



# Bangko Sentral ng Pilipinas

## OFFICE OF THE DEPUTY GOVERNOR SUPERVISION AND EXAMINATION SECTOR

MEMORANDUM NO. M-2009- 031

**To : ALL ELECTRONIC MONEY ISSUERS (EMIs)**

**Subject : Guidelines on the Submission of the Report on Electronic Money Transactions**

Pursuant to BSP Circular No. 649 dated 9 March 2009 on the guidelines governing the issuance of electronic money (e-money) and the operations of EMIs in the Philippines, the following shall be observed relative to the submission of the Report on E-Money transactions:

1. The e-Money reporting templates can be accessed at <http://www.bsp.gov.ph/frp/templates>. Said report shall be submitted to the BSP on a quarterly basis within 15 banking days after the end of the reference quarter. The said report shall become effective starting with the reporting quarter ending 30 September 2009 for the initial run, which shall be submitted on or before 27 November 2009. Submission of succeeding reports shall be subject to the prescribed deadline.
2. Institutions issuing e-money, classified as EMI-Bank (banks), EMI-NBFIs (non-bank financial institutions supervised by the BSP), and EMI-Others (non-bank institutions registered with BSP as a money transfer agent), shall accomplish Form I together with Schedule 1. Institutions/entities other than EMI-Banks and EMI-NBFIs, herein referred as EMI-Others shall accomplish Forms I, II, and related Schedules 1 to 3.
3. The corresponding file structures which shall serve as the institutions' guide in creating their respective data base files in comma separated value (CSV) format for the e-Money reports are detailed in Annex A.
4. Institutions may either submit the MS Excel reporting templates or the DBASE file in CSV format.
5. The e-Money reports shall be submitted electronically to the following e-mail addresses:

E-mail Address	Type of Reporting Institution
sdckb-emoney@bsp.gov.ph	Universal/Commercial Banks (U/KBs)
sdctb-emoney@bsp.gov.ph	Thrift Banks (TBs)
sdcrb-emoney@bsp.gov.ph	Rural/Cooperative Banks (R/CBs)

PANANALAPING MATATAG, BANSANG PANATAG

<a href="mailto:sdcnbfi-emoney@bsp.gov.ph">sdcnbfi-emoney@bsp.gov.ph</a>	Non-Bank Financial Institutions (NBFIs)
<a href="mailto:sdcothers-emoney@bsp.gov.ph">sdcothers-emoney@bsp.gov.ph</a>	EMI-Others

using the following format for the subject: "EMONEY <EMIname>,<reference period>", e.g.,:

To : [sdctb-emoney@bsp.gov.ph](mailto:sdctb-emoney@bsp.gov.ph)  
 cc :  
 Subject : **EMONEY <EMIname>, 30 September 2009**

6. The Control Prooflist (Annex B), duly notarized and signed by the authorized official of the reporting institution, shall be sent within the prescribed submission deadline to the Director of the BSP Supervisory Data Center (SDC) via facsimile at (632) 523-3461 or 523-0230.
7. Institutions that are unable to transmit the e-Money reports electronically can submit said reports in CD together with the aforementioned Control Prooflist through messengerial or postal services within the prescribed deadline to:

The Director  
 Supervisory Data Center (SDC)  
 Bangko Sentral ng Pilipinas  
 16th Floor, Multi-Storey Building  
 BSP Complex, A. Mabini Street  
 Malate, Manila 1004

8. The e-Money reporting templates and other relevant attachments are also available upon request at the BSP-SDC through the above-mentioned e-mail addresses and/or postal address.

For compliance.

  
 NESTOR A. ESPENILLA, JR.  
 Deputy Governor

11 September 2009

Att.:A/S

# Annex A

## Report on Electronic Money Transactions Data Structure

Filename: EMONEY.CSV

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR	FIELD TYPE	NO. OF DP	VALIDATION RULES
Transaction Date	TRDATE	8	Numeric	0	Should be in the CCYYMMDD format (End-of-the-quarter)
Industry Code	INDCODE	2	Numeric	0	Valid values are the following: 1 for Universal Commercial Banks 2 for Commercial Banks 3 for Thrift Banks 4 for Rural Banks 5 for Cooperative Rural Banks 6 for Investment Houses with QB functions 7 for Investment Houses without QB functions 8 for Other NBQBs 9 for EMI others
Bank Code	BKCODE	6	Numeric	0	Your BSP assigned bank code
Branch Code	BRANCH	5	Numeric	0	Valid value is 99999
Schedule No.	SCHNO	3	Char		Valid values are the following: FR1 for Form 1 FR2 for Form 2 1 for Schedule 1 2 for Schedule 2 3 for Schedule 3
Book Code	BOOK	1	Numeric	0	Valid value is 0
No. of Transactions	NOTRAN	9	Numeric	0	No. of Transactions
Month	MTH	1	Numeric	0	Valid values are the following: 1 for the 1st month of the reference quarter 2 for the 2nd month of the reference quarter 3 for the 3rd month of the reference quarter
Account Code	ACCT	18	Char		Please refer to the Report on Electronic Money Transactions for the valid account codes

Report on Electronic Money Transactions  
Data Structure

Filename: EMONEY.CSV

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR	FIELD TYPE	NO. OF DP	VALIDATION RULES
Sequence No.	SEQNO	4	Numeric	0	For Form 1, Schedules 1-3
Total Amount	TOTAMT	17	Numeric	2	For book code = 0
Details	DETAIL1	50	Char		For Form 1, Schedules 1-3

bank name [bank Code]  
As of Quarter Ending \_\_\_\_\_

Annex B

15 Banking Days After End of Reference Quarter  
Via Lotus Notes to Supervisory Data Center

Deadline:  
Submission:

Electronic Money Report Form I  
(Prooflist)

Quarterly Statement of E-Money Balances and Activity  
VOLUME AND AMOUNT OF E-MONEY TRANSACTIONS

Particulars	Account Code	As of End -					
		Month 1		Month 2		Month 3	
		# of transactions	Amount	# of transactions	Amount	# of transactions	Amount
A. E-Money Beginning Balance	230800003005310000				0.00		0.00
B. INFLOWS							
1 Conversion to E-Money	230800003005320000						
C. OUTFLOWS							
1 Conversion to currency	230800003005330000						
D. Net Inflow/(Outflow)	230800003005340000	0	0.00	0	0.00	0	0.00
E. End of month E-Money Balances	230800003005000000		0.00		0.00		0.00

Republic of the Philippines )  
) s.s.

I/We, \_\_\_\_\_ and \_\_\_\_\_ of the above-mentioned bank do solemnly swear that all matters set forth in the above statement including schedules are true and correct to the best of my/our knowledge and belief.

\_\_\_\_\_  
Comptroller  
\_\_\_\_\_  
President

SUBSCRIBED AND SWORN to before me this \_\_\_\_\_ day of \_\_\_\_\_ at \_\_\_\_\_, affiant exhibiting to me his/her/their Community Tax Certificate No. \_\_\_\_\_, issued at \_\_\_\_\_ on \_\_\_\_\_ and Community Tax Certificate No. \_\_\_\_\_ issued at \_\_\_\_\_ on \_\_\_\_\_.

NOTARY PUBLIC

Doc. No. \_\_\_\_\_  
Book No. \_\_\_\_\_  
Page No. \_\_\_\_\_  
Series of \_\_\_\_\_

Bank Name [Bank Code]  
As of Quarter Ending \_\_\_\_\_

Annex B

Electronic Money Report Form II  
(Prooflist)

Quarterly Statement of Liquidity Cover

Particulars	Account Code	As of end -		
		Month 1	Month 2	Month 3
<b>I. LIQUIDITY COVER</b>				
<b>A. Deposits and Investments</b>				
1. Bank Deposits (Schedule 2)	10520000000000000000			
2. Government Securities / Others (Schedule 3)	12000000050000000000			
<b>3. Total Deposits and Investments (Sum of Items I.A.1 to I.A.2)</b>	10000000050500000000	0.00	0.00	0.00
<b>B. E-Money Balances</b>				
1. E-Money (Schedule 1)	23080000300500000000			
<b>C. Excess (Deficiency) of Liquidity Cover (Item I.A - I.B)</b>	10000000050000000000	0.00	0.00	0.00

Bank Name [Bank Code]  
As of Quarter Ending \_\_\_\_\_

Electronic Money Report Form I

Deadline: 15 Banking Days After End of Reference Quarter  
Submission: Via Lotus Notes to Supervisory Data Center

Quarterly Statement of E-Money Balances and Activity  
VOLUME AND AMOUNT OF E-MONEY TRANSACTIONS

Particulars	Account Code	Sequence Number	Month 1		Month 2		Month 3	
			# of Transactions	Amount	# of Transactions	Amount	# of Transactions	Amount
<b>A. E-Money Beginning Balance</b>	23080003005310000				0.00	0.00	0.00	0.00
<b>B. INFLOWS</b>								
1 Conversion to E-Money (Sum of B.1.a to B.1.c)	23080003005320000		0	0.00	0	0.00	0	0.00
a. Conversion from cash centers (OTC/Outlets/Local Partners)	23080003005321000							
b. ATM/Mobile Banking/Internet Banking	23080003005322000							
c. Remco Partners Abroad	23080003005323000							
d. Pre-funding from local partners	23080003005324000							
e. Others (please specify) (Sum of B.1.e.1 to B.1.e.3) <sup>1/</sup>	23080003005329000		0	0.00	0	0.00	0	0.00
1.								
2.								
3.								
<b>C. OUTFLOWS</b>								
1 Conversion to currency (Sum of C.1.a to C.1.e)	23080003005330000		0	0.00	0	0.00	0	0.00
a. Conversion from cash centers (OTC/Outlets/Local Partners)	23080003005331000							
b. ATM/POS Withdrawals	23080003005332000							
c. Sweeping of E-Money Wallet/Account	23080003005333000							
d. Fund transfer from E-Wallet to Deposit Account	23080003005334000							
e. Others (please specify) (Sum of C.1.e.1 to C.1.e.3) <sup>1/</sup>	23080003005339000		0	0.00	0	0.00	0	0.00
1.								
2.								
3.								
<b>D. Net Inflow/(Outflow)</b> (B.1 minus C.1)			0	0.00	0	0.00	0	0.00
<b>E. End of month E-Money Balances<sup>2/</sup></b> (Item A plus Item D)	23080003005300000			0.00		0.00		0.00
<b>F. Additional Information:</b>								
Usage:								
1. Payments to Merchants	23080003005310000							
2. Bill Payments	23080003005320000							
3. Transfers to Other Subscribers (P2P/W2W)	23080003005330000							
4. Others (please specify)	23080003005340000		0.00	0.00	0.00	0.00	0.00	0.00
a.								
b.								
c.								

<sup>1/</sup> Should tally with Schedule 1 - E-Money Balances and Accounts Payable - E-Money of the Financial Reporting Package (FRP)

Electronic Money Report Form II

Quarterly Statement of Liquidity Cover

Particulars	Account Code	As of end -		
		Month 1	Month 2	Month 3
<b>I. LIQUIDITY COVER</b>				
<b>A. Deposits and Investments</b>				
1. Bank Deposits (Schedule 2)	10520000000000000000			
2. Government Securities / Others (Schedule 3)	12000000050000000000			
<b>3. Total Deposits and Investments (Sum of items I.A.1 to I.A.2)</b>	10000000050500000000	0.00	0.00	0.00
<b>B. E-Money Balances</b>				
1. E-Money (Schedule 1)	23080000300500000000			
<b>C. Excess (Deficiency) of Liquidity Cover (Item I.A - I.B)</b>	10000000050000000000	0.00	0.00	0.00



As of Quarter Ending \_\_\_\_\_

**Schedule 1 - E-Money Balances**

E-Money Variants/Particulars	Account Code	Sequence Number	As of End		
			Month 1	Month 2	Month 3
Types of E-money Cards/Instruments: (Pls specify)	23080003005000000		0.00	0.00	0.00
1.					
2.					
Total <sup>/1</sup>			0.00	0.00	0.00

<sup>/1</sup> Should Tally with SES Form I - (Item E ) and SES Form II - (Item I.B.1)

Bank Name [Bank Code]

As of Quarter Ending \_\_\_\_\_

**Schedule 2 - Bank Deposits**

Name of Bank	Account Code	Sequence Number	As of End		
			Month 1	Month 2	Month 3
A. Commercial Banks (Specify Name of Bank and Branch)	1052000005000000000		0.00	0.00	0.00
1. Bank 1 - Branch					
2. Bank 2 - Branch					
3. Bank 3 - Branch					
4. Bank <sup>N</sup> Branch					
B. Thrift Banks (Specify Name of Bank and Branch)	1052000001000000000		0.00	0.00	0.00
1. Bank 1 - Branch					
2. Bank 2 - Branch					
3. Bank 3 - Branch					
4. Bank <sup>N</sup> Branch					
C. Rural/Cooperative/Microfinance Banks (Specify Name of Bank and Branch)	1052000001500000000		0.00	0.00	0.00
1. Bank 1 - Branch					
2. Bank 2 - Branch					
3. Bank 3 - Branch					
4. Bank <sup>N</sup> Branch					
Total <sup>/1</sup> (Item A.5 plus Item B.5 plus Item C.5)	1052000000000000000		0.00	0.00	0.00

<sup>/1</sup> Should Tally with SES Form II (Item I.A.1)

**Schedule 3 - Government Securities and Others**

Name of Bank/Institution	Account Code	Sequence Number	As of End		
			Month 1	Month 2	Month 3
A. Types of Government Securities (Please specify)	120000000505000000		0.00	0.00	0.00
1.					
2.					
3.					
4.					
B. Others (Please Specify)	120000000595000000		0.00	0.00	0.00
1.					
2.					
3.					
4.					
Total <sup>/1</sup> (Item A.5 plus Item B.5)	120000000500000000		0.00	0.00	0.00

<sup>/1</sup> Should Tally with Form SES Form II (Item I.A.2)