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TO: ALL DEPOSIT MONEY BANKS (DMBS)

RE: CIRCULAR ON THE NEED TO COMBAT CARD FRAUD

Further to our circular dated August 30, 2010 on the above subject, it has become necessary for all Deposit Money Banks (DMBs) to apply additional measures to the existing controls to stem the menace of card fraud in the market.

Consequently, all DMBs are hereby directed to implement the following:

- **Apply proper KYC for issuance of cash cards**
- **Set limit and ensure second level authentication for card to card transfers, POS and web payments**
- **Cardholders should be given options to choose channels (ATM, POS, Web, etc) for which their cards will be applied. This process should be completed within the next 60 days from the date of this circular.**
- **Restrict cash card usage for payment of services specifically to the agreed schemes.**
- **Comply with the attached standard convention of naming all terminals with identification numbers and location addresses within the next 60 days from the date of this circular.**

This circular takes immediate effect.

Appropriate sanctions will be imposed for non-compliance in line with the recent circular on penalties.


A. S. ATOLOYE
Director, Banking & Payments System Department

STANDARD NAMING CONVENTION OF TERMINAL IDs for ALL ATMs

ISO Message fields 41, 42, and 43 are standardized as follows:

- Field 41 contains the **Card Acceptor Terminal ID (8 characters)** and should have its content breakdown as follows:
 - a. **1BNKBRNX** where **1** connotes ATM transaction; **BNK** for Bank CBN code; **BRN** for Bank Branch Code; while **X** stands for ATM number at the Branch.
 - i. For example: **10630161** implies ATM Terminal (1) from xxx Bank (063) situated at Branch 016 and it's the first ATM deployed at the Branch location (1).
 - ii. Another example: **10990502** implies ATM Terminal (1) from xxx Bank (099) situated at Branch 050 and it's the second ATM deployed at the Branch location (2).
- Field 42 contains the **Card Acceptor ID Code (15 characters)** and should have its content breakdown as follows:
 - a. **BANKNAME** – Here we will have xxxxxxxx **Bank_Plc**
- Field 43 contains the **Card Acceptor Name (40 characters)** and should have this four (4) elements in its content breakdown as follows:
 - a. The location information (positions 1 - 23), exclusive of city, state and country
 - b. The city (positions 24 - 36) in which the Terminal/Point-of-Service is located
 - c. The state (positions 37 - 38) in which the Terminal/Point-of-Service is located
 - d. The country (positions 39 - 40) in which the Terminal/Point-of-Service is located

STANDARD STATE CODES

STATE	CODE
ANAMBRA	AN
ABIA	AB
ADAMAWA	AD
AKWAIBOM	AK
BAUCHI	BA
BENUE	BE
BORNU	BO
BAYELSA	BY
CROSS	
RIVER	CR
DELTA	DE
EBONYI	EB
EDO	ED
EKITI	EK
ENUGU	EN
FCT(ABUJA)	FC
GOMBE	GM
IMO	IM
JIGAWA	JG
KADUNA	KD
KASTINA	KT
KWARA	KW
KANO	KN
KOGI	KO
KEBBI	KB
LAGOS	LA
NIGER	NG
NASARRAWA	NA
OYO	OY
OSUN	OS
OGUN	OG
ONDO	ON
PLATEAU	PL
RIVERS	RV
SOKOTO	SK
TARABA	TA
YOBÉ	YB
ZAMFARA	ZA