

Ordinance No 8121h-444
of the Ministry of Interior and the Bulgarian National Bank
of 3 May 2016
on Organisation and Control in Providing Security
of Banks and Financial Institutions

(published in the Darjaven Vestnik, issue 37 of 17 May 2016)

Chapter One

GENERAL PROVISIONS

Article 1. (1) This Ordinance shall establish the organisation and control in providing security of banks and financial institutions, as well as subsequent implementation oversight.

(2) Security shall be ensured by building physical protection systems in banks and financial institutions.

Article 2. Provisions of this Ordinance shall apply to the sites of banks and financial institutions.

Article 3. (1) Persons who manage and represent banks and financial institutions shall be responsible for the enactment of this Ordinance.

(2) The persons under paragraph 1 shall establish a specialised unit to organise and control compliance with the requirements of this Ordinance.

(3) The persons under paragraph 1 shall perform in their personal capacity the obligations in enforcing the requirements under this Ordinance where establishment of a specialised unit is not possible.

Chapter Two

**GENERAL REQUIREMENTS FOR ORGANISING PHYSICAL
PROTECTION SYSTEMS**

Article 4. Banks and financial institutions shall adopt:

1. a security instruction which underlies a plan for the security of each guarded site to include:

a) information about location, infrastructure and specifications of the site, adjoining premises, buildings and areas;

b) a short description of the interior rules, an access regime, and personnel duties related to physical protection;

c) capacities and resources for physical protection;

- d) an emergency plan (in case of attack of the site, terrorist acts, accidents, fire, natural disasters, etc.);
 - e) a procedure for controlling personnel duties related to physical protection;
2. access regime rules;
 3. an instruction for transporting of cash and other valuables where they are transported by the bank or financial institution.

Chapter Three

SPECIAL REQUIREMENTS FOR ORGANISING PHYSICAL PROTECTION SYSTEMS

Section I

Requirements for Building and Equipping of the Sites

Article 5. (1) Sites of banks and financial institutions shall be equipped with physical protection systems in compliance with the provisions of Ordinance No 7 of 1998 on Physical Protection Systems of Buildings (Darjaven Vestnik, issue 70 of 1998) while observing the specific requirements under this Ordinance.

(2) The management body of each bank shall approve categorisation of its sites, as follows:

1. sites of first category shall be branches, offices and remote working stations of banks where cash and valuables exceed BGN 140,000; this category shall also include bank vault premises with daily and twenty-four-hour working time and other premises for safe-keeping of cash and valuables;
2. sites of second category shall be branches, offices and remote working stations of banks where cash and valuables are between BGN 40,000 and BGN 140,000;
3. sites of third category shall be offices and remote working stations of banks where cash and valuables are up to BGN 40,000.

(3) Bank sites depending on the categorisation under paragraph 2 shall be built and equipped also in compliance with the parameters specified in Appendices 1, 2, 3 and 4.

Article 6. (1) The sites of banks and financial institutions shall be equipped with protecting grilles or protective glazing.

(2) The protecting grilles under paragraph 1 shall meet the requirements of Regulation No 7 of 1998 on physical protection systems of buildings. Protective glazing's degree of resistance shall be consistent with its functions and Appendices 1 and 2.

Article 7. In case of common use of buildings, a separate entrance shall be ensured, if possible, for the sites of banks and financial institutions; where common corridors are used, premises shall be separated by physical barriers.

Article 8. (1) Premises intended for handling cash and valuables exceeding BGN 20,000 and adjacent to publicly accessible areas shall meet the following requirements:

1. to be separated from publicly accessible areas of the premise by bullet resistant barriers designed so that they cannot be moved by any physical force or technical

devices; the opened gaps between individual composing elements shall not be more than 3 mm; the materials used shall be consistent with the degree of resistance against shooting;

2. doors shall be automated and equipped with combination locks; keys shall never be left on the outside of the door's lock.

(2) Cash offices intended for handling cash and valuables exceeding BGN 20,000 shall meet the following requirements:

1. to be equipped with a barrier between the cash desk assistant and the customer, and this barrier shall be bullet resistant with a minimum height of 2.2 m; glazing in the bullet resistant barrier between the cash desk assistant and the customer shall not allow spreading of pieces in case of shooting; where the ratio between the sides of glazing is more than 2:1, they shall have at least three-sided frames;

2. the degree of resistance of devices for accepting and transferring money, valuables and documents shall be identical to that of the barriers in which they are built; if there are any speak holes, they shall be designed so that no direct fire through them is possible;

3. barriers between individual working stations in cash offices shall be attack resistant, and the degree of resistance of their glazing shall comply with Appendix 1;

4. cash offices shall be equipped with safes whose degree of resistance is BDS EN 1143-1:2012 and comply with Appendix 4; available cash in vaults must not be visible from publicly accessible areas.

(3) Cash and valuable limits under paragraphs 1 and 2 shall be specified in an internal bank act.

Article 9. Vault premises shall be built and equipped according to BDS EN 1143-1:2012 along with the following specific requirements:

1. the degree of vault's resistance shall determine the maximum value of cash and valuables kept in it, which is specified in Appendix 3;

2. vault premises shall have a secure transport link with the premises intended for handling cash and valuables and with the landing stage;

3. a steel-grilled door equipped with a combination lock of strongbox type shall be installed behind the door of the vault premise;

4. on the entrance leading to the vault premise, a steel door with a combination lock of strongbox type shall be installed; an administrative control system may also be used;

5. all shelves and lockers in vault premises shall be made of metal; if bank premises which are not categorised as vaults are used for civil vaults with installed safes, the latter shall comply with the requirements under Appendix 4;

6. where one or more of the vault's walls is adjacent to outer walls, an encircling corridor shall be built; if this is impossible, the walls shall be extra protected;

7. deposit systems of banks shall meet the requirements of BDS EN 1143-2:2014.

Article 10. If banks build landing stages, they shall equip them in compliance with the following requirements:

1. the door of the transport entry point to the landing stage shall be protected against shooting;

2. in the landing stage, an emergency exit for the staff in charge for transportation shall be designed;

3. between the landing stage and the premise for accepting and transferring documents, cash and valuables, special devices shall be installed for accepting and transferring along with a communication equipment; materials used in building these devices shall be protected against shooting.

Article 11. Bank premises intended for archives, dealing and swift offices, for keeping digital information and the shareholders' book shall be equipped with physical protection systems provided for by this Ordinance and with secure locking devices and/or access control systems.

Section II

Requirements for Organising, Managing and Arming the Personnel for Physical Protection

Article 12. Each bank and financial institution shall ensure security of its sites by using physical protection personnel under the procedure set by the Private Security Operation Law, the Law on Weapons, Ammunition, Explosives and Pyrotechnic Articles and legislative acts on their enactment, as well as in compliance with Regulation No 7 of 1998 on Physical Protection Systems of Buildings.

Article 13. Banks' sites depending on their categorisation under Article 5, paragraph 2 shall be guarded, as follows:

1. sites of first category: by at least one twenty-four-hour post and/or a signalling security system with an alarm signal in a central monitoring station;

2. sites of second category: by at least one daily post or a signalling security system with an alarm signal in a central monitoring station;

3. sites of third category: they may also be guarded by other persons entrusted with extra physical protection functions and a signalling security system with an alarm signal in a central monitoring station.

Section Three

Requirements for Equipping Sites with Signalling Security Systems, Alarming Systems and Video Surveillance Systems

Article 14. Signalling security and alarming systems in the sites of banks and financial institutions shall be designed in compliance with BDS IEC 60839-1-1:1998 and BDS IEC 60839-1-4:1999, and video surveillance systems in compliance with BDS EN 50132-7:2012, while access control system shall be in line with BDS EN 60839-11-1:2013.

(2) Projects of signalling security and alarming systems and video surveillance systems shall be developed by banks and financial institutions or persons entrusted by them to prepare projects of signalling security and alarming systems in their sites.

(3) Projects of signalling security and alarming systems developed under paragraph 2 shall be coordinated with the functionally competent structure of the Ministry of Interior.

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Article 15. Each bank and financial institution shall ensure the security of its sites via signalling security and alarming systems by any of the following ways:

1. signing a contract with firms authorised to provide private security services under the Private Security Operation Law;
2. establishing self-guarding units.

Article 16. (1) Signalling security and alarming systems must include the following types of protection:

1. marginal protection: signalling in case of attack in the site's periphery;
2. volumetric sensor protection to detect motion in guarded premises;
3. vault protection: signalling in case of attack;
4. personnel protection: signalling if personnel is attacked.

(2) Signals coming from signalling security and alarming systems shall be transferred to specialised central monitoring stations.

Article 17. Special technical requirements to signalling security and alarming systems which provide for separating individual areas shall include:

1. detectors in a given area refer to a specific type of protection, they are of one type and no more than three;
2. tamper detection switches and detectors for protecting personnel are connected in areas which are permanently guarded.

Article 18. The operating device in signalling security systems shall meet the following requirements:

1. to support one or several remote keyboards;
2. to be divided into parts (groups) with independent mode of switching on, switching off and separate exits for alarm signals;
3. to have energy-independent memory for memorising a minimum of 250 alarm events, overview and printing options;
4. to have independent electric supply which provides at least 24 hours continuous operation of the system; its corpus shall be metal with a tamper detection switch.

Article 19. Requirements for equipping vaults shall include:

1. door protection *via* a magnetic or mechanical detector switch, as well as seismic detector reacting to explosions; drilling abrasive and thermal instruments;
2. protection of walls, floors and ceilings using seismic detectors which meet the requirements under item 1;
3. premises protection *via* microwave Doppler detectors under BDS IEC 60839-2-5:1998 or ceiling mount passive infrared detectors under BDS IEC 60839-2-6:1999; mirror-like optics or fourfold pyroelectric sensor;

4. a panic button located in and in front of the premise;
5. protection of the encircled corridor *via* microwave Doppler detectors and detectors reacting to vibrations in outer walls;
6. vault protection *via* seismic detectors in civil vault premises;
7. a surveillance camera in a surveillance premise to the vault's door;
8. resolution of surveillance cameras in vault premises and adjacent areas shall be high enough to recognise faces in the guarded area.

Article 20. Requirements for equipping places intended for handling cash and valuables shall include:

1. protecting personnel *via* panic buttons and/or panic pedals;
2. volumetric sensor protection *via* passive infrared detectors;
3. protecting outer glass surfaces *via* acoustic detectors under BDS IEC 60839-2-7:1999;
4. protection *via* seismic detectors if there are vaults keeping cash and valuables during off-the-job hours;
5. surveillance cameras.

Article 21. Requirements for equipping cash offices:

1. protection *via* panic buttons and/or panic pedals;
2. protection *via* seismic detectors if there are vaults keeping cash and valuables during off-the-job hours;
3. surveillance face recognition cameras shall be installed in cash offices to monitor customers' faces and operations.

Article 22. Requirements for protecting archives premises:

1. door protection *via* magnetic or mechanical tamper switches;
2. volumetric sensor protection *via* Doppler detectors or ceiling mount passive infrared detectors if the premise is used as a working station;
3. protection of outer walls *via* vibration detectors.

Article 23. Requirements for protecting entrance halls, corridors, storey landings and working premises shall include:

1. volumetric sensor protection *via* passive infrared or combined detectors;
2. protection of outer glass surfaces of up to four metres from the ground and last storey if access is possible from another building;
3. surveillance cameras at the entrances, landing stages and free access areas.

Article 24. Requirements for ensuring security of ATM terminal devices:

1. ATM door protection *via* magnetic or mechanical tamper switches;
2. ATM mount specialised seismic detector with three channels for processing signals (shock, vibration, thermal channel) and installed according to the manufacturer's recommendation;
3. signals coming from signalling security and alarming systems shall be linked to centralised monitoring stations;

4. safe and anchor links in ATMs shall be in compliance with BDS EN 1143-1:2012 and Appendix 4.

Article 25. Incoming information from surveillance cameras shall be recorded and archived for at least 30 days.

Section IV

Requirements for Organising Security of Cash and Valuables Transportation

Article 26. Banks and financial institutions shall ensure security in transporting cash and valuables under Ordinance No I-121 2004 on the Procedures for Secure Valuable Package Transport (Darjaven Vestnik, issue 63 of 2004).

Article 27. In transporting cash and valuables of banks and financial institutions, the following additional requirements shall be met:

1. transportation shall be executed, if possible, only during daylight hours;
2. in transporting cash and valuables whose value exceeds BGN 30,000, a safe (freight van) with a degree of resistance under BDS EN 1143-1:2012 shall be separated in the specialised armoured vehicles; the degree of resistance shall determine the maximum value of the cash and valuables guarded as specified under Appendix 4;
3. the floors of the specialised armoured vehicles used for transporting cash and valuables whose value exceeds BGN 30,000 shall be resistant to hand grenades;
4. the special compartments in the specialised armoured vehicles used for transporting cash and valuables whose value exceeds BGN 30,000 shall be equipped with fire extinguishers of special kind and type.

Additional Provisions

§ 1. Within the meaning of this Ordinance:

1. 'Sites of banks' shall be buildings along with the equipment, and all adjacent areas, bank branches, offices and remote working stations which support bank activities.
2. 'ATM' shall be devices within the meaning of Ordinance No 3 of 2009 on the Terms and Procedure for the Execution of Payment Transactions and Use of Payment Instruments (Darjaven Vestnik, issue 62 of 2009).
3. 'Sites of financial institutions' shall be premises where cash foreign currency transactions are executed.
4. 'Landing stage' shall be a separate area designated for loading and unloading cash and valuables.
5. 'Safety glasses' shall be the glasses under BDS EN 356:2001 and EN 1063:2001.

§ 2. The terms 'physical protection', 'signalising security and alarming systems', 'physical protection personnel' and 'physical barriers' are used within the meaning of Regulation No 7 of 1998 on Physical Protection Systems of Buildings.

Transitional and Final Provisions

§ 3. This Ordinance is issued pursuant to § 3 of the Additional Provisions of the Law on Credit Institutions and is adopted by Resolution No 52 of the Governing Council of the Bulgarian National Bank of 27 April 2016 and approved by the Minister of Interior.

§ 4. Ordinance No I-171 on Organisation and Control over Ensuring Security of Banks and Non-bank Financial Institutions (published in the Darjaven Vestnik, issue 70 of 2001; amended, issue 68 of 2004) shall be repealed.

§ 5. Persons who have violated this Ordinance shall be liable under Chapter Fifteen of the Law on Credit Institutions.

§ 6. (1) Implementation of the provisions of this Ordinance shall be verified by a written report on security monitoring of banks and financial institutions' sites, prepared by the persons under Article 3, paragraphs 2 and 3 and by representatives of the territorial unit of the Ministry of Interior.

(2) Representatives of the territorial unit of the Ministry of Interior shall be the employees competent to the elements of physical protection systems.

(3) Written reports under paragraph 1 shall be prepared in three copies intended for: the bank (financial institution), the Ministry of Interior, and the BNB Banking Supervision Department.

§ 7. Control over enactment of this Ordinance shall be executed by the BNB Deputy Governor heading the Banking Supervision Department and the General Secretary of the Ministry of Interior.

§ 8. Compliance with BDS measures referred to in this Ordinance shall be verified under the procedure of the Law on National Standardisation and legislative acts related to its implementation.

Appendix 1
to Article 5, paragraph 3**IMPACT RESISTANT GLAZING**

Resistance class under BDS EN 356:2001	Testing procedure	Application field
P1A	Three steel test balls are dropped from a height of 1500 mm	Against vandalism (stones, objects)
P2A	Three steel test balls are dropped from a height of 3000 mm	Against vandalism (stones, objects), individual houses in towns and villages
P3A	Three steel test balls are dropped from a height of 6000 mm	Against vandalism (stones, objects), private buildings in remote places
P4A	Three steel test balls are dropped from a height of 9000 mm	Against vandalism (stones, objects), housing buildings of metal construction, remote vacation houses
P5A	3×3 steel test balls are dropped from a height of 9000 mm	Against vandalism (stones, objects), country houses and mostly scientific establishments
P6A	30 to 50 test axe impacts	Against physical attack (cutting tools), photo and video shops, pharmacies, computing centres, shops
P7A	51 to 70 test axe impacts	Against physical attack (cutting tools), galleries, museums, antiquarian shops, psychiatry wards
P8A	over 70 test axe impacts	Against physical attack (cutting tools), jewellery shops, electric power stations, prisons

Appendix 2
to Article 5, paragraph 3

BULLET RESISTANT GLAZING

Resistance class under BDS EN 1063:2001	Testing procedure	Application field
BR1-NS (non-splintering)	Firing three 2.6 g bullets (velocity 360 m/s) at a distance of 10 m	Against shooting with a .22 LR hunting weapon
BR2-NS (non-splintering)	Firing three 8.0 g bullets (velocity 400 m/s) at a distance of 5 m	Against shooting with a 9 mm Parabellum pistol
BR3-NS (non-splintering)	Firing three 10.2 g bullets (velocity 430 m/s) at a distance of 5 m	Against shooting with a .357 Magnum revolver
BR4-NS (non-splintering)	Firing three 15.6 g bullets (velocity 440 m/s) at a distance of 5 m	Against shooting with a .44 Magnum revolver
BR5-NS (non-splintering)	Firing three 4.0 g bullets (velocity 920 m/s) at a distance of 10 m	Against shooting with a 5.56 x45 rifle
BR6-NS (non-splintering)	Firing three 9.5 g bullets (velocity 830 m/s) at a distance of 10 m	Against shooting with a 7.62 x 51 NATO automatic rifle
BR7-NS (non-splintering)	Firing three 9.8 g bullets (velocity 820 m/s) at a distance of 10 m	Against shooting with a 7.62 x 51 NATO automatic rifle

Appendix 3
to Article 5, paragraph 3**CATEGORISATION OF VAULT PREMISES**

Resistance class under BDS EN 1143-1:2012	Resistance units for full destroying (RU)	Security locks according to BDS EN 1300:2014		Width of the vault wall (mm)	Weight of security reinforcement (kg/m ²)	Application field	Maximum amount (BGN)
		Number	Class				
0	30	1	A	-	-	-	-
I	50	1	A	-	-	-	-
II	80	1	A	-	-	-	-
III	120	1	A	-	-	-	-
IV	180	1	B	-	-	-	-
V	270	2	B	>400	30	A security room for keeping cash and valuables	1,000,000
VI	400	2	C	>400	30	A security room for keeping cash and valuables	1,500,000
VII	600	2	C	>400	30	A security room for keeping cash and valuables	2,000,000
VIII	825	2	C	>400	77	A security room for keeping cash and valuables	3,000,000
IX	1050	2	C	>400	77	A vault	6,000,000
X	1350	2	C	>500	77	A vault	10,000,000
XI	2000	3 or 2	C D	>600	77	A vault	15,000,000
XII	3000	3 or 2	C D	>750	107	A vault	20,000,000
XIII	4500	2	D	>1000	154	A vault	Over 20,000,000

Appendix 4
to Article 5, paragraph 3,
Article 8, paragraph 2, item 4,
Article 9, items 5,
Article 24, item 4
Article 27, item 2

CATEGORISATION OF SAFES

Resistance class under BDS EN 1143-1:2012	Resistance units for full destroying (RU)	Security locks according to BDS EN 1300:2014		Anchoring force (kN)	Application field	Maximum amount (BGN)
		Number	Class			
0	30	1	A	50	Steel safe	40,000
I	50	1	A	50	Vault safe	80,000
II	80	1	A	50	Vault safe, ATM safe	200,000
III	120	1	A	50	Armoured safe ATM safe	400,000
IV	180	1	B	100	Armoured safe	600,000
V	270	2	B	100	Armoured safe	1,000,000
VI	400	2	C	100	Armoured safe	1,500,000
VII	600	2	C	100	Armoured safe	2,000,000
VIII	825	2	C	100	Armoured safe	Over 2,000,000
IX	1050	2	C	100	Armoured safe	Over 2,000,000
X	1350	2	C	100	Armoured safe	Over 2,000,000