
    - iii. transportation of monetary values
  - b) The licenses (photocopies) of sub category "I.3.A" and "I.3.B" of PPSS with which the institution has signed a contract;

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<sup>17</sup> Added upon the Supervisory Council decision No. 107, dated 05.10.2016.

<sup>18</sup> Added upon the Supervisory Council decision No. 63, dated 24.11.2021.

<sup>19</sup> Added upon the Supervisory Council decision No. 63, dated 24.11.2021.

- c) The list of armoured vehicles to ensure the transportation of monetary values, where they shall identify:
    - i. plates and the type of vehicle;
    - ii. information/data on the driver;
    - iii. a copy of the authorisation issued from the General Directorate of the State Police.
  - d) The list of employees assigned to work with monetary values alongside with relevant certificates.
- 2. The subjects of this regulation shall inform the Bank of Albania's Supervision Department, in case of changing the place of the premises where they conduct their activity.
  - 3. The Supervision Department of the Bank of Albania, upon notification in accordance with paragraph 2 of this Article, shall require the Security and Protection Department of the Bank of Albania to inspect the premises for compliance with the requirements set forth in this regulation.
  - 4. The Supervision Department of the Bank of the Albania, for the implementation of requirements of Article 5 in this regulation, at any time, may ask the Security and Protection Department of the Bank of Albania to conduct inspections in the subjects of this regulation.

## **Article 15**

### **Supervisory and corrective measures**

Bank of Albania, in case of failure of compliance with these requirements, shall implement the supervisory measures and/or sanctions stipulated in the law No 9662, dated 18.12.2006 "On Banks in the Republic of Albania,"<sup>20</sup> in the Law No. 55/2020, dated 30.04.2020 "On payment services"<sup>21</sup> and in Law No. 52/2016 dated 19.05.2016 "On savings and loan associations and their unions".

**CHAIRMAN OF THE  
SUPERVISORY COUNCIL**

**Gent SEJKO**

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<sup>20</sup> Added upon the Supervisory Council decision No. 63, dated 24.11.2021.

<sup>21</sup> Added upon the Supervisory Council decision No. 107, dated 05.10.2016.