

No.	Requirement	Statement of Compliance
3.7	Defines and links liability and asset accounts where the liability account will be reported as a deduction from the linked asset account in the assets portion of the financial statements. (e.g., Bank Premises - Building (asset) and Accumulated Depreciation - Building (liability))	
3.8	Defines reports that will be affected by newly created account codes	
3.9	Non-deletion of account codes with movement within a defined period although with zero balances as of given date	
4	Mapping of accounts to match and adopt to the requirements of Bangko Sentral (BSP)	
5	Online/real time viewing of updated chart of accounts	
6	Account code can store actuals, budgets, statistical and allocation data	
7	Account code can store balances in different currencies	
8	No temporary accounts - codes are accessible fully by the tellers upon validation	
9	Automatic Due-heads entry upon transaction	
10	AP details can be broken down into selections by date, by account, by particulars and PN# if loans	
III. DATA ENTRY AND POSTING OF TRANSACTIONS		
A. Interface		
1	Interface with other systems (CBS and non-CBS):	
1.1	Real time	
1.2	Batch	
2	Interface with PC-based systems	
2.1	Real time	
2.2	Batch	
3	Extracts and imports transactions and account balances from other systems for processing of transactions, consolidation, etc.	
4	Extracts specific data or information from other systems	
B. Transaction Data Entry (Online and Batch)		
1	Provides specific users an online facility to enter transactions	
2	Allows various accounting (non-booking) centers to enter transactions for posting in the GL/ SL of member booking units/ branches	

No.	Requirement	Statement of Compliance
3	Allows user to enter transactions in RBU/FATMD and FCDU books by selecting type of books (no log-off and log-on to switch from RBU to FCDU or vice versa)	
4	Validates GL/ SL account codes and rejects codes not in the chart of accounts	
5	Validates GL/ SL account codes vs. type of books and rejects if not matched	
6	Allows data entries for posting accounts only	
7	Allows compounded entry of one transaction (more than 1 account for debit and credit)	
8	Automated generation of transaction reference number for each transaction	
9	Automated computation, generation of accounting entries for standard or recurring transactions and posting in the books of all affected units based on pre-defined formula or fixed amounts and schedule (e.g., revaluation, accrual of regular monthly expenses, etc.)	
9.1	Multi-currency entries	
9.2	Balanced debit and credit entries for each transaction, except contingent accounts with single-legged debit or credit entry	
9.3	Peso and converted currency amounts in single transaction line	
10	Automated generation/posting of accounting entries for the re-classification of specific accounts from current to dormant status.	
10.1	Auto re-classification of specific liability accounts to Other Credits - Dormant after 1 year from booking date	
10.2	Auto transfer from Other Credits - Dormant to Other Credits - Unclaimed Balances, after 9 years from reclassification to Other Credits - Dormant	
10.3	Auto transfer of Other Credits - Unclaimed Balances from all booking units to a specific unit (General Accounting Section) every January of odd year	
11	Facility to enter backdated transactions within the same accounting cycle, with override	
12	Facility to enter backdated transactions to a previous accounting cycle, with override	

No.	Requirement	Statement of Compliance
13	Facility to enter future dated transactions within the same or next accounting cycle, with supervisor's override	
14	Provides facility to enter transaction data with automated generation/ printing of transaction sheet or equivalent, with supervisor's override	
15	Extracts specific data or information from other systems (e.g., FX rates)	
16	Provides the transaction data entry with help function key that will display the GL posting accounts given the account group code (e.g., Assets, Liabilities, etc.) or first word of the account (e.g. Repairs)	
17	Requires supervisor's override for specific transactions	
17.1	Batch uploading process	
18	Provides remote override facility which allows supervisor to view and override a transaction in a computer other than the one where the transaction is entered	
19	Rejects defined common major data entry errors; displays warning messages for defined minor errors	
20	Detects similar transactions (same debit and credit accounts and amounts) and provides options to confirm or cancel second transaction	
21	Displays screen message during start-up of online data entry facility:	
21.1	if no shutdown made on previous day (alert only)	
21.2	if no transactions posted for previous posting date and provides options to proceed with current system date or to change to previous posting date	
22	Multiple period/ date posting for specific users (can post current period transactions without need to close prior period)	
23	Captures the transaction reference number (if entered online) or source (if batch / interface - e.g., monthly accrual, CASA Proofsheets, etc.) in the GL/ SL	
24	Automated generation of journal that will capture all the transaction details including date, time, user ID, override ID, transaction reference number, etc.	

No.	Requirement	Statement of Compliance
C. Posting and Updating of GL and SL Balances		
1	Posting features/ options	
1.1	Real time posting	
1.2	Batch posting	
1.3	Trial posting (no closing/ forwarding of balances to next posting date)	
1.4	Modifies/ deletes trial posted transactions	
1.5	Auto-recalculation of balances of controlling/ summary accounts affected by modification and deletion of trial posted transactions	
2	Accepts data entries from varied sources, such as:	
2.1	Online data entries	
2.2	Batch data entries from sub-systems within FIMS (e.g., Disbursement System, Fixed Assets Management System, etc.)	
2.3	Interface with other systems (Deposits, Loans, Treasury, Trust, Payroll, etc.)	
2.4	Electronic capture (interface with 3rd party systems such as BSP, BIR, CISA, etc.)	
3	Automatically recomputes/ adjusts balances of affected accounts for backdated transactions	
4	Monitors and automatically posts future dated transactions	
5	Generates exception report that will list all booking units without posted transactions on previous posting date	
D. Revaluation of Foreign Currency Accounts		
1	Automated revaluation of specific assets, liabilities and contingent accounts from US\$ or third currency to Peso (RBU/FATMD) or third currency to US\$ (FCDU) using pre-defined revaluation rate and rules	
2	Reference rates are table-driven and date sensitive. Can import and export reference rates from/ to other systems	
3	Revaluation for all companies	
4	Revaluation frequency can vary per account per unit (e.g., daily, weekly, monthly, quarterly, yearly, etc.	
5	Online facility for user to maintain revaluation rules/ techniques	

No.	Requirement	Statement of Compliance
5.1	Use defined reference rates, either entered in FIMS or extracted from other systems	
5.2	Options to reverse/ not reverse revaluation gain/ loss	
5.3	Do not revalue capital accounts (income and expenses)	
5.4	Do not revalue past due loan accounts if it will result in a gain	
5.5	Revalue past due loan accounts if it will result in a loss	
6	Consistent use of formula for conversion of 3rd currency to US\$ to Peso	
7	Facility to define accounts for revaluation and rules per unit/company	
8	Automated generation of accounting entry for booking of revaluation gain/loss	
9	Automated generation of accounting entry for reversal of revaluation gain/ loss (if required)	
10	Options for automated posting of revaluation gain/loss:	
10.1	Post gain/loss in the books of respective units	
10.2	Centralize booking of gain/loss in one unit	
11	Automated generation of summary of revaluation per account, per company, per booking unit, consolidated	
E.	Reciprocal (Inter-office/ Inter-branch/ Inter-company) Transactions	
1	Online facility for user to tag each reciprocal account as to type, cut-off, schedule	
1.1	Ticketless with auto-responding (e.g. remittance of collections to General Accounting Dept., clearing transactions, cost allocation)	
1.2	Ticketless without auto-responding; both originating and responding units will post the transaction based on the amounts provided by base systems (e.g. CASA/ATM, FEES, etc.)	
1.3	Ticketless for tick-off/ responding	
1.4	With manual ticket (for reciprocal transaction with attached supporting documents required by contra unit before responding)	
1.5	Cut-off date for matching/ reconciliation per reciprocal account per unit per company	
1.6	Schedule of generation of reconciliation statement (e.g. last banking day of the month)	

No.	Requirement	Statement of Compliance
2	Facility for auto-responding	
2.1	Automated responding of specific inter-office and inter-branch transactions	
2.2	Automated responding of inter-company transactions	
2.3	Automated generation of Inter-office Memo or acceptable equivalent	
2.4	Automated generation of accounting entries (with pre-defined debit and credit accounts) in the books of originating and responding units	
3	Facility for ticketless reciprocal transactions without auto-responding; both originating and responding units will post the transaction based on the amounts provided by base systems	
4	Automated generation of exception report of units with discrepancies in amounts of ticketless transactions per GL vs. base systems	
5	Online/ real time facility for originating unit to enter ticketless reciprocal transactions for responding by contra unit and online/ real time facility for responding unit to view all unresponded transactions and to select/ tick-off/ respond each item	
6	Facility to capture ticket number and contra unit code when entering reciprocal transactions by both originating and responding units using manual tickets; for matching/ reconciliation	
7	Automated generation of SL for each reciprocal account per booking unit	
8	Reconciliation and matching features/ options:	
8.1	Matching variables (within identified accounts, between units, by transaction type, ticket number, etc.)	
8.2	Matching between applications/ external source systems to/ from GL	
8.3	Matching of reference number field with a minimum of 16 alphanumeric characters	
8.4	One-to-one, one-to-many, many-to-many matching	
9	Facility for specific users to enter adjustment of reciprocal account with override	



No.	Requirement	Statement of Compliance
10	Online viewing of matched, unmatched, responded and unresponded items per unit, per reciprocal account for a given period	
11	Automated generation of daily reconciliation reports:	
11.1	reconciled/ matched items per unit per reciprocal account	
11.2	auto responded items per unit per reciprocal account	
11.3	unmatched/ unreconciled items per unit per reciprocal account	
12	Automated generation of report of unmatched items with corresponding ages (no. of days float/ unresponded/ unmatched)	
F. Accrual of Expenses		
1	Online facility for user to maintain parameters for accrual of specific expense accounts	
1.1	Basis for computation per account (formula, budget, historical, average, estimate, etc.	
1.2	Defines the accrued expense payable account to be credited for the accrual of each expense account	
1.3	Frequency (daily, monthly, quarterly, annual, ad hoc, etc.)	
1.4	Option to book in one unit or allocate to different units	
2	Automated generation of accounting entries	
3	Automated allocation (if required) with auto-booking of entries in the affected units	
4	Automated generation of regular and interim report/ schedule of accruals	
5	Automated generation of exception report for un-reversed accruals	
G. Amortization of Prepayments and Deferred Charges		
1	Online facility for user to maintain parameters for amortization of prepaid expense and deferred Charges Accounts:	
1.1	Amortization period (in no. of months)	
1.2	Defines the expense account to be debited for the amortization of prepayment and deferred charges	
1.3	Frequency (daily, monthly, quarterly, annual, ad hoc, etc.)	
1.4	Option to book in one unit or allocate to different units	

No.	Requirement	Statement of Compliance
2	Maintains details for each item of prepayment/ deferred charge, such as date booked, amount, particulars, amortization period, monthly amortization, balance, etc.	
3	Automated computation of amortization and generation of accounting entries	
4	Automated allocation (if required) with auto-booking of entries in the affected units	
5	Automated generation of regular and interim report/ schedule of amortization	
H. Fixed Assets		
1	Facility to track the properties in the custody of and assigned to each organizational unit and employee (Bank Premises, Building, Furniture/Fixture/Equipment, Leasehold Rights/ Improvements, etc.)	
2	Tracks acquisition, transfer, movements and sale of properties	
3	Maintains details for each property item, such as date of acquisition, description, acquisition cost, estimated life, name of supplier, date transferred, accumulated depreciation balance, net book value, remaining life, etc.	
4	Online facility for user to maintain parameters for the rules, frequency, schedule, etc.	
5	Automated computation of monthly depreciation and amortization per item	
6	Automated generation of accounting entries	
7	Allocates depreciation and amortization expense with auto-booking of entries in the affected units	
8	Automated generation of property control number per item	
9	Automated generation of inventory of fixed assets per unit as of given date	
10	Automated generation of regular and interim reports/ schedules	
11	Maintains record of updated market or appraised values per asset	
12	Facilitates migration of existing Fixed Assets Mgmt. System (FAMS) data to new system	
I. Accounts Receivable (AR) and Accounts Payable (AP)		

No.	Requirement	Statement of Compliance
1	Multi-currency and multi-level detailed SL for each accountee	
2	Facility to capture information on the AR accountee, with specific field for each detail, as required by BSP: name, TIN, borrower's type, nationality, residency, bank relationship, size of firm, industry classification, economic activity, risk indicator, etc.	
3	Facility to monitor cash advances of employees	
3.1	Captures liquidation period for each cash advance	
3.2	Generates monthly report on outstanding cash advances not liquidated within the prescribed liquidation period	
3.3	Generates monthly report on advances liquidated within the month beyond the prescribed liquidation period	
3.4	Online inquiry on outstanding cash advance per employee	
4	Captures maturity date of each AR and AP transaction and generates daily report of maturities for the day	
5	Alerts user during transaction data entry if resulting balance after the transaction is negative and provides options to proceed or to cancel the transaction	
6	Generates daily exception report of accounts with negative balances which were reclassified from Assets to Liabilities or vice versa	
7	Generates monthly consolidated statement of account per accountee per booking unit	
8	Generates schedules of accounts with outstanding balances with corresponding ages as of given date	
9	Facility to download AR data to MS Office	
10	Facility to monitor and offset AR and AP balances of same accountee	
10.1	Validate format of name of accountee	
10.2	Provide option to offset, with supervisor's password	
10.3	Generate accounting entry	
J.	Disbursements and Manager's Check System	
1	Centralized and automated processing of disbursements for:	
1.1	Capital expenditures	
1.2	Operating expenses	
2	Handles payment via:	

No.	Requirement	Statement of Compliance
2.1	Manager's Check (MC)	
2.2	Credit Memo (CM)	
2.3	Disbursement Voucher (DV)	
3	Online facility for user to maintain parameters	
4	Provides help function key during transaction data entry that will display the ff: payment mode, tax rate, approving authority/ limits, list of required documents per type of transaction	
5	Captures details of payment, such as date, payee, nature of transaction, amount, withholding tax, mode of payment, approving authority, documents submitted by payee, MC or CA/SA or DV number, etc.)	
6	Automated computation of withholding taxes, other deductions and net amount due to payee	
7	Generates summary of payments for online batch credit to payees' CA/SA accounts; with interface with the Deposits System	
8	Captures details of payment via Manager's Check in the MC monitoring facility, such as date, issuing unit, MC number, payee and amount	
9	Option for auto-printing of Disbursement Voucher, Credit Memo and Manager's Check after transaction data Entry	
10	Prints Certificates of Tax Withheld	
11	Provides facility for installment payment with schedule of payment amortization	
12	Allocates expenses with auto-booking of entries in the books of affected units	
13	Allows adjustments in allocation with override	
14	Maintains information on suppliers/ service providers (e.g. TIN, expiry of contracts, whether accredited or not accredited, applicable wtax, etc.)	
15	Detects and alerts expired contracts supporting payments	
16	Detects double payment. Alerts user during transaction data entry and provides options to confirm or cancel second transaction	

No.	Requirement	Statement of Compliance
17	Maintains record of payments to each supplier and service provider over a specific period which may be more than 1 accounting cycle, with drill down facility to transaction level	
18	Provides MC monitoring facility for issued / negotiated / outstanding MCs per issuing unit, per company; with interface with Deposits, Loans, Treasury, Trust and other systems with MC issuances; with online and real time and batch interface with CASA/ Teller System for over-the-counter payment and negotiation thru clearing	
19	Generates daily report on issued, negotiated and outstanding MCs, per issuing unit and per company	
20	Automated generation of accounting entries	
21	Monitors daily the balance of each Accrued Expense Payable account	
21.1	Captures the beginning balance	
21.2	Rejects debit to expense account if the balance of the accrued liability account is equal or more than the transaction amount and instead debits the accrued liability account	
21.3	Allows partial debit to accrued liability account if balance is less than the transaction amount and debits the remaining amount to the expense account	
22	Automated generation of reports:	
22.1	Disbursement Journal	
22.2	SL for Supplier/Payee	
22.3	Gross Payment Amount	
22.4	Taxes Withheld	
22.5	Net Payments	
23	Facilitates migration of existing DBMS data to new system	
K. Income and Cost Allocation		
1	Online facility for user to maintain parameters for allocation of income and expenses	
1.1	Basis for computation (formula, volume, area, weighted average, percentage, standard rate, direct, defined rate, same formula per budget, etc.)	

No.	Requirement	Statement of Compliance
1.2	Units to be charged / credited; using account groupings, unit groupings, etc.	
2	Provides online and batch allocation	
3	Accepts allocation from external systems	
4	Allows inter-company allocation	
5	Allows adjustments in allocation with override	
6	Distinguishes allocation charges from direct charges	
7	Maintains records of details of allocated transactions	
8	Automated generation of accounting entries in the books of affected units	
9	Online facility to view allocated transactions by unit, for the period (month, quarter, year) or as of a given date within the current year	
10	Automated generation of reports, by account, by unit, by period, etc.	
L.	Closing (Forwarding of Balances to Next Posting Date)	
1	Online facility for user to maintain parameters for closing of books	
1.1	type (final, trial)	
1.2	schedule (end-of day, month-end, year-end)	
1.3	account to be debited/credited for closure of income/expense accounts per booking unit	
1.4	centralized or individual closing per booking unit	
1.5	mark and unmark accounting period as "closed"	
2	Allows more than 1 trial closing	
3	Disallows posting to accounting period marked "closed"	
4	Generates specific reports after trail closing	
5	Can perform final closing for a unit/ company while performing trial closing for another unit/ company	
6	For multi-company closing, close individually before consolidation	
7	Automated generation of closing entries in all booking units	
8	Initializes the P & L (nominal) accounts to zero balances at year-end closing	
IV.	REPORTING	
A.	Consolidation	

No.	Requirement	Statement of Compliance
1	Automated daily consolidation of books per pre-defined consolidation structure	
2	Online facility for user to maintain parameters for consolidation:	
2.1	consolidation structure - by department, area, division, group, company, group of companies, etc.	
2.2	map accounts of other companies to facilitate consolidation of balances/ reports	
2.3	define inter-company eliminating/ offsetting accounts	
3	Consolidates companies with different closing dates	
4	Generates consolidated Trial Balance, GL, SL per consolidated level	
5	Online viewing/ printing of specific consolidated accounts / reports	
6	Automatically adjusts consolidated balances to reflect change in the consolidation structure	
7	Automated generation of eliminating entries of reciprocal accounts during consolidation	
8	Automated computation and generation of accounting entries for parent company's share on equity earnings/ loss in subsidiaries in the books of specific unit	
9	Generates consolidated reports of balances in RBU/FATMD and FCDU books per unit	
10	Generates consolidated Trial Balance (balance sheet accounts) based on Average Daily Balance	
B. Internal Reports and Inquiries		
1	Flexible report writer facility/ user-defined reporting	
2	Online facility for user to maintain parameters for report creation; facility to design reports	
3	All reports with parameter-driven/ formats can be changed to suit different presentations	
4	Flexible reporting of amounts, peso and other currencies:	
4.1	With centavos	
4.2	Centavos omitted	
4.3	In thousands	
4.4	In millions	
4.5	In percentages and ratios	

No.	Requirement	Statement of Compliance
5	Flexible frequency of generation of reports: daily, weekly, semi-monthly, monthly, quarterly, semestral, annual, interim, etc.	
6	Flexible report printing options:	
6.1	Centralized	
6.2	Remote (at branch or unit level)	
7	Defined users can inquire and print:	
7.1	Financial statements and reports of other companies and units	
7.2	GL/SL accounts of other companies and units	
8	Allows multi-level totaling of amounts	
9	Allows online viewing and printing of specific reports to defined users	
10	Allows online inquiry of GL balances with drill down facility to transaction level	
11	Allows online viewing of consolidated reports with drill down facility up to transaction level	
12	Automatic restatement of reports, both current and historical, due to:	
12.1	Adjustments in posted transactions	
12.2	Posting of backdated transactions	
12.3	Change in organizational structure	
13	Automated computation of Average Daily Balance (ADB) for the month, quarter, YTD, etc. of each balance sheet and contingent accounts, per booking unit/ reporting center	
14	Generates daily trial balances, per booking unit and consolidated, per original currency	
15	Generates regular and interim financial statements, per booking unit and consolidated (RBU/FATMD and FCUD):	
15.1	Balance Sheet	
15.2	P & L Statement	
15.3	Cashflow Statement	
15.4	Comparative FS	
15.5	Other management FS reports	
16	Generates monthly and interim schedules of any or all accounts tagged "with required SL details" (see Item	
17	Provides online facility for user to maintain parameters for rules, formula, etc. for generation of the following reports (per unit and consolidated)	

No.	Requirement	Statement of Compliance
17.1	Bank taxes	
17.2	Related-party transactions (intercompany transactions)	
17.3	Tax compliance monitoring	
17.4	Financial analysis reports	
C. External Reports		
1	Facility to interface with 3rd party regulatory reporting systems:	
1.1	Bangko Sentral ng Pilipinas (BSP)	
1.2	Bureau of Internal Revenue (BIR)	
1.3	Social Security System (SSS)	
1.4	Philhealth	
1.5	Pag-ibig	
1.6	Phil. Deposit Insurance Corp. (PDIC)	
1.7	Phil. Clearing House Corp. (PCHC)	
1.8	Others	
2	Interface to PC-based reporting systems	
D. Back-up and Retention of Internal and External Reports		
1	Automatic back-up facility according to pre-defined frequency (daily, weekly, monthly)	
2	Online viewing/ inquiry of reports with drilldown to transaction level for 5 years	
3	Retains specific transaction data for 10 years	
4	Retains specific reports for 10 years	
5	Permanent retention of specific reports	
V. MANAGEMENT INFORMATION		
A. Budgeting and Financial Planning		
1	Online facility for user to maintain parameters for budget preparation	
1.1	rules	
1.2	assumptions	
1.3	methods (e.g. top-down, bottom-up, etc.)	
1.4	account groupings and hierarchies	
1.5	ten (10) budget versions for each unit	
2	Flexible budgeting methods, such as:	
2.1	Enter budget by unit and company	
2.2	Enter budget amounts per month	
2.3	Enter annual budget amount for system to automatically apportion to defined months	

No.	Requirement	Statement of Compliance
2.4	Add/ deduct % from actuals or maintain actuals	
2.5	Enter budget amounts using historical data	
3	Computes projected increase/ decrease per account	
4	Provides facility for online budget data entry or upload of budget data	
5	Supports real time validation of data entries vs. budget rules/ assumptions during online budget data entry	
6	Provides help function key that will display during budget data entry the budget assumptions/ rules, per account, per budget item	
7	Supports real time and batch updates	
8	Allows interactive budget updates and revisions for instant review	
9	Facility to download information for budget revisions and "what-if" analysis and to upload changes	
10	Maintains budget for all accounts in the Balance Sheet and P & L Statement, per company, per unit	
11	Stores budget amounts at summary level while actuals are posted at detailed/ SL level	
12	Maintains budget figures for each account:	
12.1	Previous year	
12.2	Current year	
12.3	Next year	
13	Maintains details, computations, breakdown for each SL account	
14	Facility to monitor/ track projects from start (inception) to completion (may cross to the next or previous accounting cycle)	
15	Maintains projections on a project-to-date or year-to-date %	
16	Facility for online viewing/ printing of actual versus budget, by unit and consolidated	
17	Generates projected financial statements (per unit, per company and consolidated per area, division, group or company)	
B.	Responsibility Accounting	
1	Online facility for user to maintain parameters for rules, formats, etc.	

No.	Requirement	Statement of Compliance
2	Facility to define profit center / cost center and to group such centers	
3	Supports/ computes and reflects, per center and company; allows variation per account	
3.1	Transfer pricing	
3.2	Imputed/ shadow income and cost	
3.3	Sharing of income, cost and accounts	
3.4	Option for double count of volume, income and cost	
4	Facility to reflect off-books transactions in RAS/ MIS reports	
5	Generates financial statements per unit or defined group for management information which includes allocated transactions (RAS Reports)	
6	Generates variance reports at detail and summary level	
7	Facility for online viewing/ printing of consolidated RAS/ MIS reports (per unit and consolidated)	
C. Decision Support Analysis		
1	Can drill down up to the lowest level (entry level, per unit)	
2	Capable of ad-hoc reports based on parameters given	
3	Capable of viewing data at different dimensions	
4	Able to compare information between selected periods; identifies accounts with significant increase/ decrease and underlying transactions	
5	Supports statistical computations, correlation and analysis	
D. Peso Cashflow and Cash Position Monitoring		
1	Facility to monitor actual <u>and</u> projected cashflow, with interface with other systems	
1.1	Cash in Vault (CIV) balance	
1.2	Clearing results (Due From/To BSP - Clearing)	
1.3	New deposit accounts (CA, SA, TD)	
1.4	New placements (Money market, trust, etc.)	
1.5	Additional deposits/ placements (cash or checks)	
1.6	Maturities (time deposits, money market/ trust placements)	
1.7	Loan payments, availments/ releases	
1.8	Specific assets and liabilities, including subsidiaries i. Others	
1.9	Deposits classifications/Rx class and MIS Group	

No.	Requirement	Statement of Compliance
E. Foreign Position Monitoring		
1	Facility to monitor foreign currency position, with interface with other systems	
1.1	Cash in Vault (CIV) balance	
1.2	New deposit accounts (SA, TD)	
1.3	TD maturities	
1.4	Proceeds of checks sent for collection	
1.5	SA and TD withdrawals (notes, draft, cable, TC, etc.)	
1.6	Loan payments, availments/ releases	
1.7	Specific foreign currency assets and liabilities, including subsidiaries h. Others	
ADDITIONAL REQUIREMENTS		
	Transaction Data Entry (Online and Batch)	
1	Requires supervisor's password to start the online data entry facility before a user is allowed to enter transactions	
2	Requires supervisor's password to shut down the online data entry facility	
3	Allows supervisor to re-start the online data entry facility	
A. Reconciliation of Due From/To Foreign Banks		
1	Inter-company online and batch processing	
2	Separate SL for each Nostro and Vostro account	
3	Multi-currency SL of Nostro/ Vostro accounts	
4	Facility to reconcile/ match transactions vs. statements received thru SWIFT or web on daily, weekly or monthly basis	
5	Facility to print statements and pre-formatted confirmation letters for account balances	
6	Automated generation of reports of matched and unmatched items (daily, weekly, monthly, interim, etc.)	

Note : For all computations - Standard Rounding-off ; Two (2) Decimal places to be used

D. REGULATORY REPORTS

No.	Requirement	Statement of Compliance
1	General Requirements	
1	BSP	

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No.	Requirement	Statement of Compliance
1.1	Consolidated Daily Report of Condition (CDRC)	
1.2	Consolidated Report on Compliance with Aggregate Ceiling on Credit Accommodations to DOSRI	
1.3	Weekly Inventory List of GS Held Set Aside for Intraday Liquidity from Week Starting Monday to Friday	
1.4	Report on Microfinance Products	
	Control proof list	
1.5	Financial Reporting Package (FRP), Balance Sheet (FRP)- Solo basis (HIO and Branches)	
1.6	Liabilities to Non-resident	
1.7	Repurchase Agreement Report	
1.8	Basel Net Stable Funding Ratio Report (with computations)	
1.9	Liquidity Coverage Ratio Report (with computations)	
1.1	Guidelines on the Electronic Submission of the Financial Reporting Package (FRP)- Solo basis (with applicable solo)	
1.11	Income Statement on Retail Microfinance Operations	
1.12	Report on Credit and Equity Exposures to Individuals/Companies/Groups aggregating P1.0 million and above	
1.12.1	Control Prooflist, notarized and signed by the authorized officer of the Bank	
1.13	Published Balance Sheet/Consolidated Balance Sheet (Before Publication) for Banks with resources of P1 billion and above	
1.14	Published Balance Sheet/Consolidated Balance Sheet (with publisher's certificate)	
1.15	Submission of the Expanded Report on Real Estate Exposures (REE)	
1.16	Report on Inventory of Bank Network (RIBN)	
1.17	Report on Compliance with Mandatory Agri-Agra Credit (Agri-Agra)	
1.18	Report on Compliance with Mandatory Credit Allocation Required under RA 6977 as amended by RA 8289 and 9501 (MSME)	
1.19	Housing Loan Rates	
1.2	Capital Adequacy Ratio (CAR) Summary Report- Solo	
1.21	Bank Quarterly Report on Residential Real Estate Loans for the Generation of the Residential Real Estate Price Index	



No.	Requirement	Statement of Compliance
1.22	Report of Selected Branch Accounts- Schedules:	
	- Selected Balance Sheet Accounts	
	- Selected Balance Sheet and Income Statement Accounts	
	- Aging of Loans and Receivables-others	
	- Breakdown of Deposit Liabilities	
	- Bank Loans-to-Deposits Ratio	
	- Reconciling Items Outstanding for more than Six (6) Months on the Due from/due to Head Office, Branches and Agencies Account, Bank Deposit Interest Rate	
1.23	Report on Borrowings of BSP Personnel	
1.24	Report on Cross-Border Financial Positions (Phase 2)	
1.25	Basel III Capital Adequacy Summary Report- Solo Basis (HO and branches)	
1.26	Report on Electronic Money Transactions	
1.27	Financial Reporting Package	
1.28	Certified true copy of the Control Prooflist for FRP reports (With signature of Authorized Signatories)	
1.29	Bank Consolidated Complaints Report (BCCR)	
1.3	Guidelines on the Electronic Submission of the Stress Testing Reports	
1.31	Consolidated Report on Compliance with Individual Ceiling on Direct Credit Accommodations to DOSRI	
1.32	Certification of Compliance with Section 55.4 of RA 8791, prohibiting banks from employing casual, non-regular personnel	
1.33	Basel III Leverage Ratio Report- Solo basis (HO & branches)	
1.34	Sworn Certification on Lending to Local Government Units	
1.35	Bank Information Sheet- List of Authorized Signatories and their Specimen Signatures	
1.36	Sworn Certification on Lending to Borrowing Government Entities	
1.37	Post-Loan Release Report on LGU Loans	
1.38	Report on Conglomerate Structures	
1.39	Guidelines on Submission of IT Profile Report:	
	- IT Profile Report	
	- Certification, duly notarized and signed by the authorized official of the reporting institution (i.e., President & Compliance Officer)	

No.	Requirement	Statement of Compliance
1.4	General Information Sheet duly stamped "received" by the SEC	
1.41	Consolidated List of Stockholders and their Stockholdings	
1.42	List of Members of the Board of Directors and Officers	
1.43	Biographical Data of Directors/Officers with ID picture	
1.44	Duly Accomplished and Notarized Authorization form for querying the BSP watchlist files	
1.45	Certification under oath of director/officers that she has all the qualifications and none of the disqualifications	
1.46	List of Members of the Board of Directors and Officers	
1.47	Acknowledgment receipt of copies of specific duties and responsibilities of the Board of Directors and of a director and certification that they fully understand the same	
1.48	Notice/Application for Write-off of Loans, other Credit Accommodations, Advances and Other Assets	
1.49	Annual Audit Report- Bank Proper	
	it should be	
1.5	Report on Crimes and Losses	
	- Initial Report	
	- Complete/Final Report	
1.51	New Schedule of Banking Days/Hours (as changes occur)	
1.52	Capacity to edit or update templates/formats from BSP reports or requirements from BSP specially <i>Amounts, etc.</i>	
1.53	Comprehensive Credit and Equity Exposures (COCREE) Report	
2	CIC (Credit Bureaus)	
2.1	CISA Monthly Report (Credit Information System Act)	
3	PDEX (Philippine Dealing & Exchange Corp.)	
3.1	Certification on Compliance of Trades Monthly	
3.2	Sworn Certification on Switch Transactions	
4	PDIC (Philippine Deposit Insurance Corporation)	
4.1	Consolidated Report on Compliance with Aggregate Ceiling on Direct Credit Accommodations to DOSRI	
4.2	Certification of Deposits and Record Keeping Requirements Forms RK2 and RK3 (with Sales Kit; manuals/flyers of new products)	
4.3	Breakdown of All Deposit Liabilities by Type (BDL) (with branches with signature of Authorized Signatories	
4.4	Semi-annual assessment	

No.	Requirement	Statement of Compliance
4.5	Bank Information Sheet- No. of Employees (Officers and Rank & File)	
4.6	Bank Information Sheet- List of Principal Officers	
4.7	Bank Information Sheet- List of Authorized Signatories and their Specimen Signatures	
4.8	Bank Information Sheet- Consolidated List of Stockholders and their Stockholdings (2% and above)	
4.9	Auditors Report or Audited Financial Statements	
4.1	Certification of Compliance (PDIC RI 2011-04 Rules on Net Out of Obligations to Determine Insured Deposits)	
5	SEC (Security Exchange Commission)	
5.1	Complaint Report	
5.2	Statement of Total Value Turnover	
5.3	Audited Financial Statements (AFS) stamped and received by BIR	
5.4	Application/Renewal for the Compliance Officer of an Investment House/Underwriter of Gov't Securities, Eligible Dealer, SEC Form IHU/GSED-RCO-AP	
5.5	Submission of General Information sheet (GIS)	
5.6	Corporate Secretary's Sworn Certification on the Attendance in Board Meetings of Each Director	
5.7	Reports on Dividends Declared	
5.8	Appointment of the Chief Risk Officer	
5.9	Certification under oath of directors that they have received copies of the general responsibility and specific duties and responsibilities of the Board of Directors and of a director and that they fully understand and accept the same (upon election as director)	
6	Transmittal of Board Resolution/Written Approval on Credit Accommodations to DOSRI in Compliance with Sec. 36, RA 8791, as amended (as any direct/indirect loan to any DOSRI is approved)	
6.1	Annual Report on Segregation of Functions (Chinese Walls)	
6.2	Report on Disqualification of Director/Officer (as disqualification occurs)	
7	Credit Management Association of the Philippines (CMAP)	
8	Negative File Information System (NFIS)	
9	Single Borrower's Limit Reports	
10	TCRTB Reports	

No.	Requirement	Statement of Compliance
11	Monthly Reports on Electronic Payment and Financial Service (EPFS) License (Memorandum M-2020-080)	
12	AMLA Reports	
12.1	Transaction reports involving in excess of 500K for reconciliation of Covered Transaction Report /CTR (with Database/Dash Board Report)	
13	Related Party Transactions	
14	DOSRI Reports	
15	Intraday Liquidity Report	

E. CLIENT INFORMATION

No.	Requirement	Statement of Compliance
1	General Requirements	
1	Complete Fields for Customer Information, including the 11 Mandatory Fields	
2	Customer Risk Assessment & Profiling	
3	Reports for Accounts Due for Updating	
3.1	List of accounts due for updating (Information and Documents)	
4	Generation of Client Information with Exception Report	
4.1	Incomplete/lacking documents with override	
4.2	Teller and Sales Associate be notified upon client transactions.	
4.3	Monitoring of incomplete/lacking and aging documents	
5	Matching with OFAC List, Negative List, MSB List, AMLA, etc.	
6	Activity Log History (Account opening, subsequent updating, and status changes)	
7	Relationship Tagging - RPT/DOSRI (With notification)	
8	Disallow duplicate / multiple CIF	
9	CIF Tagging of Deceased Customer (Frozen, Dormant, Inactive)	
10	CIF of Non - Depositor Client	
11	Purging facility	
12	Facility to upload images like photos, ID, and submitted documents	
13	Facility to modify fields as per requirements, including additional characters per field	

No.	Requirement	Statement of Compliance
14	CIS printing	
II	Complete Fields for Customer Information including the 11 Mandatory Fields	
1	Individual Clients	
1.1	Name	
1.2	Gender	
1.3	Civil Status	
1.4	Age	
1.5	Date of Birth	
1.6	Place of Birth	
1.7	E-mail address	
1.8	Mother's Maiden Name	
1.9	Address	
1.9.1	Present Address	
1.9.2	Permanent Address	
1.10	Contact number	
1.11	Source of funds (with dropdown list options)	
2	Length of Stay	
3	Nationality or Citizenship	
4	Monthly Expected Income	
5	Nature of work/Business/Name of Employer/Industry	
6	Politically Exposed Person Indicator / Tagging	
6.1	PEP Remarks	
6.2	Reason for High Risk	
7	DOSRI/Related Parties with remarks	
8	Risk Profile	
9	Tagging of Employee's account (with override)	
10	Tagging of VIP (based on Aggregate balance)	
11	Tagging of Employee's related accounts (with override)	
12	Tagging of BSP Personnel (with override)	
13	Specimen Signatures or Biometrics	
14	Industry Classification	
15	Employee number	
16	Division	
17	Region	
18	Station	
19	Beneficiary Details	
19.1	Name	

No.	Requirement	Statement of Compliance
19.2	Address	
19.3	Date of Birth	
19.4	Relationship	
20	TIN/SSS No./GSIS No./Any Gov't ID	
III. Juridical Entities		
1	DTI/SEC Registration with expiration (Pop-up/Notification)	
2	articles of incorporation/association and by-laws	
3	principal business address	
4	Board or partnership resolution duly certified by the Corporate or Partners Secretary	
5	Latest GIS with the list of names of directors/trustees/partners, principal stockholders owning at least 20%	
6	Contact numbers of the entity and its authorized signatories	
7	Source of funds	
8	Nature of business/Industry	
9	Name, present address, date and place of birth, nature of work and source of funds of the beneficial owner or beneficiary, whenever applicable	
10	For entities registered outside the Philippines, similar documents or information shall be obtained duly authenticated by the Philippine consulate where said entities are registered	
11	Authorized Signatories with 11 Mandatory Fields	
12	Beneficial Owners with 11 Mandatory Fields	
13	Directors with 11 Mandatory Fields	
IV. Additional Mandatory Fields		
1	Collateral Details	
2	Customer classification	
2.1	Loan borrower Auto	
2.2	Loan borrower Commercial	
2.3	Loan borrower SBI.	
2.4	Loan borrower REL	
2.5	Loan borrower BTB	
2.6	Loan borrower Cash/TPL/FAP	
2.7	Teachers Loan	

No.	Requirement	Statement of Compliance
2.8	Government Entity Loans	
2.9	Loan borrower other entity	
3	Transacting person, client affiliates & counterparty	
4	Solicitor	
5	Type of Loan	
6	Batch Uploading of CIS	
ADDITIONAL REQUIREMENTS		
1	Client prospecting for other bank products (Pop up/Alert)	
2	Customer Information Management System (CIMS)	

F. CLEARING

No.	Requirement	Statement of Compliance
A	General Requirements	
1	Centralized Posting:	
1.1	Regular inward transactions (MTF and DSF files)	
1.2	Inward Return Checks (AMF)	
2	Posting	
2.1	Outward return checks value dated on Day 1	
2.2	Regular inward checks not debited during batch upload	
2.3	Unposted return checks	
2.4	Manager's check and charge slips	
2.5	Automatic posting of AR	
2.6	Special Clearing Receipt	
2.7	Posting of inward checks with technicalities on Day 1 (VICC)	
2.8	Automatic posting of income for chargeable outward return	
2.9	Automatic posting of outward return AC (VC 22 and VC 132)	
3	AFTA Balance - auto transfer from CA to SA for inward checks with technical defects and over encoding	
4	Override function for dormant account	
5	Password setting	
6	Replace manual preparation of SOA by E-SOA	
B	Reports	
1	Posted Inward Checks (per branch and consolidated)	
2	DAIF/DAUD Summary (per branch and consolidated)	

No.	Requirement	Statement of Compliance
3	SPO Funded/Unfunded Summary (per branch and consolidated)	
4	Account Closed Summary (per branch and consolidated)	
5	Final Regular Inward Reports (per branch and consolidated)	
6	Posted Inward Return Report (per branch and consolidated)	
7	Reference Not Found or Untagged Check Number Report (per branch and consolidated)	
8	Outward Summary (Bankwide)	
9	Outward Return File (Bankwide) - to be uploaded on Inward Clearing System (ICS)	
10	Account not found (ANF) (per branch and consolidated)	
11	List of improperly handled accounts (for branch use)	
12	List of accounts with hold restrictions	
12.1	Hold restrictions code	
13	List of Dormant Accounts	
14	Report on Checks already issued (per branch and consolidated)	
15	Overall entry list (per branch)	

G. COLLECTION

No.	Requirement	Statement of Compliance
I	General Requirements	
1	Billing	
1.1	Customer information field (complete name, address).	
1.2	Report on when bill was sent, date received and receiver.	
1.3	File matching with existing record.	
1.4	Workflow trail.	
1.5	Alert when bill is returned.	
1.6	Alert when client/ and or address are fictitious.	
1.7	Alert when client moved out of given address.	
1.8	Workflow trail.	
2	Collections	
2.1	Field for complete information of client.	
2.2	Report generation by bucket	
2.2.1	<30 days	

No.	Requirement	Statement of Compliance
2.2.2	31-59 days	
2.2.3	60-89 days	
2.2.4	>90 days	
2.2.5	under Litigation	
2.2.6	for case filing	
2.3	Report generation by client's profile	
2.3.1	age	
2.3.2	source of income	
2.3.3	nature of business	
2.3.4	industry	
2.3.5	civil status	
2.3.6	house ownership	
2.4	Report generation by source	
2.4.1	dealer	
2.4.2	bank branch	
2.4.3	direct loan	
2.4.4	repeat client	
2.5	Report generation of voluntary surrendered unit	
2.6	Report generation of repossessed unit	
2.7	Report generation by bank personnel	
2.7.1	Account Officer	
2.7.2	Marketing Assistant	
2.7.3	Credit Verifier	
2.7.4	Credit Analyst	
2.7.5	Credit Officer	
2.7.6	Approving authority	
2.8	Report generation of salesman	
2.9	Workflow trail	
3	ROPA	
3.1	List of ROPA units	
3.2	Complete details of ROPA units	
3.3	Report generation by	
3.3.1	brand	
3.3.2	year model	
3.3.3	type	
3.4	Report generation by dealership	
3.5	Report generation by	
3.5.1	voluntary surrendered unit	

No.	Requirement	Statement of Compliance
3.5.2	repossessed by bank	
3.6	Report generation on when unit was disposed and details of buyer	
3.7	Workflow trail	
4	Commercial and Consumer Loan	
4.1	Complete client's information	
4.2	Report generation by client's profile	
4.3	Report generation by source	
4.4	Report generation by bank personnel	
4.4.1	Account Officer	
4.4.2	Marketing Assistant	
4.4.3	Credit Verifier	
4.4.4	Credit Analyst	
4.4.5	Credit Officer	
4.4.6	Approving authority	
4.5	Workflow trail	

H. MANAGEMENT INFORMATION

No.	Requirement	Statement of Compliance
I	General Requirements	
1	On Loans (Detailed & Summary)	
1.1	Loan Portfolio Analysis	
1.2	Loan Booking Report – Per Branch/Product/Marketing Specialist/Account Officer/Solicitor/Referrals	
1.3	Loan Release per Entity	
1.4	Co-maker listing/Co-Borrower/Attorney in-fact/Signatory for Juridical entity	
1.4.1	Loan Status/Listing as to stage of Impairment	
1.4.1.a	Stage 1	
1.4.1.b	Stage 2	
1.4.1.c	Stage 3	
1.5	Loan Status Monitoring/ Loan Movement	
1.6	Reports for Reclassification to ROPA	
1.7	Closed Loan Account (e.g., daily, monthly, annually)	
1.8	Accrual Reports (daily, monthly, annually)	
1.9	Aging Report	
1.1	Loan Listing Reports	

No.	Requirement	Statement of Compliance
1.10.1	with complete Address	
1.11	Reports for list of new, rollover, renewal, extension, continuation/conversion, restructured (creation type)	
1.12	Past Due Monitoring – Per product/Account Officer (daily, monthly, yearly)	
1.13	Reports on Past Due Accounts (941 and 1011)	
1.14	Past Due Reports per Entity	
1.15	Moratorium Reports	
1.16	Matured Loans & 46 Days Past Due	
1.17	Non-Starter & Poor Starter Accounts.	
1.18	Collection Efficiency Report	
1.19	Fees & Charges Collected	
1.19.1	a. Upon Booking	
1.19.2	b. Upon Payment	
1.2	Credit Exposure – Per client with list of PN's/Loan Amount/OB/Status	
1.21	Loan Collateral Information (REL, AUTO, SBL, CML)	
1.22	Loan Credit Facility (Approved Amount/ Expiration/ Outstanding)	
1.23	Loan balances with ADB, MTD & YTD.	
1.24	Industry and Economic Activity Classification. (PSIC)	
1.24.1	AGRICULTURE, FORESTRY AND FISHING	
1.24.2	MINING AND QUARRYING	
1.24.3	MANUFACTURING	
1.24.4	ELECTRICITY, GAS, STEAM AND AIR CONDITIONING SUPPLY	
1.24.5	WATER SUPPLY; SEWERAGE, WASTE MANAGEMEN	
1.24.6	CONSTRUCTION	
1.24.7	WHOLESALE AND RETAIL TRADE; REPAIR OF MOTOR VEHICLES AND MOTORCYCLES	
1.24.8	TRANSPORTATION AND STORAGE	
1.24.9	ACCOMMODATION AND FOOD SERVICE ACTIVITIES	
1.24.10	INFORMATION AND COMMUNICATION	
1.24.11	FINANCIAL AND INSURANCE ACTIVITIES	
1.24.12	REAL ESTATE ACTIVITIES	
1.24.13	PROFESSIONAL, SCIENTIFIC AND TECHNICAL ACTIVITIES	
1.24.14	ADMINISTRATIVE AND SUPPORT SERVICE ACTIVITIES	

No.	Requirement	Statement of Compliance
1.24.15	PUBLIC ADMINISTRATION AND DEFENSE; COMPULSORY SOCIAL SECURITY	
1.24.16	EDUCATION	
1.24.17	HUMAN HEALTH AND SOCIAL WORK ACTIVITIES	
1.24.18	ARTS, ENTERTAINMENT AND RECREATION	
1.24.19	OTHER SERVICE ACTIVITIES	
1.24.20	ACTIVITIES OF HOUSEHOLDS AS EMPLOYERS; UNDIFFERENT	
1.24.21	ACTIVITIES OF EXTRA-TERRITORIAL ORGANIZATIONS AND BODIES	
1.25	Reports for Lacking of PDC per Account	
1.26	PDC Reports/Monitoring Facility	
1.27	Accounts Due for Re-pricing	
1.28	Notices	
1.28.1	Thank you letter	
1.28.2	Repricing Letter	
1.28.3	Demand Letter	
1.28.4	PDC Notice Letter	
1.29	Loan Payment Report	
1.3	Reports on Mode of Payments (ADA or PDC)	
1.31	Top 20 Borrower's (based on Outstanding Balance)	
1.32	Top 50 Borrower's (based on Outstanding Balance)	
1.33	Sizing of loan reports	
1.34	ECL Expected Credit Loss	
1.35	Reports on Waived fees, Service charges, Interest charges, DISI, Conditional Waiver (Adjustments)	
1.36	Borrower Status/Bank Classifications with CRR Rating	
1.36.1	Excellent - 1%	
1.36.2	Strong - 1%	
1.36.3	Good - 1%	
1.36.4	Satisfactory - 1%	
1.36.5	Acceptable - 1%	
1.36.6	Watchlist - 1%	
1.36.7	Especially Mentioned - 5 %	
1.36.8	Substandard Secured/Unsecured - 25%	
1.36.9	Doubtful - 50 %	
1.36.10	Loss - 100%	
1.37	Account Officer/Marketing Specialist	

No.	Requirement	Statement of Compliance
1.38	Branch Referrals/Solicitor	
1.39	Loan Product Code	
1.4	Loan Classifications	
1.40.1	Demand Loans	
1.40.2	Bills Discounted	
1.40.3	Time Loans	
1.40.4	Mortgage Contract Receivable	
1.40.5	Agrarian Reform/Other Agri Credit Loans	
1.40.6	Development and Incentive Loan PD717	
1.40.7	Restructured Loans	
1.40.8	Microfinance	
1.41	Loan Purpose	
1.41.1	Production	
1.41.2	Construction and Real Estate	
1.41.3	Wholesale and Retail Trade	
1.41.4	Public Utilities	
1.41.5	Services	
1.41.6	Consumption	
1.41.7	Agriculture (Agri-Agra)	
1.42	Loan Security	
1.42.1	Clean / Unsecured	
1.42.2	Chattel Mortgage	
1.42.3	REM - Agricultural	
1.42.4	REM - Commercial	
1.42.5	REM - Residential	
1.42.6	Hold Out Deposit / Non-Risk Asset	
1.42.7	Other Collateral	
1.43	Loan Product Classifications	
1.44	Loan Product Classifications - Per Entity/Unit/Group/Cluster/Branches/Accredited Developers/Etc.	
1.45	Liquidity Credit Ratio	
1.46	Loan Release per H.O/Lending Dept./Branches/Branch Lending	
1.47	Account Classifications	
1.47.1	Resident	
1.47.1.1	Loans to Government	
1.47.1.2	Agrarian Reform / Other Agricultural Loans	

No.	Requirement	Statement of Compliance
1.47.1.3	Microenterprise Loans	
1.47.1.4	Small and Medium Enterprise Loans	
1.47.1.5	Contracts to Sell	
1.47.1.6	Loans to Private Corporations	
1.47.1.7	Loans to Individuals for Housing Purposes	
1.47.1.8	Loans to Individuals Primarily for Personal Use Purpose	
1.47.1.9	Loans to Individuals for Other Purpose	
1.47.2	Non-Resident	
1.47.2.1	Central Government/Central Banks	
1.47.2.2	Public Sector Entities	
1.47.2.3	Loans to Corporations	
1.47.2.4	Loans to Individuals	
1.48	Mode of Payment	
1.48.1	Post Dated Checks	
1.48.2	Automatic Debit Account	
2	On Deposit	
2.1	Daily monitoring of CASA, CTD (Based on OB, MTD ADB, YTD ADB)	
2.2	Long Term CTD's	
2.3	CTD rates above board rates	
2.4	Weekly report on CASA & CTD	
2.5	Monthly report for Mancom – Deposits and Bancassurance.	
2.6	CTD Maturities	
2.7	CTD Profiling	
2.8	Adjustments on CTD's	
2.9	Large Fund Provider	
2.1	List of Dormant/Active Account	
2.11	List of New/Close Account	
2.12	Top Depositor per branch	
2.13	Deceased Depositor	
2.14	Report on non-moving deposit account for the month.	
2.15	Report on below maintaining and minimum balance account.	
2.16	Report on Retail or Commercial Client	
2.17	List of accounts with incomplete requirements/documents submitted	
2.18	Deposit Analysis Reports	
2.19	Error of Corrective Words	



No.	Requirement	Statement of Compliance
2.2	Adjustments on CTD's	
2.21	Charges on Dormant Accounts (with adjustment)	
2.22	Deposit Sizing	
3	GL Book	
3.1	Budgets to be integrated on the expenses (GL side) so that budget certification will be easier and fixed assets requisition be included also for monitoring.	
3.2	Monitoring of accounts payable and receivable per account.	
3.3	Accrual Reports (daily, monthly, annually	
3.4	Report for Budget Analysis	
4	On CIS	
4.1	List of accounts due for updating of CIS.	
4.2	Information of CIS	
5	Pivoting System	
6	Wide Coverage Analysis	
7	Report writer that we could easily get/extract data and design/manage reports.	

I. OTHER REQUIREMENTS

No.	Requirement	Statement of Compliance
1	Other Requirements	
1	Automated loan availment process	
1.1	Policy exception	
1.2	CRAM	
1.3	Credit Advise	
1.4	Amendment Form	
1.5	Batch release	
1.6	Reviews and approval	
1.7	Enable to print PN and disclosure statement	
1.8	Loan Release Statement/Borrowers Information Sheet	
1.9	Loan Relay Sheet	
2	Loans with Account Officer, Referral and sources	
3	Entity Creation - loan account creation	
3.1	LGU and other government agencies	
3.2	Private entities	
3.3	DEPED (Teacher's Loan)	
4	Deposit with referral and Account Officer	

No.	Requirement	Statement of Compliance
5	SVS with Account Status (Active, closed, dormant, etc.) and Account Rule (Single Signatory, Multiple Signatory, Two, Corporate, etc.)	
6	With Loan Calculator (Amortization Schedule), loans Payment sequence (e.g., Principal, Interest, Penalty)	
7	USB Payroll Account – Confidential ruling	
8	Base 60 ETL facility	
9	Eliminate SRT/IOA	
10	Multiple Currency, Rates and revaluation	
11	More fields for the Transaction Particulars	
12	ATM Interface to BancNet Outsource	
13	Branch Calendar to handle Long Term Deposit (all automated/5 years)	
14	Amount Figures and Wordings to the MC, CTD and other checks related	
15	Data extraction to the Deposit (SOA) and Loans convertible to excel, etc.	
16	Passwords and IDS (Access Matrix)	
17	Infile of SL/GL Entries	
17.1	Batch entry	
18	Data Extraction for the BIR CD reporting	
19	Only utility programs are allowed	
20	Program service IDs should only be part of the program and not manually entered	
21	Automate bookkeeping functions	
22	Interface of CASA, GL, Loans, treasury, FCUD	
23	GL Reports	
24	Fx buy and sell processing	
25	Interface to document and check scanning	
26	Auto - recon facility for ATM Center and Branch	
27	Automated Monthly Report	
28	Retain existing account numbers (CASA)	
29	12 Digit Account Numbers (CASA)	
30	Retain existing PN numbers	
31	Salary Loan with one (1) Entity number per group Salary Loans Accounts	
32	ADB computations for Deposit, loans, GL and for individual accounts	

No.	Requirement	Statement of Compliance
33	Accruals TD, Expenses and related accounts frequency	
34	Signature cards (SVS) with Account Status and Account Rule (Number of Signatories)	
34.1	Last Sign Card update (Time Stamped)	
35	Card Management to Handle ATM, Ecash, Ebranding and related cards.	
36	ATM Switch Connectivity.	
36.1	Retain BancNet Outsource ATM Switch	
36.2	Linking of PIN and Account Number	
36.3	Uploading of Card number Series	
36.4	Transfer to Mother Bank's ATM Switch	
36.5	ATM Reports / Reconciliation	
36.6	Auto upload of ATM Transaction	
37	Extraction of data for MIS/RAS reports	
38	All related government reports, including formats	
39	Front-end Bills Payment (Telco, Credit Cards, Government, etc.)	
40	OR Printing (Front-end Payments, loans, etc.), and Tax report (VAT)	
41	SL/GL GRT Reports	
42	No Negative Balance after Service Charge/all charges (Owing)	
43	Front-end validation single paper (Printing twice)	
44	Automated printing of transaction details/ Forms.	
45	All transactions (Financial/Non-Financials) time stamped	
46	Late deposit handling By Transaction code and reversal to contingent accounts the following day.	
47	Saturday, Sunday and Holiday Transaction (on same day)	
48	Value-dated Transaction	
48.1	General Ledger	
48.2	Loans	
49	All Front-end day 1 Transactions report (end of day)	
50	Override Transaction	
50.1	Disallow self-override	
50.2	Reports can be generated and filterable according to name, user name, account type and transaction type, date and time	
50.3	Remote override in full screen details	