



BANGKO SENTRAL NG PILIPINAS

MEMORANDUM NO. M-2021-054

OFFICE OF THE DEPUTY GOVERNOR FINANCIAL SUPERVISION SECTOR

To : All Banks and Non-Banks with Quasi Banking Functions

Subject : Guidelines on the Submission of the Reports on Crimes and/or Losses

To facilitate the submission by BSP-Supervised Financial Institutions (BSFIs) of their reports on crimes and/or losses (RCLs) pursuant to existing regulations, all banks and non-banks with quasi-banking functions (NBQBs) shall submit its RCLs in accordance with the following prescribed procedures effective 29 October 2021.

A. Submission Procedures

1. All Banks and NBQBs shall follow the existing manner of reporting a crime and/or loss incident, i.e., one reference number per incident in one data entry template (DET) and Control Prooflist (CP) for the Initial Report and Final Report. The prescribed DET, the CP and the User Guide can be downloaded from www.bsp.gov.ph/SES/reporting_templates.
2. The DET for the RCL (DET-RCL) and the corresponding scanned CP in Portable Document Format (PDF) signed by the authorized official of the reporting Bank or NBQB shall be electronically transmitted within the existing deadline prescribed for initial report¹ and final report², as the case may be, to the following prescribed e-mail addresses:

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

using the required format for the Subject, as follows:

RCL<space>Bank Name

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

For Example

To : sdckb-rcl@bsp.gov.ph

Subject : RCL ABC BANK

and using the existing prescribed file naming convention, as illustrated below:

File	File Name	File extension/ Format
DET	<reference no.>_<report status>.<file extension/format>	.xls
CP	<reference no.>_<report status>.<file extension/format>	.pdf

For Example

File	File Name	File Format
DET	RCL_000001_052020-0001_INITIAL	.xls
CP	RCL_000001_052020-0001_INITIAL	.pdf

3. Banks and NBQBs can attach one or several RCLs in one email submission provided that the maximum size limit is 25 megabytes. The size limit pertains to the combined size of all the elements in the email comprising of text, headers, and attachments.
4. Banks and NBQBs shall use only *email addresses officially registered with the Department of Supervisory Analytics (DSA)* when electronically submitting reports. 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.
5. This Memorandum supersedes BSP memoranda M-2016-014 dated 02 November 2016 and M-2016-018 dated 25 November 2016.

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 file names and file format

2. Each DET-RCL shall be accompanied by its corresponding CP. Transmissions without the required CP shall be considered incomplete and unsubmitted.
3. Email submissions exceeding the prescribed size limit shall automatically be rejected by the system, thus considered unsubmitted.
4. Report submissions that do not conform with the above-prescribed procedures shall not be accepted and will be considered non-compliant with the existing reportorial requirements subject to applicable penalties for late and/or erroneous submission of RCL.

For compliance.

 Digitally signed by
Chuchi G. Fonacier
Date: 2021.10.12
20:44:05 +08'00'

CHUCHI G. FONACIER
Deputy Governor

12 October 2021