



BANGKO SENTRAL NG PILIPINAS

OFFICE OF THE DEPUTY GOVERNOR SUPERVISION AND EXAMINATION SECTOR

MEMORANDUM NO. M-2016 - 014

To : ALL BANKS AND NON-BANKS WITH QUASI BANKING FUNCTIONS (NBQBs)

Subject : Guidelines on the Electronic Submission of the Report on Crimes and/or Losses (RCL)

Pursuant to existing regulations prescribing the reporting of cyber related fraud as well as other crime related incidents to the BSP and in line with on-going initiatives of maximizing available Information Technology infrastructure for regulatory reporting, the following guidelines shall be observed in submitting the RCL effective 01 December 2016:

1. Reportable incidents falling due for submission to the BSP after 30 November 2016 shall be transmitted electronically using the data entry template (DET) prescribed for the updated RCL. The prescribed DET and its supporting Control Prooflist (CP) for the Initial Report and Final Report, respectively, and the User Guide as relevant reference for accomplishing the DET can be downloaded from http://www.bsp.gov.ph/ses/reporting_templates or requested directly from the Supervisory Data Center (SDC).
2. The updated RCL reporting structure and its corresponding DET considered the reportable cyber fraud incidents as well as other incidents required under Subsections X177.8 and X192.4 of the Manual of Regulations for Banks (MORB) and Subsection 4177Q.8 and Section 4192Q of the Manual of Regulations for Non-Bank Financial Institutions (MORNBFI).
3. The DET for the RCL (DET-RCL) together with the corresponding scanned CP in Portable Document Format (PDF) duly notarized and signed by the authorized official of the reporting bank/NBQB shall be electronically transmitted within the existing deadline prescribed for Initial Report and Final Report, as the case may be, to the following prescribed e-mail addresses:

Type of Institution	E-mail Address
Universal and Commercial Banks	sdckb-rcl@bsp.gov.ph
Thrift Banks	sdctb-rcl@bsp.gov.ph
Rural and Cooperative Banks	sdcrb-rcl@bsp.gov.ph
Non-Bank with Quasi-Banking Function	sdcnbqb-rcl@bsp.gov.ph

using the following required format for the subject:

<report name>space<bank/NBQB name>space<control no.>space<report status>, e.g.:

To : sdctb-rcl@bsp.gov.ph (example for thrift banks)
Subject: RCL <Bank A> 102016-0001 INITIAL

using the following required format for the filenames:

<reference no.>_<report status>.<file extension>, e.g.:

- RCL_000250_102016-0001_INITIAL.xls and
- RCL_000250_102016-0001_INITIAL.pdf

4. Each email transmission shall correspond to only one (1) DET-RCL file as multiple RCL cases in a single email transmission will be automatically rejected, thus considered unsubmitted. Each DET-RCL transmission shall be accompanied by its corresponding CP as described in item 3. Transmissions without the required CP shall be considered incomplete, thus unsubmitted.
5. Hard copy submission of the RCL shall no longer be accepted for reportable incidents falling due for submission to the BSP after 30 November 2016. Banks/NBQBs that are unable to transmit electronically can submit the DET-RCL and its accompanying CP in CD form through messengerial or postal services within the prescribed deadline to:

The Director
Supervisory Data Center (SDC)
Bangko Sentral ng Pilipinas
11th Floor, Multi-Storey Building
BSP Complex, A. Mabini Street
Malate, Manila 1004

6. Report submissions that do not conform to the above prescribed procedures shall be considered erroneous or defective, and thus, considered unsubmitted. It likewise follows that only the DET prescribed by the BSP for the RCL shall be deemed compliant with the existing reportorial requirements and standards, subject to validation and applicable penalties for late and/or erroneous reporting for Category B reports as prescribed under Subsection X192.2 of the MORB and Subsection 4192Q.2 of the MORNBFIL.

For compliance.



DR. JOHNNY NOE E. RAVALO
Sector-In-Charge