



BANGKO SENTRAL NG PILIPINAS
OFFICE OF THE DEPUTY GOVERNOR
FINANCIAL SUPERVISION SECTOR

MEMORANDUM NO. M-2021-008

To : ALL PAWNSHOPS, NON-STOCK SAVINGS AND LOAN ASSOCIATIONS (NSSLAs), AND MONEY SERVICE BUSINESSES (MSBs)

Subject : Guidelines on the Electronic Submission of the Report on Crimes and 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 February 2021.

A. Submission Procedures

1. Reportable incidents falling due for submission to the BSP after 31 January 2021 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, by entering the assigned BSP Supervised Financial Institution (BSFI) code. The DET may also be requested directly from the BSP-Department of Supervisory Analytics (DSA) through sdcrcl@bsp.gov.ph. For MSBs and Pawnshops, the BSFI code is patterned after the first 7-digit number in the Certificate of Registration (COR) for MSBs and/or Certificate of Authority to Operate (AOR) for Pawnshops.

For example:

Type of Institution	COR/COA No.	BSFI Code
Money Service Business	60-00001-0-00000	6000001
Pawnshop	31-00001-0-00000	3100001

2. The DET for the RCL (DET-RCL) together with the corresponding scanned CP in Portable Document Format (PDF) signed by the authorized official of the reporting entity shall be electronically transmitted within the existing deadline prescribed for the Initial Report¹ and Final Report², as the case may be, to the following prescribed e-mail addresses:

¹ Not later than ten (10) calendar days from knowledge of crime/incident

² Not later than twenty (20) calendar days from termination of investigation

Type of Institution	E-mail Address
Non-Stock Savings and Loan Association	dsanssla-rcl@bsp.gov.ph
Money Service Business	dsamsb-rcl@bsp.gov.ph
Pawnshop	dsapawnshop-rcl@bsp.gov.ph

- Only electronic submissions originating from officially registered e-mail address/es of the NSSLAs, MSBs and Pawnshops shall be recognized and accepted by the DSA. The official e-mail address refers to the same e-mail address/es used by MSBs and Pawnshops in registering/notifying activity/ies with the BSP, pursuant to Item II of BSP Memoranda Nos. 2017-014 and 2017-015 both dated 31 March 2017. While for NSSLAs, this is in line with BSP Memorandum No. M-2017-028 dated 11 September 2017. The same registered e-mail address/es shall be used by the DSA in electronically acknowledging the submitted report and transmitting the corresponding validation results.
- NSSLAs, MSBs, and PAWNSHOPS shall apply the prescribed format for the Subject, as follows:

<report name>space<ENTITY NAME>space<control no.>space<report status>

For Example **(NSSLA)**

To : dsanssla-rcl@bsp.gov.ph
Subject : *RCL ABC SLAI 102020-0001 INITIAL*

For Example **(MSB)**

To : dsamsb-rcl@bsp.gov.ph
Subject : *RCL DEF MONEY CHANGER 102020-0001 INITIAL*

For Example **(PAWNSHOP)**

To : dsapawnshop-rcl@bsp.gov.ph
Subject : *RCL GHI PAWNSHOP 102020-0001 INITIAL*

- The following prescribed file names and file format shall be used:

<reference no. >³_<report status>.<file extension/format >

³ RCL Reference No. is composed of two (2) fields: First (template provided field): Report Name and BSFI Code; Second (input field): Control No. - only numeric values shall be accepted, i.e., the month and year when the initial report is submitted (mmyyyy) and the four (4) digit assigned by the BSFI, which, shall be in a continuing series until the end of the year. (i.e., RCL-BSFI Code-mm-yyyy-0001)

File	File Name	File extension/Form at
Data Entry Template	RCL_BSFCODE_ReferenceNumber_Report Status	xls
Control Prooflist	RCL_BSFCODE_ReferenceNumber_Report Status	pdf

For Example (**NSSLA**)

File	File Name	File Format
Data Entry Template	RCL_510001_102020-0001_INITIAL	xls
Control Prooflist	RCL_510001_102020-0001_INITIAL	pdf

For Example (**MSB**)

File	File Name	File Format
Data Entry Template	RCL_6000001_102020-0001_INITIAL	xls
Control Prooflist	RCL_6000001_102020-0001_INITIAL	pdf

For Example (**PAWNSHOP**)

File	File Name	File Format
Data Entry Template	RCL_3100001_102020-0001_INITIAL	xls
Control Prooflist	RCL_3100001_102020-0001_INITIAL	pdf

6. NSSLAs, MSBs, and Pawnshops that are unable to transmit via email due to any fortuitous event may submit the DET and its corresponding scanned CP using any portable storage device (e.g., USB flash drive) through messengerial or postal services within the prescribed deadline to:

The Director
Department of Supervisory Analytics (DSA)
Bangko Sentral ng Pilipinas
11th Floor, Multi-Storey Building
BSP Complex, A. Mabini Street, Malate
1004 Manila

B. Important Reminders

1. The following may result in an *erroneous* or failed submission:
 - a. Failure to use the correct/updated templates
 - b. Failure to use an officially registered email address
 - c. Transmitting to the wrong email address
 - d. Failure to use the prescribed subject line
 - e. Failure to use the prescribed file names
 - f. Failure to follow the correct file format

2. Only one (1) DET and its corresponding signed and scanned CP shall be submitted for each applicable reporting period within the prescribed deadline. Submissions containing more than one (1) DET and one (1) CP shall automatically be rejected by the system.

For compliance.

 Digitally signed
by Chuchi G.
Fonacier
Date: 2021.01.19
19:38:18 +08'00'

CHUCHI G. FONACIER
Deputy Governor

19 January 2021