



NEW TELLERING SYSTEM PROJECT

Business Requirements Document

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1.0 Project Background

1.1 Project Rationalization

Consumer Transaction, commonly known as CT, is LANDBANK's front-end facility for its Deposit System with Systematics as the core-banking facility. This facility has served the Bank for the last 28 years since it was acquired from IBM in 1991. The early version of CT ran only on Disk Operating System (DOS) and OS/2 platforms and standard support for OS/2 was discontinued on December 31, 2006. These platforms, created by Microsoft and IBM respectively, are being phased-out thus leaving no support for the operating systems.

On 2008, the DOS-based Telling System (Consumer Transaction System) was converted to Windows-based front-end facility. It provides a graphical user interface for the processing of the following applications using navigation tree system:

- Deposit System (CA/SA)
- Modified Disbursement System (MDS)
- Agrarian Reform Receivable (ARR)
- Online Collection (Oncoll)
- Electronic Money Transfer (EMT)

Additional functionalities were enhanced such as remote override, Online Collection (OnColl) screen customization, Special Bank Receipt (SBR) printing, password handling, Store and Forward Facility, and Screen Printing Facility.

Up to the present, several versions/upgrades of CT has been implemented in production, namely:

- CT Version 1 (Windows Upgrade)
- CT Version 2 (PHIC PINPEN Revision)
- CT Version 3 (Dormant Accounts Override)
- CT Version 4 (New Accounts Express and BIR OnUs Override)
- CT Version 5 (MCMD 1.0 - Conversion to Windows Based)
- CT Version 6 (BIR RDO and PHIC screen Enhancement)
- CT Version 7 Password Handling, Increase amount field from 12 to 15, Separation of Teller Totals for CT Level 1 and Level 7, Override of Bookkeepers Limit, Revision of CT MDS Screens)
- CT Version 8 (Trancode for Landbank Mobile Loan Saver)
- CT Version 9 (New CM/DM screens, Reversal of override transactions/Partial AMLA – description/purpose of transaction)

1.2 Project Scope Definition

This project covers acquisition of new tellering system which includes features and functionalities of existing system and additional features as follows:

- Centralized enrolment, maintenance, and deployment
- Process Improvement (such as to capture AMLA required information (e.g. MC encashment, Real-time alert notification of transactions), Processing of bulk transactions, Centralized updating and maintenance of parameter tables, Alternate solutions to eBanking Channels, Interface to Government Agencies)
- Encryption of transaction logs/journals
- Processing of transactions via Application Programming Interface (API)
- Interface with the following applications:
 - a. Information Switching Technology (IST)
 - b. Online Manager's Check Register (OMCR)
 - c. Regular ACIC Facility (ACR)
 - d. Queuing System (DOBS)
 - e. PESONet
 - f. LBP Biller Web-Service
 - g. Data Warehouse
- Technical support for the pilot implementation to the identified branches.

1.3 Assumptions and Constraints

Assumptions

- No new regulations and policies by Regulatory Bodies are mandated during the elicitation
- Project Team members and subject matter experts were able to provide all requirements
- Business Analysts were able to capture all requirements during the elicitation sessions
- All project team members are present during the elicitation
- No changes on the project scope
- The vendor can deliver all the identified requirements of the project
- The new Telling System must be able to interface with other systems via API.
- Requirements and readiness of interface systems are complete and final

Constraints

- Changes or new regulations and policies by Regulatory Bodies may result in changes in the requirements/timeline
- Existing business processes/requirements were not considered during the elicitation
- Availability of all stakeholders during requirements elicitation

2.0 Definition of Terms

ITEM	DEFINITION
Accommodating Branch	A branch other than the branch of account processing the transaction of an existing depositor of the Bank.
Account Type	A name or a code given to an account that indicates the account's purpose refers to Savings Account (SA) or Current Account (CA).
Advice of Checks Issued and Cancelled (ACIC)	A document prepared by the government agency informing the branch concerned of the list of checks, which they have officially released and/or cancelled.
Anti-Money Laundering (AML)	A term mainly used in the financial and legal industries to describe the legal controls that require financial institutions and other regulated entities to prevent or report money laundering activities.
AML covered transactions	Refers to a transaction/s in cash or other equivalent monetary instrument involving an amount of more than PhP500,000.
Application Programming Interface (API)	A set of subroutine definitions, communication protocols, and tools for building software. In general terms, it is a set of clearly defined methods of communication among various components.
Agrarian Reform Receivable (ARR)	Represents the Bank's (for the National Government) total receivable for the land acquired by agrarian reform beneficiaries in accordance with provisions of Republic Act No. 3844, Presidential Decree No. 27, Executive Order No. 228, Republic Act No. 6657 as amended by Republic Act No. 9700.
Audit Trail Log	Refers to logs of all users (i.e., Application Administration, Security Administrator, System Administrator, and business users) activities and information.
Bank Routing Symbol Transit Number (BRSTN)	A nine-digit code identifying country, city and bank. It is used among banks in the Philippines to transfer funds.
Cash Card (CC)	A prepaid debit card that provides alternative payment method that also functions as an ATM card
Clearing Checks	A process of moving cash from the bank on which a check is drawn to the bank in which it was deposited, either in the traditional physical paper form or digitally under a check truncation system
Credit Memo (CM)	A bank transaction type that refers to increases of customer's account balance.

Debit Memo (DM)	A bank transaction type that refers to a deduction from customer's bank account's balance.
Encryption	A data security technique used to protect information from unauthorized inspection or alteration, information is encoded so that data appears as meaningless string of letters and symbols during delivery or transmission. Upon receipt, the information is decoded using an encryption key.
Electronic Money Transfer (EMT)	A tellering system facility to accommodate a fund transfer transaction to a client without a LANDBANK account.
Extensible Markup Language (XML)	A markup language that defines a set of rules for encoding documents in a format that is both human-readable and machine-readable.
Farmer's Advance Remittance (FAR)	Refer to the lease rentals/amortization remitted by ARBs pursuant to DAR Memorandum Circular No. 6, Series of 1978, and National Land Registration Administration (NLRA) Circular No.3, Series of 1967. These remittances are applied to their land amortization as soon as the Bank pays the landowner under PD 27 or the Contract to sell or the Deed of Absolute Sale is executed under RA 3844, as amended, or the land amortization schedule per subdivided lot has been established in accordance with RA 6657, as amended by RA 9700.
Forwarding of files	Refers to sending of files to host for processing/posting.
Guest Branch	An offline branch processing/posting transaction to an accommodating branch.
Hash Total	Refers to computation of LANDBANK hash totals.
Interbank Fund Transfer	A facility being offered by the ATM Networks, which allows cardholders of its members to transfer funds from an account to another account maintained in another Financial Institution (FI).
Interface	Refers to direct interface via API/Web Service or generation hand-off files for other systems.
Intrabank Fund Transfer	Allows a client to transfer funds from an LBP source account to an LBP destination account.
LBP Biller Web Service	A web-based system of LANDBANK interfaced with other systems for transactions involving validation of Biller/Merchant Subscriber/Reference Numbers.
Miscellaneous Transaction	Other transactions not affecting CASA accounts
Modified Disbursement System (MDS)	Refers to the system designed to facilitate effective management of cash resources of the national government.

Non-Financial Transactions	Those transactions that do not result in transfer of funds between accounts (i.e. Balance Inquiry, PIN change)
Notice of Cash Allocation (NCA)	Document issued by the Department of Budget and Management (DBM) directly to its central offices (COs), regional offices (ROs) and specific provincial offices (POs) / operating units (OUs) covering the requirement of agencies for each fund.
Online/Payment Collection	Online facility used for handling payment and collection for various agency clients to facilitate reporting and reconciliation of total collection of the agency.
On-Us	Transactions originating/checks issued from Land Bank.
Outward Bills for Collection	Refers to a service provided by the Bank (called the Remitting Bank) to send out customer's collection instruction to the collecting bank for presentation to the drawee bank for payment.
PESONet	A new electronic funds transfer service that enables customers of participating banks, e-money issuers or mobile money operators to transfer funds in Philippine Peso currency to another customer of other participating banks, e-money issuers or mobile money operators in the Philippines.
Reversal	A process to correct the erroneous/cancelled/misposted transactions. These transactions are not reflected and excluded in Totals, logs, bank statement, etc. and only reflected in audit/journal logs.
Service Charge	A fee collected to pay for services rendered by the Bank.
Systems Network Architecture (SNA)	An IBM's proprietary networking architecture. It is a complete protocol stack for interconnecting computers and their resources.
Systematics	A suite of core banking applications covering deposit, customer information and financial management.
Transaction Journal	Uneditable log of all the transactions which can be viewed and printed selectively (e.g. per day, per user, per branch, per specified amount, etc.)
Uploading of files	Validation/verification of records prior to forwarding the transaction file.
Value-Dated Incoming Clearing Checks (VDICC)	Debiting of account of an Incoming Clearing Check (ICC), date stamp on the actual date the check was presented for clearing.

3.0 Project Drivers and Dependencies

- To capture AMLA required information (e.g. MC encashment)
- Real-time alert notification of transactions
- To provide interface with other government agencies (e.g. GSIS, BIR, Philhealth, PAG-IBIG, etc.)
- To record data required by merchants/agencies
- To be able to incorporate merchants validation for bills payment
- To allow bulk processing of transactions (e.g payment to LDDAP, Sikat Saka Program, etc.)
- To generate details of official receipt and special bank receipts
- To enable reprinting of Peso & Dollar transactions
- To allow centralized enrolment (e.g. user, branch, etc.)
- To provide facility to update and maintain table of codes such as branch limits, teller limits, clearing cut-off time, payment collection, etc.
- To provide touchpoint for branch clients as an alternative channel to ATM and eBanking transactions.

4.0 Detailed Functionalities

This section provides the details of both the functional and nonfunctional requirements of the system. Functional requirements define the internal workings of the system, i.e., the calculations, technical details, data manipulation and processing, etc. They are supported by nonfunctional requirements, such as performance requirements, security, quality standards, design constraints, etc., which impose constraints on the design or implementation.

Each requirement is classified as one of the following:

• MANDATORY (M)	An absolutely essential feature; project will be cancelled if it is not included.
• RECOMMENDED (R)	Individual features are not essential but together they affect the viability of the project.

4.1 Functional Requirements

4.1.1 General Requirements

Requirements No.	Requirement Description	Classification
NTS-0411-001	The system shall be able to generate a unique transaction reference number for every financial and non-financial transaction.	Mandatory
NTS-0411-002	The system shall have a standard and enhanced built-in calculator.	Mandatory
NTS-0411-003	The system shall have a facility to compute for check digit of account number.	Mandatory
NTS-0411-004	The system shall be able to validate the account number using account number algorithms for all transactions.	Mandatory

4.1.2 Transaction Screen/User interface

Requirements No.	Requirement Description	Classification
NTS-412-001	The system shall have a facility to allow the user to input account number and transaction details (including remarks) per applicable transaction type/request.	Mandatory
NTS-412-002	The user shall be able to select the type of transaction code/description per applicable transaction type.	Mandatory
NTS-412-003	The system shall have a facility to allow the user to search customer information / parameters based on user-defined criteria (e.g. account number, miscellaneous code).	Mandatory

Requirements No.	Requirement Description	Classification
NTS-412-004	The system shall be able to display account /parameter information details based on the matched criteria (e.g. account number, card number, MDS account number, miscellaneous code, miscellaneous code description).	Mandatory
NTS-412-005	The system shall be able to control/access menus/screens thru a keyboard (shortcuts/function keys).	Mandatory
NTS-412-006	The user shall be able to enable/disable transaction confirmation message/s (e.g. per transaction type, role)	Recommended
NTS-412-007	The system shall have a smart/suggestive search algorithm to display transaction types which were mostly utilize by the user.	Recommended
Transaction Dashboard		
NTS-412-008	The system shall be able to display the following information in the dashboard: <ul style="list-style-type: none"> Name/ID of the user 	Mandatory
NTS-412-009	<ul style="list-style-type: none"> Status of the system (e.g. online/offline) 	Mandatory
NTS-412-010	<ul style="list-style-type: none"> Current system date and time 	Mandatory
NTS-412-011	<ul style="list-style-type: none"> Unit/Department accessing the system 	Mandatory
NTS-412-012	<ul style="list-style-type: none"> System/Software Version details 	Mandatory
NTS-412-013	<ul style="list-style-type: none"> Total Cash, Total Deposits, Total Withdrawals, Total Debit, Total Credit, Total Check Encashment Amount and count within the day per user. 	Mandatory
NTS-412-014	The system shall be able to automatically update the information displayed in the dashboard.	Mandatory

4.1.3 Centralized Setup Facility

Requirements No.	Requirement Description	Classification
Centralized deployment, installation of software updates, fixes and patches		
NTS-413-001	The system shall have a centralized parameterized deployment facility to allow the user to send software updates and patches/fixes to branch terminals/servers to all or selectively.	Mandatory
NTS-413-002	The system shall be able to update the branch terminals/ servers based on parameter set by the bank (e.g. date and time) to all or selectively.	Mandatory
NTS-413-003	The system shall have a facility to allow the user to back-out/recall/reverse an on-going installation/deployment of patches/fixes to all or selectively.	Mandatory
NTS-413-004	The system shall be able to notify the user of the status of software updates and patches/fixes installation/deployment.	Mandatory

Centralized Business Parameter Setup		
NTS-413-005	<p>The system shall have a centralized parameterized setup facility to allow the user to maintain (add, edit and delete) the following with search capability:</p> <ul style="list-style-type: none"> Bank Information (e.g. bank code, bank name, BRSTN) Note: All parameters and reports shall only be available, view and generated exclusively/separately for users of each bank 	Mandatory
NTS-413-006	<ul style="list-style-type: none"> Branch Information (e.g. Bank code, Branch Code, Branch Name, Business Unit code, BRSTN, Branch Group, Clearing Account) 	Mandatory
NTS-413-007	<ul style="list-style-type: none"> Branch Group Information (e.g. Bank code, branch group code, name, political region) 	Mandatory
NTS-413-008	<ul style="list-style-type: none"> Terminal ID or equivalent 	Mandatory
NTS-413-009	<ul style="list-style-type: none"> Foreign currency parameters (e.g. currency type, holding period, IB limits, Bookkeeper's limit, Supervisor's limit) 	Mandatory
NTS-413-010	<ul style="list-style-type: none"> Account Type (e.g. Savings, Current, MDS, Cash Card) and validation 	Mandatory
NTS-413-011	<ul style="list-style-type: none"> Check type (e.g. Regular On-Us, MDS, Manager's Check (MC), Gift Check (GC), local) 	Mandatory
NTS-413-012	<ul style="list-style-type: none"> Check clearing cut-off time per clearing type (e.g. Regular On-Us, MDS, MC, GC, local) 	Mandatory
NTS-413-013	<ul style="list-style-type: none"> Float Days (e.g. Dollar check = 10 days) 	Mandatory
NTS-413-014	<ul style="list-style-type: none"> Branch closing cut-off time (e.g. per branch, bankwide) 	Mandatory
NTS-413-015	<ul style="list-style-type: none"> Re-printing of validation receipt parameter (e.g. per transaction type) 	Mandatory
NTS-413-016	<ul style="list-style-type: none"> Business parameters (e.g. per role, per transaction type, per currency type) <ul style="list-style-type: none"> Branch/Floorlimits (e.g. Teller = 100,000) 	Mandatory
NTS-413-017	<ul style="list-style-type: none"> Transaction amount limits/threshold (e.g. withdrawal, deposit, Fund Transfer, Encashment, debit/credit, cash card) per currency type. 	Mandatory
NTS-413-018	<ul style="list-style-type: none"> Service charges (e.g. service charge type/description, handling fee, per billers/merchants, per political region) 	Mandatory
NTS-413-019	<ul style="list-style-type: none"> Override (Multiple or Single override for e.g. Interbranch/on-us withdrawals, Interbranch deposit, reversal, transaction amount limit/threshold, branch/floorlimits) 	Mandatory
NTS-413-020	<ul style="list-style-type: none"> Electronic Money Transfer (EMT) information (e.g. branch, clearing account) 	Mandatory

Centralized Parameterized Payment Collection setup		
Agency Payment Collection		
NTS-413-021	The system shall have a centralized parameterized payment collection facility to allow the user to maintain (add, edit, delete) agency information (e.g. algorithm, agency code, agency name, clearing account number) with search capability.	Mandatory
NTS-413-022	The system shall have a centralized parameterized facility to allow the user to maintain (add, edit and delete) required fields per agency. e.g. <ul style="list-style-type: none"> • PHIC - (Agency Code, Clearing account number, payment mode, PIN/PEN, SPA) • BIR - (Agency Code, Clearing account number, payment mode, TIN, RDO, Form Type)... 	Mandatory
NTS-413-023	The system shall have a centralized parameterized facility to allow the user to maintain (add, edit, delete) the required dropdown values of each applicable field e.g. <ul style="list-style-type: none"> • BIR – BIR Tax Type code, Tax Type Description • PHIC – Client Type (Individual, Government)... 	Mandatory
NTS-413-024	The system shall have a centralized parameterized facility to allow the user to maintain (add, edit, delete) the input field attributes (e.g. data type, format type) per agency.	Mandatory
NTS-413-025	The system shall have a centralized parameterized facility to allow the user to maintain (add, edit, delete) payment period per agency (e.g. monthly, quarterly, yearly).	Mandatory
Bills/Merchant Payment Collection (Proprietary and BancNet)		
NTS-413-026	The system shall have a centralized parameterized facility to allow the user to maintain (add, edit, delete) merchants/billers information (e.g. algorithm, merchants/billers name, merchants/billers ID, clearing account number, merchant/biller type [Proprietary or BancNet]) with search capability.	Mandatory
NTS-413-027	The system shall have a centralized parameterized facility to allow the user to maintain (add, edit and delete) required fields per agency.	Mandatory
NTS-413-028	The system shall have a centralized parameterized facility to allow the user to maintain (add, edit, delete) the required dropdown values of each applicable field.	Mandatory
NTS-413-029	The system shall have a centralized parameterized facility to allow the user to maintain (add, edit, delete) the input field attributes (e.g. data type, format type) per agency.	Mandatory

Centralized Transaction and Miscellaneous Transaction Code Setup		
NTS-413-030	The system shall have a parameterized facility to allow the user to maintain (add, edit, delete) transaction code information per applicable transaction type with corresponding AMLA code with search capability. e.g. Credit Memo dropdown values – 2001 – S/A CM Bills Purchased 2002 – Salaries/Pension Credit... Debit Memo dropdown values – 1001 – Buy Foreign Exchange (Php) 1002 – Buy Foreign Exchange Using Other Currencies...	Mandatory
NTS-413-031	The system shall have a parameterized facility to allow the user to maintain (add, edit, delete) miscellaneous code information (e.g. code, description).	Mandatory
NTS-413-032	The system shall have a parameterized facility to maintain (add, edit, delete) AML covered transactions / threshold set by the bank per transaction type and amount (local and foreign currency).	Mandatory
NTS-413-033	The system shall allow the user to enable/disable the input fields (e.g. representative's name, address, zip code, ID presented/number, remarks) based on the AML covered transaction amount / threshold set by the bank.	Mandatory
Centralized Setup Rules (business and/or validation)		
NTS-413-034	All existing set-up of parameters and rules (business and validation) shall not be deleted or overwritten during and after software updates and patches/fixes installation/deployment unless changes are part of the update/patch.	Mandatory
NTS-413-035	The system shall only allow maintenance of parameters to authorized personnel.	Mandatory
NTS-413-036	The system shall only allow addition of parameters (user, transaction and business) with no duplicate information on applicable field (e.g. transaction code, Branch ID, Agency ID, merchant/biller ID).	Mandatory
NTS-413-037	The system shall only allow maintenance of parameters with complete and valid mandatory information.	Mandatory
NTS-413-038	The system shall only allow deletion of parameters if there are no downstream records referencing the specified parameter.	Mandatory
Centralized Parameterized Transaction Message Setup		
NTS-413-039	The system shall have a parameterized facility to allow the user to set-up and maintain specific message/s per transaction scenario.	Mandatory

4.1.4 Financial Transactions

4.1.4.1 General Requirements

Requirements No.	Requirement Description	Classification
NTS-4141-001	The system shall be able to accept and process on-us and interbranch transactions (e.g. deposit, withdrawal, fund transfer, payment).	Mandatory
NTS-4141-002	The system shall be able to accept and process on-us and interbank transactions (e.g. deposit, withdrawal, fund transfer, payment).	Mandatory
NTS-4141-003	The system shall be able to automatically display the valid account type (e.g. SA, CA, CC) once the account number has been entered.	Mandatory
NTS-4141-004	The system shall provide an option to allow the user to select if the transaction is with passbook or no passbook.	Mandatory
NTS-4141-005	The system shall provide an option to allow the user to select the service charge type that will be imposed to each applicable transaction type.	Mandatory
NTS-4141-006	The system shall be able to prompt a message whether a service charge will be imposed or waived (subject to override) for each applicable transaction type.	Mandatory
NTS-4141-007	The system shall be able to display and print the customer's account details (including customer's name) before/after processing of transaction request.	Mandatory
NTS-4141-008	The system shall be able to perform validations, depending on type of transaction being performed (e.g. algorithm, data/field attributes, hash totals of uploaded files, file structures, verification to interface systems).	Mandatory
NTS-4141-009	The system shall be able to require user's confirmation prior to submission for authorization and processing of initiated transactions.	Mandatory
NTS-4141-010	The system shall only process the transaction request upon confirmation of the user.	Mandatory
NTS-4141-011	The system shall print processed / completed transactions containing the details of the transaction in the validation receipt.	Mandatory
NTS-4141-012	The system shall be able to prompt an alert message for the following transactions (per transaction type) subject to override: <ul style="list-style-type: none"> Transaction that had breached the AML covered transaction or based on the threshold set by the bank 	Mandatory
NTS-4141-013	<ul style="list-style-type: none"> Transaction that had breached the customer's expected monthly income/deposit 	Mandatory
NTS-4141-014	The system shall have a facility to allow the user to input AML required information (e.g. representative's name, address, zipcode, ID presented/number, remarks) for AML covered transactions.	Mandatory

NTS-4141-015	The system shall be able to handle real-time debit of transaction amount and service charge/s from the source account.	Mandatory
NTS-4141-016	The system shall be able to allow the user to perform debiting of transaction amount and/or service charges for returned checks subject to override/s.	Mandatory
NTS-4141-017	The system shall only allow the user to cancel applicable transaction request per transaction type for transactions not yet completed/processed.	Mandatory
NTS-4141-018	The system shall have a facility to allow the user to forward the transactions (individual or bulk) to host for processing. Note: Bulk/ multiple transactions shall be processed and forwarded to Host individually.	Mandatory
Rules (business and/or validation)		
NTS-4141-019	The system shall be able to send the transaction amount and service charge message separately to the host.	Mandatory
NTS-4141-020	The system shall not allow processing of transaction/s (e.g. fund transfer) if one or more account number is invalid.	Mandatory
NTS-4141-021	The system shall only accept transactions with complete and valid transaction information/details (including date).	Mandatory
NTS-4141-022	The system shall only allow processing of transaction/s with complete mandatory AML required information for AML covered transactions.	Mandatory
NTS-4141-023	All uploaded/processed files (including batch files), totals, journal/transaction logs, and reports shall be exclusive to branch-owner / bank-owner of transactions.	Mandatory
NTS-4141-024	The system shall not allow processing of transaction/s based on the defined parameters set by the Bank (e.g. Transaction is => Php 5 Billion)	Mandatory

4.1.4.2 Transaction Supported

Requirements No.	Requirement Description	Classification
NTS-4142-001	The system shall be able to accept and process the following transactions following the existing/new transaction codes: <ul style="list-style-type: none"> Deposit <ul style="list-style-type: none"> Current Account 	Mandatory
NTS-4142-002	<ul style="list-style-type: none"> Savings Account with Passbook 	Mandatory
NTS-4142-003	<ul style="list-style-type: none"> Savings Account with No Passbook 	Mandatory
NTS-4142-004	<ul style="list-style-type: none"> Withdrawal <ul style="list-style-type: none"> Current Account 	Mandatory
NTS-4142-005	<ul style="list-style-type: none"> Savings Account with Passbook 	Mandatory

NTS-4142-006	▪ Savings Account with No Passbook	Mandatory
NTS-4142-007	• Check Encashment	Mandatory
NTS-4142-008	• Debit Memo ▪ Current Account	Mandatory
NTS-4142-009	▪ Savings Account with Passbook	Mandatory
NTS-4142-010	▪ Savings Account with no Passbook	Mandatory
NTS-4142-011	• Credit Memo ▪ Current Account	Mandatory
NTS-4142-012	▪ Savings Account with Passbook	Mandatory
NTS-4142-013	▪ Savings Account with no Passbook	Mandatory
NTS-4142-014	• Fund Transfer (single and multiple, e.g. SA – SA, CA – CA, SA – CA, CA – SA, CC to CA/SA, CA/SA to CC)	Mandatory
NTS-4142-015	• Electronic Money Transfer (EMT) ▪ Cash	Mandatory
NTS-4142-016	▪ On-us Check	Mandatory
NTS-4142-017	▪ Credit Memo ○ CA Transfer	Mandatory
NTS-4142-018	○ SA Transfer	Mandatory
NTS-4142-019	• Cash Card ▪ Debit	Mandatory
NTS-4142-020	▪ Credit	Mandatory
NTS-4142-021	• Miscellaneous Transactions	Mandatory
NTS-4142-022	• Modified Disbursement Systems	Mandatory
NTS-4142-023	• Regular Account Advice of Checks Issued and Cancelled	Mandatory
NTS-4142-024	• Agrarian Reform Receivables / Farmers Advance Remittance	Mandatory
NTS-4142-025	• Store and Forward	Mandatory
NTS-4142-026	• Payment Collection	Mandatory
NTS-4142-027	• Mass Credit and Debit	Mandatory
NTS-4142-028	• Batch File Uploading	Mandatory

4.1.4.3 Deposit

Requirements No.	Requirement Description	Classification
NTS-4143-001	The system shall be able to accept and process the following types of deposit transactions: • Cash	Mandatory
NTS-4143-002	• On-Ups	Mandatory
NTS-4143-003	• Other Bank checks	Mandatory
NTS-4143-004	The system shall be able to accept and process the following currency types of deposit transactions: • Local currency	Mandatory
NTS-4143-005	• Foreign currency (e.g. dollar, yen)	Mandatory

NTS-4143-006	The system shall provide an option to allow the user to select a clearing type (e.g. on-us, local) per check deposit transaction.	Mandatory
NTS-4143-007	The system shall be able to accept check deposit transactions beyond cut-off time subject to override.	Mandatory
NTS-4143-008	The system shall be able to allow the user to input additional check information (e.g. Check number, Drawee Bank, Account number, payee, remarks) for check deposit transactions.	Mandatory
Overnight Check Deposit Transaction		
NTS-4143-009	The system shall be able to accept overnight check deposit transactions.	Mandatory
NTS-4143-010	The system shall be able to accept and process single/multiple check deposit transactions.	Mandatory
Interbranch Check Deposit Transaction		
NTS-4143-011	The system shall only accept Interbranch Check deposit transaction based on the parameter set by the bank (e.g. within 6 months) from the date of account opening. Note: The user can enable or disable this function.	Mandatory
NTS-4143-012	The system shall be able to support foreign currency checks deposit transactions: <ul style="list-style-type: none"> • Passbook 	Mandatory
NTS-4143-013	<ul style="list-style-type: none"> • No passbook 	Mandatory
NTS-4143-014	The system shall be able to support demand draft checks deposit transactions: <ul style="list-style-type: none"> • Passbook 	Mandatory
NTS-4143-015	<ul style="list-style-type: none"> • No passbook 	Mandatory
NTS-4143-016	The system shall have a facility to input information for Outward Bills for Collection Letters (e.g. Account name, account number, amount, drawee bank).	Mandatory
NTS-4143-017	The system shall be able to generate the following Outward Bills for Collection letters (e.g. out of town checks): <ul style="list-style-type: none"> • Cash Letter 	Mandatory
NTS-4143-018	<ul style="list-style-type: none"> • Collection Letter 	Mandatory

4.1.4.4 Withdrawal

Requirements No.	Requirement Description	Classification
NTS-4144-001	The system shall be able to accept and process the following currency types of withdrawal transaction: <ul style="list-style-type: none"> • Local currency 	Mandatory
NTS-4144-002	<ul style="list-style-type: none"> • Foreign currency (e.g. dollar, yen) 	Mandatory
NTS-4144-003	The system shall be able to allow the user to input required withdrawal details (e.g. Account no., and amount).	Mandatory

4.1.4.5 Check Encashment

Requirements No.	Requirement Description	Classification
Regular Check Encashment		
NTS-4145-001	The system shall have a facility to allow the user to input required information (e.g. payee, Drawee Bank) for Regular Check Encashment.	Mandatory
Manager's Check Encashment		
NTS-4145-002	The system shall have a facility to allow the user to input required information (e.g. payee, Drawee Bank) for Manager's Check Encashment.	Mandatory
NTS-4145-003	The system shall be able to automatically send the updated status (e.g. negotiated) to host.	Mandatory

4.1.4.6 Credit Memo/Debit Memo

Requirements No.	Requirement Description	Classification
NTS-4146-001	The system shall be able to accept and process the following types of credit memo/debit transactions: <ul style="list-style-type: none"> Current Account 	Mandatory
NTS-4146-002	<ul style="list-style-type: none"> Savings Account with Passbook 	Mandatory
NTS-4146-003	<ul style="list-style-type: none"> Savings Account with no Passbook 	Mandatory
NTS-4146-004	The system shall be able to accept and process the following credit memo/debit memo transactions: <ul style="list-style-type: none"> Local currency 	Mandatory
NTS-4146-005	<ul style="list-style-type: none"> Foreign currency 	Mandatory
NTS-4146-006	<ul style="list-style-type: none"> Returned checks 	Mandatory
NTS-4146-007	The system shall be able to accept and process back-dated transactions (e.g. returned checks) based on the parameter set by the bank (e.g. within 5 banking days).	Mandatory
NTS-4146-008	The system shall be able to accept and process checks honoured next day.	Mandatory
Returned Checks		
NTS-4146-009	The system shall be able to accept and process returned checks.	Mandatory
NTS-4146-010	The system shall be able to accept and process individual returned checks.	Mandatory
NTS-4146-011	The system shall be able to accept and process bulk returned checks.	Mandatory
NTS-4146-012	The system shall have a facility to allow the user to forward the transactions (individual or bulk) to host for processing.	Mandatory
NTS-4146-013	The system shall be able to display the status (e.g. successful, pending, on-going, rejected) of files being processed.	Mandatory

NTS-4146-014	The user shall be able to sort the list of checks per user-defined criteria (e.g. ascending/descending according to account number, check number, date)	Mandatory
NTS-4146-015	The system shall have a facility to allow the user to view/display and print the list of checks with corresponding information per transaction type.	Mandatory
VDICC/ICC Processing		
NTS-4146-016	The system shall have a facility to allow the user to input, store and maintain check details (e.g. account number, check number, amount).	Mandatory
NTS-4146-017	The system shall be able to accept and process individual VDICC/ICC.	Mandatory
NTS-4146-018	The system shall be able to accept and process bulk VDICC/ICC.	Mandatory
NTS-4146-019	The system shall have a facility to allow the user to forward the transactions to host for processing: <ul style="list-style-type: none"> Individual 	Mandatory
NTS-4146-020	<ul style="list-style-type: none"> Bulk 	Mandatory
NTS-4146-021	The system shall provide an option to allow the user to view/display and print report batch files, singly or selectively.	Mandatory
NTS-4146-022	The system shall allow the user to perform the following subject to override: <ul style="list-style-type: none"> Add files 	Mandatory
NTS-4146-023	<ul style="list-style-type: none"> Delete uploaded files 	Mandatory
NTS-4146-024	The system shall be able to display the status (e.g. successful, pending, on-going, rejected) of files being processed.	Mandatory

4.1.4.7 Fund Transfer

Requirements No.	Requirement Description	Classification
NTS-4147-001	The system shall have a facility to allow the user to input, and maintain (add, edit, delete) customer/account information for the following fund transfer transaction types: <ul style="list-style-type: none"> Single debit from a source account – single credit to a destination account 	Mandatory
NTS-4147-002	<ul style="list-style-type: none"> Single debit from a source account – multiple credits to destination accounts 	Mandatory
NTS-4147-003	<ul style="list-style-type: none"> Multiple debits from a source accounts, single credit to destination account 	Mandatory
NTS-4147-004	The system shall be able to accept and process single debit – single credit fund transfer transaction subject to override.	Mandatory
NTS-4147-005	The system shall be able to accept and process single debit – multiple credit fund transfer transaction subject to override.	Mandatory



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4.1.4.8 Fund Transfer via PesoNet

4.1.4.9 Electronic Money Transfer

NTS-4149-002	The system shall be able to accept and process the following EMT transaction types: <ul style="list-style-type: none"> • Cash 	Mandatory
NTS-4149-003	<ul style="list-style-type: none"> • Check 	Mandatory
NTS-4149-004	<ul style="list-style-type: none"> • Debit from account 	Mandatory
NTS-4149-005	<ul style="list-style-type: none"> • Credit Memo 	Mandatory
NTS-4149-006	The system shall be able to allow the user to view/display and print the list and total number of electronic money transfer transactions for verification.	Mandatory
NTS-4149-007	The system shall have facility to allow the user to view/display EMT transaction with the following status: <ul style="list-style-type: none"> • Claimed 	Mandatory
NTS-4149-008	<ul style="list-style-type: none"> • Pending/Unclaimed 	Mandatory

4.1.4.10 Cash Card

Requirements No.	Requirement Description	Classification
NTS-41410-001	The system shall have a facility to allow the user to perform the following cash card transactions: <ul style="list-style-type: none"> • Inquire and view cash card cardholder information 	Mandatory
NTS-41410-002	<ul style="list-style-type: none"> • Inquire and view cash card balance 	Mandatory
NTS-41410-003	The system shall have a facility to accept and process real-time cash card credit (load cash) transactions.	Mandatory
NTS-41410-004	The system shall have a facility to accept and process real-time cash card debit (withdraw cash) transactions.	Mandatory
Cash Card Rules (business and/or validation)		
NTS-41410-005	The system shall be able to read and validate the following: <ul style="list-style-type: none"> • Cash card number 	Mandatory
NTS-41410-006	<ul style="list-style-type: none"> • Cash card status 	Mandatory
NTS-41410-007	<ul style="list-style-type: none"> • Cash card updated balance 	Mandatory
NTS-41410-008	The system shall be able to handle and display the validation result messages from IST.	Mandatory
NTS-41410-009	The system shall be able to the user to print the validated transaction details in the validation receipt.	Mandatory

4.1.4.11 Miscellaneous Transaction (local and foreign currency)

Requirements No.	Requirement Description	Classification
NTS-41411-001	The system shall have a facility to allow the user to input required information for miscellaneous transaction (e.g. Manager's Check encashment, buy or sell of Foreign currency). Note: Required information (complete or lacking from OMCR)	Mandatory
Miscellaneous Receipts		
NTS-41411-002	The system shall be able to accept and process cash payment.	Mandatory
NTS-41411-003	The system shall be able to accept and process check payment (e.g. on-us, other bank, and MDS).	Mandatory
Miscellaneous Disbursement		
NTS-41411-004	The system shall be able to accept and process cash disbursement transactions.	Mandatory

4.1.4.12 Modified Disbursement System

Requirements No.	Requirement Description	Classification
MDS NCA		
NTS-41412-001	The system shall have a facility to allow the user to input and maintain (add, edit, delete) NCA information.	Mandatory
NTS-41412-002	The system shall have the facility to allow the user to upload the following: <ul style="list-style-type: none"> Single NCA batch file 	Mandatory
NTS-41412-003	<ul style="list-style-type: none"> Multiple NCA batch files 	Mandatory
NTS-41412-004	The system shall have a facility to allow the user to view, display and print total amount and details of uploaded NCA batch files (e.g. Valid Records, Invalid Records, Total No. of records, Total NCA Amount, Hash Total).	Mandatory
NTS-41412-005	The system shall have a facility to allow the user to view, display and print status (e.g. forwarded, not yet forwarded, rejected) of the uploaded file/s.	Mandatory
NTS-41412-006	The system shall have a facility to allow the user to forward the following to host for processing subject to override: <ul style="list-style-type: none"> Single MDS NCA file 	Mandatory
NTS-41412-007	<ul style="list-style-type: none"> Multiple MDS NCA files 	Mandatory
NTS-41412-008	The system shall be able to allow the user to view current and pending transactions to be processed for the day.	Mandatory
NTS-41412-009	The system shall have a facility to allow the user to view processed files (e.g. by status, batch number, date, filename, agency code).	Mandatory

MDS ACIC		
NTS-41412-010	The system shall have a facility to allow the user to input and maintain (add, edit, delete) ACIC information.	Mandatory
NTS-41412-011	The system shall have a facility to allow the user to upload the following: <ul style="list-style-type: none"> Single ACIC file 	Mandatory
NTS-41412-012	<ul style="list-style-type: none"> Multiple ACIC files 	Mandatory
NTS-41412-013	The system shall have a facility to allow the user to view, display, and print the total amount and details of uploaded ACIC batch files (e.g. Valid Records, Invalid Records, Total No. of records, Total ACIC Amount, Hash Total)	Mandatory
NTS-41412-014	The system shall have a facility to allow the user to view, display, and print status (e.g. forwarded, not yet forwarded) of the uploaded file/s.	Mandatory
NTS-41412-015	The system shall have a facility to allow the user to forward the following to host for processing subject to override: <ul style="list-style-type: none"> Single ACIC file 	Mandatory
NTS-41412-016	<ul style="list-style-type: none"> Multiple ACIC files 	Mandatory
NTS-41412-017	The system shall be able to allow the user to view current and pending transactions to be processed for the day	Mandatory
NTS-41412-018	The system shall have a facility to allow the user to view processed files (e.g. by status, batch number, date, filename, agency code)	Mandatory
NTS-41412-019	The system shall have a facility to allow the user to view, display, and print status (e.g. forwarded, not yet forwarded) of the manually encoded details.	Mandatory
Encashment of MDS Checks		
NTS-41412-020	The system shall be able to accept and process encashment of valid MDS checks with ACIC.	Mandatory
NTS-41412-021	The system shall be able to accept and process continuous debiting of multiple checks.	Mandatory
Rules (validation and/or business)		
MDS NCA/ACIC		
NTS-41412-022	The system shall be able to perform automatic computation of hash totals on the uploaded file.	Mandatory
NTS-41412-023	The system shall be able to match/validate the computed hash total on the uploaded file against hash total of the generated hand-off file from the data-entry systems.	Mandatory
NTS-41412-024	The system shall only allow processing of successfully validated hash totals.	Mandatory
NTS-41412-025	The system shall not allow processing of: <ul style="list-style-type: none"> Duplicate hand-off files 	Mandatory
NTS-41412-026	<ul style="list-style-type: none"> Duplicate NCA number 	Mandatory

NTS-41412-027	<ul style="list-style-type: none"> Invalid MDS Account number (e.g. valid MDS account format: 2XXX-9XXX-XX) 	Mandatory
NTS-41412-028	The system shall be able to allow the user to view current and pending transactions to be processed for the day.	Mandatory
NTS-41412-029	The system shall have a facility to allow the user to view processed files (e.g. by status, batch number, date, filename, agency code).	Mandatory
NTS-41412-030	The system shall be able to allow user to manually delete selected files.	Mandatory
Encashment of MDS Checks		
NTS-41412-031	The system shall be able to perform verification of checks included in the ACIC forwarded during debiting of single and multiple checks transactions.	Mandatory
MDS CM/DM		
NTS-41412-032	The system shall have a facility to allow the user to input and maintain (add, edit, delete) multiple credit transactions.	Mandatory
NTS-41412-033	The system shall have a facility to allow the user to input and maintain (add, edit, delete) multiple debit transactions.	Mandatory
NTS-41412-034	The system shall be able to process and accept the following: <ul style="list-style-type: none"> Single debiting and crediting of MDS accounts 	Mandatory
NTS-41412-035	<ul style="list-style-type: none"> Multiple debiting and crediting of MDS accounts 	Mandatory
NTS-41412-036	The system shall have a facility to allow the user to view/display, and print transaction details.	Mandatory

4.1.4.13 Regular Account Advice of Checks Issued and Cancelled

Requirements No.	Requirement Description	Classification
NTS-41413-001	The system shall have a facility to allow the user to upload the following from the bank's data-entry system: <ul style="list-style-type: none"> Single Regular Account ACIC file 	Mandatory
NTS-41413-002	<ul style="list-style-type: none"> Multiple Regular Account ACIC files 	Mandatory
NTS-41413-003	The system shall have a facility to allow the user to forward the following to host for processing subject to override: <ul style="list-style-type: none"> Single ACIC file 	Mandatory
NTS-41413-004	<ul style="list-style-type: none"> Multiple ACIC files 	Mandatory
NTS-41413-005	The system shall be able to allow the user to view the details and summary of uploaded files prior to forwarding.	Mandatory
NTS-41413-006	The system shall have a facility to allow the user to view/display, and print status (e.g. forwarded, not yet forwarded) of the uploaded file/s.	Mandatory
NTS-41413-007	The system shall have a facility to allow the user to view and display the total amount and details/summary of uploaded Regular Account ACIC batch files (e.g. check number, amount, payee, status)	Mandatory

NTS-41413-008	The systems shall be able to view current and pending transactions to be processed for the day	Mandatory
NTS-41413-009	The system shall have a facility to allow the user to view processed files (e.g. by status, batch number, date, filename, agency code)	Mandatory
NTS-41413-010	The system shall be able to perform automatic computation of hash totals on the uploaded file.	Mandatory
NTS-41413-011	The system shall be able to compare the computed hash total on the uploaded file against hash total of the generated hand-off file from the data-entry systems.	Mandatory
Rules (validation and/or business)		
NTS-41413-012	The system shall only allow processing of successfully validated hash totals.	Mandatory
NTS-41413-013	The system shall not allow processing of duplicate hand-off files.	Mandatory
NTS-41413-014	The system shall only process regular account ACIC files upon successful verification of valid ACIC account and checks status.	Mandatory
NTS-41413-015	The system shall be able to allow user to manually delete selected files.	Mandatory

4.1.4.14 Agrarian Reform Receivables/Farmers Advance Remittance

Requirements No.	Requirement Description	Classification
NTS-41414-001	The system shall have a facility to allow the user to input payment details for the following: <ul style="list-style-type: none"> • ARR 	Mandatory
NTS-41414-002	<ul style="list-style-type: none"> • FAR 	Mandatory
NTS-41414-003	The system shall be able to accept and process the following payment types of Agrarian Reform Receivables: <ul style="list-style-type: none"> • Cash 	Mandatory
NTS-41414-004	<ul style="list-style-type: none"> • Check 	Mandatory
NTS-41414-005	The system shall be able to accept process the following payment types of Farmers Advance Remittance: <ul style="list-style-type: none"> • Cash 	Mandatory
NTS-41414-006	<ul style="list-style-type: none"> • Check 	Mandatory
NTS-41414-007	The system shall be able to allow the user to view, print and download the list of ARR/FAR payment made within the day.	Mandatory
NTS-41414-008	The system shall be able to allow the user to sort the list of ARR/FAR payment made within the day.	Mandatory
ARR/FAR Rules (business and/or validation)		
NTS-41414-009	The system shall be able to validate the following prior to processing of payment: <ul style="list-style-type: none"> • ARR account number (ARR) 	Mandatory

NTS-41414-010	<ul style="list-style-type: none"> Claim number and ARB number (FAR) 	Mandatory
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4.1.4.15 Store and Forward Facility

Requirements No.	Requirement Description	Classification
NTS-41415-001	The system shall be able to accept and process transactions during offline.	Mandatory
NTS-41415-002	The system shall be able to generate Store and Forward (SF) files.	Mandatory
NTS-41415-003	The system shall have a facility to display and print the list of transactions with details (e.g. Account Number, transaction description) from the SF files.	Mandatory
NTS-41415-004	The system shall be able to send and process SF files once the branch is online for Own Branch Store and Forward.	Mandatory
NTS-41415-005	The system shall be able to allow the offline branch to download and upload SF files for Interbranch Store and Forward.	Mandatory
NTS-41415-006	The system shall be able to send and process the uploaded SF files through other online branch for Interbranch Store and Forward.	Mandatory
SF Rules (business and/or validation)		
NTS-41415-007	The system shall be able to automatically create an encrypted copy of user credentials locally per terminal Note: Only for Own Branch user's credentials (e.g. Intramuros Branch users is for Intramuros Branch only)	Mandatory
NTS-41415-008	The system shall be able to process transactions (e.g. Deposit, Withdrawal, Encashment, Selected Billers) for Store and Forward facility.	Mandatory
NTS-41415-009	The system shall be able to accommodate guest branch users without affecting the accommodating branch totals and reports.	Mandatory
NTS-41415-010	The system shall be able to generate totals and reports done by guest branch in the accommodating branch.	Mandatory
NTS-41415-011	The system shall be able to automatically clear all successful files forwarded to host on the next banking day. Note: Can be performed manually	Mandatory

4.1.4.16 Payment Collection

Requirements No.	Requirement Description	Classification
General Requirement		
NTS-41416-001	The system shall have a parameterized facility to allow the user to input payment transaction details.	Mandatory

NTS-41416-002	The system shall be able to accept and process the following payment types: <ul style="list-style-type: none"> • Cash 	Mandatory
NTS-41416-003	<ul style="list-style-type: none"> • Check 	Mandatory
NTS-41416-004	<ul style="list-style-type: none"> • Debit from account 	Mandatory
NTS-41416-005	<ul style="list-style-type: none"> • Credit Memo 	Mandatory
NTS-41416-006	The system shall be capable to support payment collection thru Bar/QR code scanning.	Mandatory
NTS-41416-007	The system shall be able to automatically populate the information from the Bar/QR code based on the available fields per agency.	Mandatory
NTS-41416-008	The system shall have a parameterized facility to allow the user to enable or disable the Bar/QR code scanning facility.	Mandatory
Agency Payment Collection		
NTS-41416-009	The system shall be able to accept, validate and process payments per defined agency.	Mandatory
NTS-41416-010	The system shall perform required validation during processing of payment (e.g. PHIC – PIN/PEN)	Mandatory
NTS-41416-011	The system shall allow the user to search and view an agency based on user-defined criteria.	Mandatory
NTS-41416-012	The system shall be able to print details using the existing receipt layout/format of the agency (e.g. BIR, PNP, HDMF, PHIC)	Mandatory
NTS-41416-013	The system shall be able to allow the user to view and print the list of payments (with payment information details made during the day with sorting.	Mandatory
Biller/Merchant (Proprietary/BancNet) Payment Collection		
NTS-41416-014	The system shall be able to accept, validate and process payments per defined biller/merchant.	Mandatory
NTS-41416-015	The system shall be able perform validation during processing of payment thru Biller Web-Service.	Mandatory
NTS-41416-016	The system shall have a facility to allow the user to search and view billers/merchants based on the user-defined criteria.	Mandatory
NTS-41416-017	The system shall have facility to allow the user to input payment information required per defined biller/merchant.	Mandatory
NTS-41416-018	The system shall be able to print details of the payment in the existing receipt of the bank.	Mandatory
NTS-41416-019	The system shall be able to allow the user to view and print the list of payments (with payment information details made during the day with sorting.	Mandatory

Payment Collection Rules (Business and/or Validation)		
NTS-41416-020	The system shall only accept payments before the due date for billers/merchants. Note: Applicable to billers/merchants with due date validation in the algorithm.	Mandatory

4.1.4.17 Mass Credit and Debit Facility

Requirements No.	Requirement Description	Classification
NTS-41417-001	The system shall have an upload facility for mass credit and debit hand-off files from the bank's existing data-entry application (e.g. FCDU, CM/DM, payroll, LDDAP).	Mandatory
NTS-41417-002	The system shall be able to accept and process uploaded multiple files (e.g. 100 files).	Mandatory
NTS-41417-003	The system shall have a facility shall be able to allow the user view and print the details of each uploaded file with search capability.	Mandatory
NTS-41417-004	The system shall have a facility to allow the user to perform the following subject to override: <ul style="list-style-type: none"> Add files 	Mandatory
NTS-41417-005	<ul style="list-style-type: none"> Delete uploaded files 	Mandatory
NTS-41417-006	The system shall have a facility to allow the user to forward all uploaded files or selectively subject to override.	Mandatory
NTS-41417-007	The system shall be able to process and validate a minimum of 10,000 records per file without affecting the tellering availability.	Mandatory
NTS-41417-008	The system shall be able to forward to host the validated multiple files per transaction type.	Mandatory
NTS-41417-009	The system shall be able to display status of the forwarded files (e.g. forwarded, not yet forwarded, rejected)	Mandatory
NTS-41417-010	The system shall be able to display the status for each record per forwarded files (e.g. successful, rejected).	Mandatory
NTS-41417-011	The system shall have a facility to allow the user to view processed files (e.g. by status, batch number, date, filename, agency code)	Mandatory
NTS-41417-012	The system shall be able to log file name and batch number of processed/uploaded files.	Mandatory
NTS-41417-013	The system shall have a parameterized facility to process encrypted files based on defined LANDBANK algorithm	Mandatory
NTS-41417-014	The system shall have a parameterized facility to process decrypted files based on defined LANDBANK algorithm	Mandatory
Mass Credit and Debit Facility Rules (business and/or validation)		
NTS-41417-015	The system shall be able to perform validation per uploaded file.	Mandatory
NTS-41417-016	The system shall be able to perform automatic computation of hash totals per uploaded file.	Mandatory

NTS-41417-017	The system shall be able to match/validate the computed hash total on the uploaded file against hash total of the generated hand-off file from the data-entry systems.	Mandatory
NTS-41417-018	The system shall only allow processing of hand-off files with successfully validated hash totals.	Mandatory
NTS-41417-019	The system shall not allow processing of duplicate hand-off files.	Mandatory
NTS-41417-020	The system shall have a facility to allow the user to view and print the list or consolidated uploaded files selectively.	Mandatory
NTS-41417-021	The system shall have a facility to allow the user to view and print details of the processed hand-off files per status type (e.g. all, successful, rejected).	Mandatory
NTS-41417-022	The system shall have a facility to allow the user to sort the records of each file based on the user-defined criteria before printing (e.g. ascending/descending based on account type, time, date, status).	Mandatory
NTS-41417-023	The system shall be able to automatically clear all successful files forwarded to host on the next banking day.	Mandatory
NTS-41417-024	The system shall have a facility to allow the user to perform validation (file integrity and accuracy of hash totals) of uploaded file prior to processing.	Mandatory
NTS-41417-025	The system shall be able to reject files that have failed the validation parameter. Note: Same file name and same hash totals for the day will be rejected.	Mandatory
NTS-41417-026	The system shall be able to validate duplication of uploaded and processed hand-off files.	Mandatory
NTS-41417-027	The system shall be able to continue processing of uploaded files once the connection has been established.	Mandatory
NTS-41417-028	The system shall be able to log details of processed (successful/unsuccessful) records in separate logs for tracing purposes.	Mandatory

4.1.4.18 Batch File Uploading Facility (GSIS)

Requirements No.	Requirement Description	Classification
NTS-41418-001	The system shall be able to provide an upload facility for GSIS transactions.	Mandatory
NTS-41418-002	The system shall be able to create and maintain (e.g. add, edit, and delete) library for each loan product type for GSIS.	Mandatory
NTS-41418-003	The system shall be able to provide a dropdown facility for each loan product type of uploaded GSIS files.	Mandatory

NTS-41418-011	The system shall be able to generate a response file for the processed transactions per uploaded file. (e.g. GSIS ConsoMMDDYY)	Mandatory
NTS-41418-012	The system shall be able to allow the user to download the response files of the processed transactions.	Mandatory
Batch File Uploading Facility Rules (business and/or validation)		
NTS-41418-013	The system shall be able to perform validation against processed records in the library of uploaded GSIS files.	Mandatory
NTS-41418-014	The system shall only accept and process records not yet uploaded in the GSIS library.	Mandatory
NTS-41418-015	The system shall be able to validate the uploaded files (e.g. hash total, amounts, number of records).	Mandatory
NTS-41418-016	The system shall be able to perform automatic computation of hash totals on the uploaded file.	Mandatory
NTS-41418-017	The system shall be able to match/validate the computed hash total on the uploaded file against hash total of the generated hand-off file.	Mandatory
NTS-41418-018	The system shall only allow processing of validated hand-off files (e.g. hash totals, file name, check digit).	Mandatory
NTS-41418-019	The system shall be able to allow the user to select the status type to be printed (e.g. all, successful, rejected) e.g. 200 records uploaded for forwarding: After processing, 100 already uploaded in the library (rejected) 100 successfully forwarded	Mandatory
NTS-41418-020	The system shall be able to continue processing of uploaded files once the connection has been established.	Mandatory

4.1.4.19 Reversal Handling

Requirements No.	Requirement Description	Classification
General Requirements		
NTS-41419-001	The system shall be able to allow the user to perform real-time reversal of transaction amount and/or service charges per transaction type subject to override.	Mandatory
NTS-41419-002	The system shall only allow reversal of transaction/s made within the day.	Mandatory
NTS-41419-003	The system shall be able to allow the user to reverse a single transaction real-time subject to override.	Mandatory
NTS-41419-004	The system shall be able to allow the user to reverse a multiple transactions real-time subject to override.	Mandatory

Reversal Rules (business and/or validation)		
NTS-41419-005	The system shall not process transaction if the reversal will result in negative balance of the account.	Mandatory
Reversal of Deposit Transactions		
NTS-41419-006	The system shall be able to allow single override for multiple check deposit reversal on a single account.	Mandatory
NTS-41419-007	The system shall only allow reversal of overnight transactions within the day subject to override.	Mandatory
Reversal of Fund Transfer Transactions		
NTS-41419-008	The system shall have a facility to allow the user to reverse a transaction (single or all records).	Mandatory
Reversal of MDS Transactions		
NTS-41419-009	The system shall be able to allow the user to perform reversal of processed multiple check transactions subject to override, singly or selectively.	Mandatory
Reversal of Store and Forward (SF) Transactions		
NTS-41419-010	The system shall be able to reverse selected transactions in the forwarded SF file.	Mandatory

4.1.4.20 Non-Financial Transactions Supported

Requirements No.	Requirement Description	Classification
NTS-41420-001	The system shall have a facility to allow the user to perform the following transactions: <ul style="list-style-type: none"> Balance Inquiry (e.g. CASA, MDS, FCUDU) 	Mandatory
NTS-41420-002	<ul style="list-style-type: none"> Account Transaction of the day 	Mandatory
NTS-41420-003	<ul style="list-style-type: none"> User's Activity/Transaction of the day 	Mandatory
NTS-41420-004	The system shall be able to display account information details (e.g. account balance, account status, date of opening) during balance inquiry.	Mandatory
NTS-41420-005	The system shall be able to allow the user to search and display all transaction/s of account for the day.	Mandatory
NTS-41420-006	The system shall be able to display and print the user's activity/transaction of the day segregated by transaction type with search capability.	Mandatory

4.1.4.21 Override Handling

Requirements No.	Requirement Description	Classification
NTS-41421-001	The system shall have an override facility to allow the user to perform:	Mandatory

	<ul style="list-style-type: none"> Local override 	
NTS-41421-002	<ul style="list-style-type: none"> Remote override <p>Note: The user shall be able to enable or disable the remote override function.</p>	Mandatory
NTS-41421-003	The system shall be able to support multiple overrides based on account status (e.g. Activation of Dormant Account Status).	Mandatory
NTS-41421-004	The system shall be able to send/receive and display the override prompt message showing all transactions to be authorized (including teller information and transaction details for remote override).	Mandatory
NTS-41421-005	The system shall be able to send notification message to the teller terminal from the remote override terminal for remote override.	Mandatory
NTS-41421-006	The system shall be able to allow the user to view all pending transactions for override.	Mandatory
NTS-41421-007	The system shall be able to require an override for transactions that had breached the transaction amount threshold based on the parameter set by the bank.	Mandatory
NTS-41421-008	The system shall be able to send audio notification to the terminal of the overriding terminal.	Recommended
Override Function Rules (validation and/or business)		
NTS-41421-009	The system shall be able to prompt a confirmation message containing all transaction details to be authorized before overriding a transaction.	Mandatory
NTS-41421-010	The system shall have a facility to allow the user to perform single override to a single transaction.	Mandatory
NTS-41421-011	The system shall be able to display the list of exceptions/tagging (including description) on an account prior to override.	Mandatory
NTS-41421-012	The system shall be able to support single override for multiple exceptions/tagging in a single account.	Mandatory
NTS-41421-013	The system shall only allow overriding of transaction/s within the same branch / bank.	Mandatory
NTS-41421-014	<p>The system shall be able to allow the user to accommodate (accept and send to host for processing) other transaction/s pending approval of override.</p> <p>Note: all transactions that require override shall be queued to the user's terminal.</p>	Mandatory

4.1.4.22 Validation Receipt and Passbook Printing (local & foreign)

Requirements No.	Requirement Description	Classification
NTS-41422-001	The system shall have a centralized parameterized facility to allow the user to create and customize/change receipt/validation format/layout per transaction type.	Mandatory
Validation/Receipt printing		

NTS-41422-002	The system shall be able to allow the user to print the transaction/validation receipts based on the following bank's existing receipt format/layout: <ul style="list-style-type: none"> Transaction Slip (e.g. withdrawal, deposit, CM/DM, Check Encashment, Cash Card) for local and foreign currency 	Mandatory
NTS-41422-003	<ul style="list-style-type: none"> Payment collection receipt (e.g. Agency, Merchant) 	Mandatory
NTS-41422-004	<ul style="list-style-type: none"> Order of Payment Receipt/Official Receipt 	Mandatory
NTS-41422-005	<ul style="list-style-type: none"> Payment Acceptance Order receipt 	Mandatory
NTS-41422-006	<ul style="list-style-type: none"> Application to Sell/Purchase receipt 	Mandatory
NTS-41422-007	The system shall be able to display transaction information and print transaction/validation receipt for every successful transaction per transaction type (e.g. deposit [cash/check], withdrawal, fund transfer, payment)	Mandatory
NTS-41422-008	The system shall be able to include the customer name and User ID in printing the transaction/validation receipt.	Mandatory
NTS-41422-009	The system shall be able to provide an option to the user whether transaction/validation receipt will be re-printed, subject to override.	Mandatory
NTS-41422-010	The system shall be able to support detachable receipts. Note: The printing of validation details shall be on both end of the receipt.	Recommended
NTS-41422-011	The system shall be able to support sending of transaction/ validation receipt thru email.	Recommended
NTS-41422-012	The system shall be able to provide an option for the user to input, edit, and print the breakdown of bills for deposit and withdrawal transactions.	Mandatory
Passbook printing		
NTS-41422-013	The system shall be able to print and update account and transaction details in the passbook.	Mandatory
NTS-41422-014	The system shall be able to allow the user to input the passbook line number during passbook transaction and updates printing.	Mandatory
NTS-41422-015	The system shall be able to print and update passbook cover (e.g. account number, name/s, and address)	Mandatory
Receipt/Passbook Validation and Printing Rules (business and/or validation)		
NTS-41422-016	The system shall be able to follow the Optical Character Recognition (OCR) requirements: <ul style="list-style-type: none"> Increase spacing between validated fields (at least 3 spaces) Alignment and font settings should be uniform for all types of printers No hyphen (-) between account numbers Bigger spacing between validation lines 	Mandatory

NTS-41422-017	The system shall not include the account balance during reprinting of transaction/validation receipt.	Mandatory
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4.1.4.23 Transaction Reconciliation (local and foreign currency)

Requirements No.	Requirement Description	Classification
NTS-41423-001	The system shall have a facility to allow the user to input beginning balance or Personal Inventory of Cash and Other Securities (PICOS) of the day.	Mandatory
NTS-41423-002	The system shall have a facility to allow the user to input cash transfers for the day.	Mandatory
NTS-41423-003	The system shall be able to automatically compute the following per user role/branch: <ul style="list-style-type: none"> Daily net cash 	Mandatory
NTS-41423-004	<ul style="list-style-type: none"> Cash-In 	Mandatory
NTS-41423-005	<ul style="list-style-type: none"> Cash-Out 	Mandatory
NTS-41423-006	The system shall have a facility to allow the user to consolidate all transactions for the day per user role/branch subject to override. Note: End of day processing to consolidate and verify transactions within the day.	Mandatory
NTS-41423-007	The system shall have a facility to allow an authorized user to view/display users that did not perform end-of-day processing of the day.	Mandatory
NTS-41423-008	The system shall have a facility to perform force end-of-day processing using officer ID.	Mandatory
Rules (business and/or validation)		
NTS-41423-009	All transaction totals shall be cleared the next day excluding overnight transactions. Note: The user shall have an option to clear all transaction totals manually.	Mandatory
Weekend/Holiday Transactions rules		
NTS-41423-010	The system shall be able to accept and process transactions during weekends and/or holidays.	Mandatory
NTS-41423-011	The system shall be able to include weekend and/or holiday transactions in the next banking day.	Mandatory

4.1.4.24 User Enrolment Request Facility

Requirements No.	Requirement Description	Classification
NTS-41424-001	The system shall be able to provide a user enrolment request facility.	Mandatory
NTS-41424-002	The system shall be able to allow the user to select the type of enrolment request (e.g. addition, deletion, update).	Mandatory
NTS-41424-003	The system shall be able to allow the user to input and maintain (add, edit, delete) employee details to be enrolled in the system (e.g. ID number, name, role, date requested, branch).	Mandatory
NTS-41424-004	The system shall have a facility to allow the user to search, display, sort, and download the list of requests (e.g. per type of request, ID number, name, role, date requested, branch)	Mandatory
NTS-41424-005	The system shall have a facility to allow the user to view and print all pending, approved/closed requests or selectively.	Mandatory
NTS-41424-006	The system shall have a facility to allow the user to reject the request from the requesting branch/personnel with appropriate remarks.	Mandatory
NTS-41424-007	The system shall have a facility to allow the user to return the request from the requesting branch/personnel with appropriate remarks.	Mandatory
NTS-41424-008	The system shall allow the requesting branch/personnel to cancel or edit the request.	Mandatory
NTS-41424-009	The system shall allow the requesting branch/personnel to re-submit updated/edited requests.	Mandatory
NTS-41424-010	The system shall have a facility to allow the user to generate, view, download (e.g. Excel or PDF), and print all requests for all and per request type or selectively.	Mandatory
NTS-41424-011	The system shall be able to log, store, download (e.g. Excel or PDF), and print all user activities.	Mandatory
User Enrolment Request Facility Rules (business and/or validation)		
NTS-41424-012	The system shall not allow enrolment of duplicated User ID numbers.	Mandatory
NTS-41424-013	The system shall have a maker-checker function that allows levels of checking/ approving with corresponding remarks (e.g. Branch Head as the Maker – Application Admin as the approver).	Mandatory

4.1.4.25 Error Handling

Requirement No.	Requirement Description	Classification
NTS-41425-001	The system shall be able to display corresponding transaction error message/s to properly inform and notify the system users. Note: Transaction error should have a code and description for easier handling.	Mandatory

NTS-41425-002	The system shall be able to categorize/classify error encountered in the error message/s (e.g. OMCR cannot connect to host).	Mandatory
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Non-functional Requirements

4.2 Interface/Usability Requirements

Requirement No.	Requirement Description	Classification
General Requirement		
NTS-42-001	The system shall be Application Programming Interface (API) development-ready.	Mandatory
NTS-42-002	The system shall be able to support TCP/IP connection.	Mandatory
NTS-42-003	The system shall be able to accept, process and validate hand-off files based on required format/validation rules.	Mandatory
NTS-42-004	The system shall be able to generate hand-off/dump files in the required format for other systems (e.g. Data Warehouse). Note: The generated applicable hand-off file/s shall include all transactions with corresponding AML transaction fields/code.	Mandatory
NTS-42-005	The system shall be able to interface with the following systems: <ul style="list-style-type: none"> ARR/FAR 	Mandatory
NTS-42-006	<ul style="list-style-type: none"> Biller Web-Service 	Mandatory
NTS-42-007	<ul style="list-style-type: none"> Information Switching Technology (Cash Card) 	Mandatory
NTS-42-008	<ul style="list-style-type: none"> Modified Disbursement System (MDS) 	Mandatory
NTS-42-009	<ul style="list-style-type: none"> Online Manager's Check Register (OMCR) 	Mandatory
NTS-42-010	<ul style="list-style-type: none"> Online Collection System 	Mandatory
NTS-42-011	<ul style="list-style-type: none"> PESONet 	Mandatory
NTS-42-012	<ul style="list-style-type: none"> Queuing System (Digital On-Boarding System) 	Mandatory
NTS-42-013	<ul style="list-style-type: none"> Regular ACIC Facility (ACR) 	Mandatory
NTS-42-014	<ul style="list-style-type: none"> Systematics 	Mandatory
ARR/FAR		
NTS-42-015	The system shall be able to send, process and respond request to/from ARR/FAR (e.g. posting of payment).	Mandatory
Biller/Merchant Payment Collection (Proprietary/BancNet)		
NTS-42-016	The system shall be able to send, process, and respond transaction request/s to/from the Biller Web Service.	Mandatory
NTS-42-017	The system shall be able to interface with Biller Web-service to validate reference/subscriber number (i.e. check digit algorithm).	Mandatory

Information Switching Technology (IST)– Cash Card		
NTS-42-018	The system shall be able to send, process, and respond all cash card related transaction/s to/from the IST.	Mandatory
NTS-42-019	The system shall be able to display/prompt exception messages all cash card-related transactions from IST.	Mandatory
Fund Transfer via PESONET		
NTS-42-020	The system shall be able to generate handoff file for batch processing including transaction details required (e.g. Beneficiary Name, Address, Telephone No., Account No. Email Address and Bank Name).	Mandatory
MDS		
NTS-42-021	The system shall be able to send, process, and respond transaction request/s to/from the MDS.	Mandatory
NTS-42-022	The system shall be able to display/prompt exception messages from MDS.	Mandatory
Online Manager's Check Register (OMCR)		
NTS-42-023	The system shall be able to send, process and respond request to/from OMCR (e.g. status change).	Mandatory
Online Collection System		
NTS-42-024	The system shall be able to send, process, and respond transaction request/s to/from Online Collection System.	Mandatory
Queuing System (Digital On-Boarding System)		
Customer Inquiry		
NTS-42-025	The system shall be able to send, process, and respond transaction request/s to/from DOBS.	Recommended
NTS-42-026	The system shall be able to support display customer information (e.g. name, specimen signature image, customer's picture, expected monthly deposit) from DOBS.	Recommended
Queuing System		
NTS-42-027	The system shall be able to send, process, and respond transaction request/s to/from the Queuing System.	Mandatory
NTS-42-028	The system shall be able to display all transaction requests including transaction details (e.g. completed, pending) from the Queuing System.	Mandatory
NTS-42-029	The system shall be able to display the appropriate transaction details upon selecting a particular transaction reference number.	Mandatory
Regular Account ACIC		
NTS-42-030	The system shall be able to send, process and respond request to/from Regular ACIC Facility (e.g. status change).	Mandatory

Systematics		
NTS-42-031	The system shall be able to update online files real-time.	Mandatory
NTS-42-032	The system shall be able to send, process and respond request to/from the host in required message format.	Mandatory
NTS-42-033	The system shall be able to support display of text/information (e.g. specific special instruction, tagging) from the host.	Mandatory

4.3 Performance Requirements

Requirement No.	Requirement Description	Classification
NTS-43-001	The system shall be able to support multiple concurrent log-in and access without system slow down.	Mandatory
NTS-43-002	The system shall be able to support multiple simultaneous transactions at a given time without system slow down.	Mandatory
NTS-43-003	The system shall have a facility to back-up the system files without downtime.	Mandatory
NTS-43-004	The system shall have a facility to archive and restore historical data/transaction/journal logs based on the parameter set by the bank (e.g. 5 years).	Mandatory
NTS-43-005	The system shall be capable of database mirroring.	Mandatory
NTS-43-006	The system shall be able to process transactions within 10-15 seconds response time.	Mandatory

4.4 Operational Requirements

Requirement No.	Requirement Description	Classification
NTS-44-001	The system shall comply with the existing IT hardware, database (i.e. Oracle, DB2, SQL server) and operating systems architecture of the Bank. (e.g. AIX, LINUX, Windows)	Mandatory
NTS-44-002	The system shall comply with the Bank's existing security infrastructure (e.g. LDAP) and baseline security standards (OS and databases).	Mandatory
NTS-44-003	The system shall be web-based enabled.	Mandatory
NTS-44-004	The system shall be able to process transaction via API	Mandatory
NTS-44-005	The system shall be able to support local and central server-based implementation.	Mandatory
NTS-44-006	The system shall be able to run in Windows 10 or higher (64bit).	Mandatory

NTS-44-007	The system shall be able to run on any types of browsers and with their latest versions available in the market (e.g. Google Chrome, Internet Explorer, Mozilla Firefox, Edge)	Mandatory
NTS-44-008	The system shall be able to establish persistent connection with the host during downtime.	Mandatory
NTS-44-009	The system shall be able to process/complete the pending transactions successfully once the connection has been established.	Mandatory
NTS-44-010	The system shall be able to support latest Secure Socket Layer (SSL) protection.	Mandatory
Printer Model Supported		
NTS-44-011	The system shall have a facility to allow the user to set-up/configure printers.	Mandatory
NTS-44-012	The system shall be able to support the existing passbook printer models of the bank.	Mandatory
NTS-44-013	The system shall be able to support the latest printer models available in the market.	Mandatory
Access Control		
NTS-44-014	The system shall have a facility to allow the user to limit the menu/screen access (buttons/keyboard functions/reports) based on security access matrix; disable or show only the menu necessary to perform functions.	Mandatory
NTS-44-015	The system shall have a parameterized facility to allow the user to enable/disable the viewing of transactions and reports per defined branch/bank.	Mandatory
NTS-44-016	The system shall be able to allow the user to enable/disable the availability of the remarks field in the transaction.	Mandatory

4.5 Reportorial Requirements (Local and Foreign Currency)

Requirement No.	Requirement Description	Classification
NTS-45-001	The system shall provide a report generation module/reporting module that will enable the user to generate and print ad hoc report on demand.	Mandatory
NTS-45-002	The user shall be able to view and print the list of all financial and non-financial transactions per transaction type (e.g. Deposit, Withdrawal, Fund Transfer, Bills Payment) with search capability (e.g. account number, status, name).	Mandatory
NTS-45-003	The system shall have a facility to generate report based on user-defined criteria (e.g. overridden transaction, amount range, User ID)	Mandatory

NTS-45-004	The reports shall be downloadable in required format (e.g. PDF, Excel, CSV) subject to override.	Mandatory
Centralized deployment/installation of software updates/fixes/patches		
NTS-45-005	The user shall be able to view and generate installation status report of all software updates/fixes/patches (e.g. installation completed, installation pending/on-going, installation problem) segregated per branches group.	Mandatory
Centralized Business Parameter Setup		
NTS-45-006	The user shall be able to view, download, and print consolidated defined business parameters (filtered per user role/ID).	Mandatory
Centralized Parameterized Payment Collection Setup		
NTS-45-007	The user shall be able to view and print consolidated/summary of defined payment collection parameters for the following (filtered per user role/ID): <ul style="list-style-type: none"> Agency 	Mandatory
NTS-45-008	<ul style="list-style-type: none"> Bills Payment (Proprietary and BancNet) 	Mandatory
Centralized Transaction/Miscellaneous Code Setup		
NTS-45-009	The user shall be able to view and print consolidated/summary of defined transaction/miscellaneous code parameters (filtered per user role/ID).	Mandatory
Transactions		
NTS-45-010	The system shall have a parameterized facility to allow the user to view and print all transactions per day (e.g. filtered per user role, transaction type, per branch, specified amount).	Mandatory
NTS-45-011	The system shall have a facility to allow the user to view and print the following reports (e.g. filtered per user role, transaction type, per branch, specified amount) segregated per transaction type (e.g. Regular On-Us, MDS, MC, GC) – see attached sample report layout: <ul style="list-style-type: none"> User Transaction Totals Report (Annex A of the BRD & RCF Annexes) 	Mandatory
NTS-45-012	<ul style="list-style-type: none"> Consolidated Transaction Totals Report (Annex B of the BRD & RCF Annexes) 	Mandatory
NTS-45-013	<ul style="list-style-type: none"> Branch Totals Report (Annex C of the BRD & RCF Annexes) 	Mandatory
NTS-45-014	<ul style="list-style-type: none"> Cash-In-Vault Summary Report- All Currency (Annexes D.1 to D.6 of the BRD & RCF Annexes) 	Mandatory
NTS-45-015	<ul style="list-style-type: none"> List of Overridden Transactions (Annex E of the BRD & RCF Annexes) 	Mandatory
NTS-45-016	<ul style="list-style-type: none"> List of Batch Credit and Debit (successful and unsuccessful) Transactions. (Annex F of the BRD & RCF Annexes) 	Mandatory
NTS-45-017	<ul style="list-style-type: none"> Payment Collection Totals Report (Annex G of the BRD & RCF Annexes) 	Mandatory

NTS-45-018	<ul style="list-style-type: none"> Daily Consolidated/Summary Payment Collection Totals (Annex G of the BRD & RCF Annexes) 	Mandatory
NTS-45-019	<ul style="list-style-type: none"> Service Charge Collection (Annex H of the BRD & RCF Annexes) 	Mandatory
NTS-45-020	<ul style="list-style-type: none"> List of EMT transactions (Annex I of the BRD & RCF Annexes) 	Mandatory
NTS-45-021	<ul style="list-style-type: none"> EMT Totals Report (Annex J of the BRD & RCF Annexes) 	Mandatory
NTS-45-022	<ul style="list-style-type: none"> Cash Card Debit and Credit Transactions (Annex K of the BRD & RCF Annexes) 	Mandatory
Miscellaneous Transaction		
NTS-45-023	The user shall be able to view, print, and download summary of miscellaneous transactions (with total count and amounts per transaction code).	Mandatory
NTS-45-024	The system shall only generate and print report miscellaneous transaction codes with values.	Mandatory
MDS NCA Transaction Reports		
NTS-45-025	The user shall be able to generate, display, print and download report containing the summary and details of forwarded MDS NCA files (e.g. NCA number, MDS account number, issue date, time, amount, User ID, status/remarks).	Mandatory
MDS ACIC Reports		
NTS-45-026	The user shall be able to generate, display, print and download report containing the summary and details of forwarded ACIC files (e.g. check number, amount, status/remarks).	Mandatory
Regular ACIC Reports		
NTS-45-027	The user shall be able to generate, display, print and download report containing the summary and details of Regular Account ACIC (e.g. check number, amount, status, payee).	Mandatory
MDS CM/DM		
NTS-45-028	The user shall be able to generate, display, print and download MDS CM/DM reports.	Mandatory
Manager's Check Report		
NTS-45-029	The user shall be able to generate report of negotiated manager's check within the day.	Mandatory
Bills Payment Report		

NTS-45-030	The user shall be able to generate, display, print and download bills payment report per merchant/biller performed in a day (with total count and amount).	Mandatory
NTS-45-031	The user shall be able to consolidate, print and download bills payment report segregated per user and merchant/biller as to proprietary and BancNet (with total count and amount).	Mandatory
NTS-45-032	The user shall be able to generate and print report billers/merchants with values.	Mandatory
Pesonet Reports		
NTS-45-033	The user shall be able to generate, display, print and download all fund transfer transaction via PesoNet.	Mandatory
Payment collection		
NTS-45-034	The user shall be able to view and print a summary/list of all transactions with search criteria (e.g. per date range, user ID, transaction amount, overridden transactions, monetary/non-monetary)	Mandatory
NTS-45-035	The user shall be able to generate, print and download report per payment collection and per agency	Mandatory
NTS-45-036	The user shall be able to generate, print and download payment collection report per merchant/biller.	Mandatory
Mass Credit and Debit Facility		
NTS-45-037	The user shall be able to generate summary report per agency or institution with total number of record and/or amount (e.g. successful, rejected, reject reason, total successful, total reject)	Mandatory
Batch file uploading facility (for GSIS)		
NTS-45-038	The user shall be able to generate the following reports (e.g. successful, rejected, reject reason, total successful, total reject): <ul style="list-style-type: none"> Summary of Processed/Unprocessed Bank Files 	Mandatory
NTS-45-039	<ul style="list-style-type: none"> Unmatched Accounts Report 	Mandatory
NTS-45-040	<ul style="list-style-type: none"> Validation report -<loan product type> 	Mandatory
NTS-45-041	<ul style="list-style-type: none"> Validation Summary 	Mandatory
NTS-45-042	<ul style="list-style-type: none"> Exception Report-<loan product type> 	Mandatory
NTS-45-043	<ul style="list-style-type: none"> Exception Summary 	Mandatory
User Enrolment Request Facility		

NTS-45-044	The user shall be able to generate and print summary of all request (addition, deletion, update) per user.	Mandatory
NTS-45-045	The user shall be able to generate list of enrolled users (all users, per unit/department/per role).	Mandatory
NTS-45-046	The user shall be able to generate list for access violations	Mandatory

4.6 Maintainability Requirements

Requirement No.	Requirement Description	Classification
NTS-46-001	The system shall be able to provide a version control system/application.	Mandatory
NTS-46-002	The system shall have a facility to display/view any revisions or enhancements made on the software or any applicable modules or components of the system.	Mandatory
NTS-46-003	The system shall have a parameterized facility to allow the user to define data retention (e.g. files, logs, tables, databases).	Mandatory
Transaction/Miscellaneous Codes		
NTS-46-004	The system shall have a facility to add and maintain new transaction and miscellaneous codes with transaction information as an additional to the bank's existing transaction codes.	Mandatory
NTS-46-005	The system shall have a parameterized facility to allow the user to add and maintain transactions which includes processing, logging, security access and reporting.	Mandatory
NTS-46-006	The system shall have a parameterized facility to allow the user to add and maintain input fields for each transaction type which includes processing, logging, security access and reporting.	Mandatory
NTS-46-007	The system shall have a parameterized facility to allow the user to edit input field attributes (e.g. data type, format type) for each transaction type.	Mandatory
Transaction Journal/Logs		
NTS-46-008	The system shall be able to log and store transaction journal/logs based on the parameter set by the bank.	Mandatory
NTS-46-009	The system must have a facility to back-up transaction journal/logs based on parameter set by the bank.	Mandatory
NTS-46-010	The system shall automatically purge all transaction journal/logs based on the parameter set by the bank.	Mandatory

NTS-46-011	<p>The system shall be able to generate the following in encrypted and uneditable/protected form:</p> <ul style="list-style-type: none"> Transaction Journal/Logs (e.g. CASA, Cash Card, ARR/FAR, MDS) <p>Note: Transaction journal/logs shall be separated for CASA, Cash Card, ARR/FAR, MDS, etc.</p>	Mandatory
NTS-46-012	<ul style="list-style-type: none"> System Configuration Journal to track any changes made on the configuration parameters within the system 	Mandatory
NTS-46-013	<ul style="list-style-type: none"> Configuration files (e.g. connection parameters, IP Addresses, system credentials) 	Mandatory
NTS-46-014	The system shall include the account name in the transaction journal/logs and validation receipt.	Mandatory
NTS-46-015	The system configurations stored in data tables/databases/files should be encrypted.	Mandatory
NTS-46-016	<p>The system shall have a facility to allow the user to view/display, sort, print and download the transaction journal/logs based on user-defined criteria (e.g. per user role, per transaction type, per branch, per date range, amount).</p> <p>Note: Shall be available during online or offline</p>	Mandatory
Performance Monitoring Tool		
NTS-46-017	The system shall have a facility to log all application errors (e.g. database error, connectivity error).	Mandatory
NTS-46-018	The system shall have a facility for the user to view/display application error (e.g. database error, connectivity error) logs.	Mandatory
NTS-46-019	The system shall have a facility to monitor system usability/ availability (no. of people currently connected to the system, no. of successful transaction per min/ hour/ for the day, no. of failed transaction per min/hour/day).	Mandatory

NTS-46-020	<p>The system shall have a facility to log/trace who send the last message from what/ who (IP/ terminal/ID) and what was the reply of the system interface (e.g. ST/API, IM/API ---- Network/RM, any problem that maybe encountered by the system)</p> <p>e.g.</p> <ul style="list-style-type: none"> Failed to connect to DB, DB is locked. Successful logon to IM/ST/RM Info messages received from IM/ST/RM <p>(e.g. IP 192.168.1.001, Trace No. 999x, expected messages from IP 192.168.1.999 failed, transaction time out)</p> <p>Note: The user can enable or disable the tool for logging/tracing of transactions.</p>	Mandatory
Redundancy Tool		
NTS-46-021	The system shall provide a facility to allow the user to add/delete/reallocate resources e.g. available IP, Session, pool into without affecting performance of the online terminals.	Mandatory
File Segmentation		
NTS-46-022	The system shall be able to process transactions using segmented files for faster transaction processing.	Mandatory
Trace/Log Options		
NTS-46-023	<p>The system shall have a facility for trace/log options:</p> <ul style="list-style-type: none"> Start Trace 	Mandatory
NTS-46-024	<ul style="list-style-type: none"> Stop Trace 	Mandatory
NTS-46-025	<p>The system shall have a facility to allow the user to view/display the following:</p> <ul style="list-style-type: none"> All trace data 	Mandatory
NTS-46-026	<ul style="list-style-type: none"> All log data 	Mandatory
File Encryption/Decryption Facility		
NTS-46-027	The system shall provide a file encryption facility.	Mandatory
NTS-46-028	The system shall provide a file decryption facility.	Mandatory

4.7 Portability Requirements

Requirement No.	Requirement Description	Classification
NTS-47-001	The system shall be adaptable to changes in LBP IT architecture, hardware, software and database platforms	Mandatory
NTS-47-002	The system shall be scalable to accommodate multiple users at any given time.	Mandatory

NTS-47-003	The system must handle the unexpected volume of transactions for the next five (5) years.	Mandatory
NTS-47-004	The system shall provide a conversion/migration facility (e.g. conversion programs, reports).	Mandatory

4.8 Security Requirements

4.8.1 Confidentiality Requirements

Requirement No.	Requirement Description	Classification
NTS-481-001	A valid user ID and at least one of the following authentication methods is needed in order to gain system access: <ul style="list-style-type: none"> Something the user knows, such as a password Something the user has, such as a token device or a smart card Something the user is, such as a biometric 	Mandatory
NTS-481-002	The User ID shall be unique.	Mandatory
NTS-481-003	The User ID shall accept alphabetic, numeric or alphanumeric characters (shall not be case-sensitive).	Mandatory
NTS-481-004	The password shall be a combination of alphabetic and numeric characters except when input device is limited to a numeric keypad	Mandatory
NTS-481-005	The password shall be case-sensitive	Mandatory
NTS-481-006	The password shall be different from user ID	Mandatory
NTS-481-007	The password shall not be readable when entered, displayed and stored	Mandatory
NTS-481-008	The password shall require to be changed at initial logon and after resetting by an administrator	Mandatory
NTS-481-009	The user shall have a facility to change own password when desired	Mandatory
NTS-481-010	The system shall have fields for setting the necessary parameters concerning the following user ID, password (if used for authentication) and logon properties/controls. An admin user shall be able to set and modify the needed values.	Mandatory
NTS-481-011	<ul style="list-style-type: none"> The user ID shall be a minimum of 4 characters 	Mandatory
NTS-481-012	<ul style="list-style-type: none"> The user ID shall be automatically locked after three consecutive unsuccessful logon attempts (e.g., disable in status); set by the Bank. Locked out ID needs to be lifted by an administrator/authorized user to make the ID usable again. 	Mandatory
NTS-481-013	<ul style="list-style-type: none"> Re-logon is required if session is inactive for more than 15 minutes Note: Re-logon can be done either at the terminal/machine, or at the application level. 	Mandatory
NTS-481-014	<ul style="list-style-type: none"> The password shall have a minimum length of 6 characters 	Mandatory

NTS-481-015	<ul style="list-style-type: none"> The password shall expire and need to be changed by the user in 90 days from the date of last change 	Mandatory
NTS-481-016	<ul style="list-style-type: none"> The password shall be different from the last password 	Mandatory
NTS-481-017	The changing of default/super ID password must not affect system operations.	Mandatory
NTS-481-018	The system shall have an access control system that is set to "deny all" unless specifically allowed. An administrator shall grant access based on user function/role.	Mandatory
NTS-481-019	The system shall have facility for the following security administration functions: <ul style="list-style-type: none"> Set and modify values assigned to ID, password and logon properties/controls (as identified above) 	Mandatory
NTS-481-020	<ul style="list-style-type: none"> Addition, modification and deletion of User Role/Group. The User Role or Group refers to a collection of permissions to view/update/delete transactions and reports Note: The role of the user ID shall be able to be identified in all reports and logs (e.g. Application Administrator, Security Administrator, System Administrator, and business users – Teller, Bookkeeper).	Mandatory
NTS-481-021	<ul style="list-style-type: none"> Addition, assignment to a User Role/Group and deletion of user 	Mandatory
NTS-481-022	<ul style="list-style-type: none"> Modification of user record (e.g., Name or assigned User Role/Group) 	Mandatory
NTS-481-023	<ul style="list-style-type: none"> Search/query/find – to facilitate locating specific user ID or User Profile/Group 	Mandatory
NTS-481-024	<ul style="list-style-type: none"> Resetting of user password 	Mandatory
NTS-481-025	<ul style="list-style-type: none"> Unlocking of User ID (can be assign to Branch Head) 	Mandatory
NTS-481-026	<ul style="list-style-type: none"> Manual deactivation of user ID 	Recommended
NTS-481-027	Generate List of System Users (all and per User Unit/Department/Location) with the following details: <ul style="list-style-type: none"> User ID 	Mandatory
NTS-481-028	<ul style="list-style-type: none"> User Name 	Mandatory
NTS-481-029	<ul style="list-style-type: none"> User Role/Group 	Mandatory
NTS-481-030	<ul style="list-style-type: none"> User Unit/Location 	Mandatory
NTS-481-031	<ul style="list-style-type: none"> Status 	Mandatory
NTS-481-032	<ul style="list-style-type: none"> Date of Last Logon 	Mandatory
NTS-481-033	<ul style="list-style-type: none"> Manual for security administration 	Mandatory

4.8.2 Integrity Requirements

Requirement No.	Requirement Description	Classification
NTS-482-001	The system shall implement encryption/decryption technologies that are appropriate with the data being processed (e.g. SHA256, 3DES, AES256)	Mandatory

NTS-482-002	The system shall ensure integrity of all data (e.g., monetary transactions, reports, hand-off files).	Mandatory
NTS-482-003	The system shall pass the vulnerability assessment of the Bank.	Mandatory
NTS-482-004	The vendor must address findings in the vulnerability report provided by the Bank.	Mandatory
NTS-482-005	The Bank shall be provided with the following documentations before implementation: •System backup	Mandatory
NTS-482-006	•Database backup	Mandatory
NTS-482-007	•Disaster recovery	Mandatory
NTS-482-008	•Implementation procedures	Mandatory

4.8.3 Availability Requirements

Requirement No.	Requirement Description	Classification
NTS-483-001	The system shall be available except during system and database backup/maintenance.	Mandatory
NTS-483-002	The system shall be able to allow the user to trigger/set the system in online/offline mode.	Mandatory
NTS-483-003	The system shall be able to accept and store transactions during offline status (Store and Forward).	Mandatory

4.9 Audit Requirements

Requirement No.	Requirement Description	Classification
NTS-49-001	The system shall be able to log all users (i.e., Application Administration, Security Administrator, System Administrator, and business users) activities and information such as but not limited to the following: • Date and time of User log-in and log-off	Mandatory
NTS-49-002	• User ID and name	Mandatory
NTS-49-003	• Date and time of activity done in the system	Mandatory
NTS-49-004	• Description of the activity done in the system (e.g., change of password, enrollment of users)	Mandatory
NTS-49-005	• Terminal ID/IP Address/Computer Name (whichever is applicable)	Mandatory
NTS-49-006	• Value before	Mandatory
NTS-49-007	• Value after	Mandatory
NTS-49-008	• Remarks/status (e.g., successful/failed login, locked ID)	Mandatory

NTS-49-009	The system shall be able to view/display, print and download audit trail report based on the range of the selected data.	Mandatory
NTS-49-010	The system shall be able to log transactions, meaning all successful, cancelled and rejected transactions shall be accounted for.	Mandatory
NTS-49-011	The system shall have the facility to store and retrieve Audit Trail data of all user activities	Mandatory

4.10 Legal Requirements

Requirement No.	Requirement Description	Classification
NTS-410-001	The service provider shall comply with RA 9184 otherwise known as the "Government Procurement Act of 2003".	Mandatory

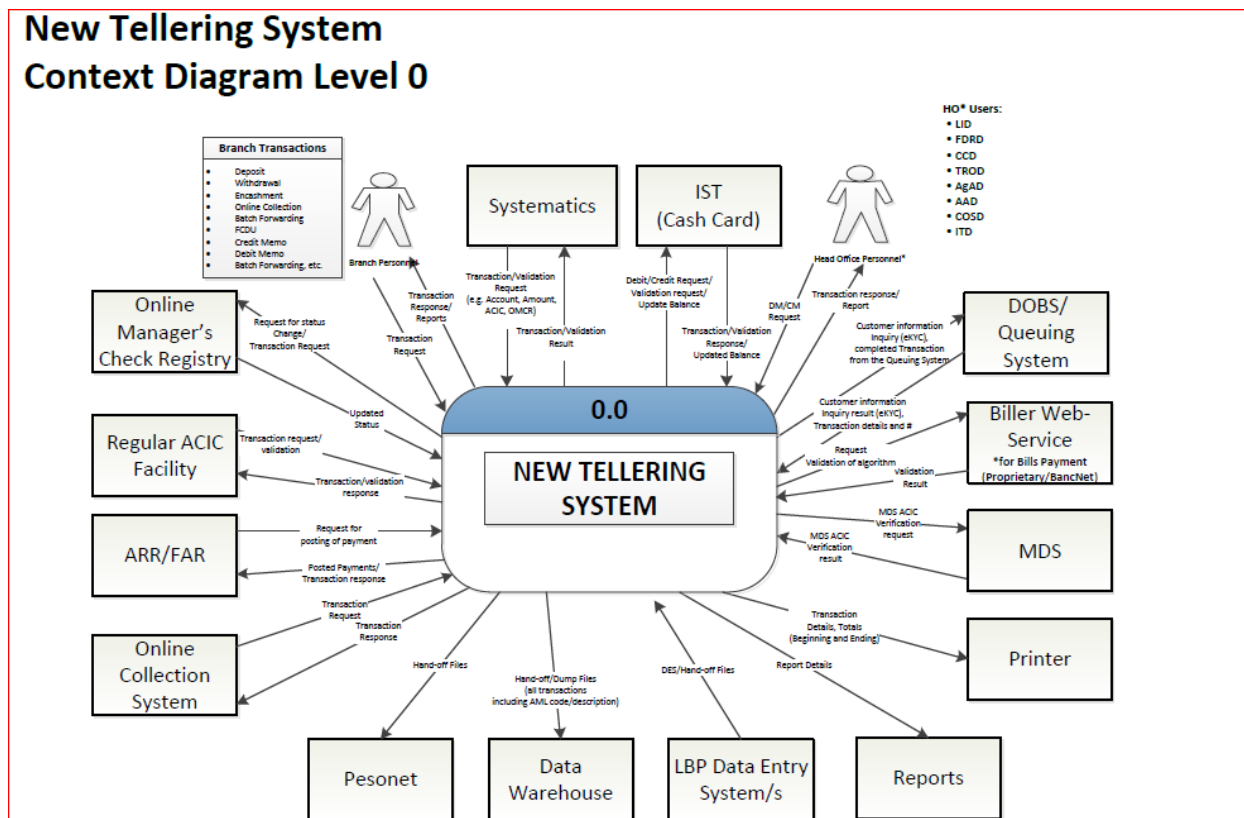
4.11 Miscellaneous Requirements

Requirement No.	Requirement Description	Classification
NTS-411-001	The Bank must be provided with a Conceptual Systems Design (CSD) or its equivalent document for the customized functionalities.	Mandatory
NTS-411-002	The Bank must be provided with a Technical Requirements Specification (TRS) or its equivalent document.	Mandatory
NTS-411-003	The Bank must be provided with a Technical Implementation Plan (TIP) or its equivalent document.	Mandatory
NTS-411-004	The vendor must comply with the Bank's Requirements Tracking Matrix (RTM).	Mandatory
NTS-411-005	<p>The following documentations/manuals shall be provided by the vendor to continue maintainability of the system.</p> <p>Examples:</p> <ul style="list-style-type: none"> • Server Hardware/ Software Installation Procedures • Applicable administration/ housekeeping routines • Problem Management Procedures, including documentation on System Errors, Messages and Codes (e.g., Quick Fix/Troubleshooting Guide) • Technical/System Manual • Data Flow Diagrams (e.g. Level 1 and 2) • User and Security Administration • Operating Procedures • User's Manual • Quick Reference Guide 	Mandatory

NTS-411-006	The Bank shall be provided with an Application Maintenance Manual (AMM) or equivalent	Mandatory
NTS-411-007	The Bank must be provided with an Integration Testing Certification or its equivalent.	Mandatory
NTS-411-008	The Bank must be provided with a System Testing Certification (Backup and Recovery Testing, Stress Testing) or its equivalent.	Mandatory
NTS-411-009	The Bank must be provided with a Service Level Agreement (SLA) or its equivalent document.	Mandatory
NTS-411-010	All software used for the implementation of the system must be provided with genuine installation media with version.	Mandatory

5.0 Business Process Model

5.1 System Overview



5.2 Process Decomposition

5.2.1 Log-In/Log-Out

5.2.1.1 Log-In

	Process
1.	User clicks the icon or inputs the application URL
2.	Teller system opens the log-in screen
3.	User inputs the log-in credentials
4.	Teller system validate the user log-in credentials
5.	If authorized, the main menu/dashboard of teller system will be displayed
6.	If unauthorized, an error message will be displayed
7.	User will attempt to input again the log-in credentials
8.	If more than the allowed attempt, user will be locked

5.2.1.2 Log-out

	Process
1.	User selects the log-out menu
2.	Teller system will prompt a message for confirmation
3.	User confirms the log-out
4.	Teller system will display the main log-in dashboard

5.2.2 Parameter Setup

	Process
	Setup
1.	User selects type of parameter to setup/define
2.	User selects type of transaction to be performed (add, edit, delete)
3.	User inputs values
4.	Teller system performs validation of values
5.	Authorize parameter setup/values defined
6.	User confirms parameter setup/values defined
7.	Teller system saves the parameter setup
	Inquire/Search
1.	User selects/input the parameter to inquire/search
2.	Teller system displays details

5.2.3 Deposit

5.2.3.1 Cash Deposit

	Process
1.	Client hands over the cash and deposit slip to the teller.
2.	Teller accepts and counts the cash (Note: teller may use the cash counting machine if deposit accepted is in bulk)
3.	Teller will perform validation of the actual cash vs. deposit slip
4.	Teller inputs the account information in the system.
5.	Teller system forwards the message to the host to validate the account number and check the account status/tagging
6.	The host will provide the message to the Teller system.
7.	Teller system will display message to the user
8.	If authorized, the amount will be credited to the account
9.	If requires override, the supervisor inputs his/her User ID and password
10.	Teller prints the validation on the deposit slip
11.	Client receives the validated deposit slip

5.2.3.2 Cash Deposit with No Passbook

	Process
1.	Client hands over the cash and deposit slip to the teller.
2.	Teller accepts and counts the cash (Note: teller may use the cash counting machine if deposit accepted is in bulk)

3.	Teller will perform validation of the actual cash vs. deposit slip
4.	Teller inputs the account information in the system.
5.	Teller system forwards the message to the host to validate the account number and check the account status/tagging
6.	The host will return the message to the Teller system
7.	Teller system will display message to the user
8.	If authorized, the amount will be credited to the account
9.	If requires override, the supervisor inputs his/her User ID and password
10.	Teller prints the validation on the deposit slip
11.	Client receives the validated deposit slip

5.2.3.3 Cash Deposit with Passbook

	Process
1.	Client hands over the cash, deposit slip, and passbook to the teller.
2.	Teller accepts and counts the cash (Note: teller may use the cash counting machine if deposit accepted is in bulk)
3.	Teller will perform validation of the actual cash vs. deposit slip
4.	Teller inputs the account information in the system.
5.	Teller system forwards the message to the host to validate the account number and check the account status/tagging
6.	The host will return the message to the Teller system
7.	Teller system will display message to the user
8.	If authorized, the amount will be credited to the account
9.	If requires override, the supervisor inputs his/her User ID and password
10.	Teller prints the validation on the deposit slip
11.	Teller prints the transaction details in the passbook and the updated balance
12.	Client receives the validated deposit slip and passbook

5.2.3.4 Local Check Deposit

	Process
1.	Client hands over the check and deposit slip to the teller.
2.	Teller accepts and validates the check vs. deposit slip.
3.	Teller inputs the check information in the system.
4.	Teller validates the signature of the client
5.	Teller system forwards the message to the host to validate the account number and check the account status/tagging
6.	The host will return the message to the Teller system
7.	Teller system will display message to the user
8.	If authorized, the amount will be credited to the account subject to clearing.
9.	If requires override, the supervisor inputs his/her User ID and password
10.	Teller prints the validation on the deposit slip
11.	Client receives the validated deposit slip

5.2.3.5 On-Us Check Deposit

	Process
1.	Client hands over the on-us check and deposit slip to the teller.
2.	Teller accepts and validates the check vs. deposit slip.
3.	Teller validates the signature of the client
4.	Teller inputs the check information in the system.
5.	Teller system forwards the message to the host to validate the account number and check the account status/tagging
6.	Teller enters the checks details (Check no., Amount)
7.	Teller system debits account Note: If multiple checks, the system prompts to input check details (Account No, Check No., Amount) of remaining checks
8.	Amount will be credited to the account of the payee
9.	The host will return the message to the Teller system
10.	Teller system will display message to the user
11.	If requires override, the supervisor inputs his/her User ID and password
12.	Teller prints the validation on the deposit slip
13.	Client receives the validated deposit slip

5.2.3.6 Check Deposit with No Passbook

	Process
1.	Client hands over the check and deposit slip to the teller.
2.	Teller accepts and validates the check vs. deposit slip.
3.	Teller inputs the transaction information in the system.
4.	Teller system forwards the message to the host to validate the account number and check the account status/tagging
5.	The host will return the message to the Teller system
6.	Teller system will display message to the user
7.	If authorized, the amount will be credited to the account
8.	If requires override, the supervisor inputs his/her User ID and password
9.	Teller prints the validation on the deposit slip
10.	Client receives the validated deposit slip

5.2.3.7 Check Deposit with Passbook

	Process
1.	Client hands over the check, deposit slip and passbook to the teller.
2.	Teller accepts and validates the check, deposit slip and passbook.
3.	Teller inputs the transaction information in the system.
4.	Teller system forwards the message to the host to validate the account number and check the account status/tagging
5.	The host will return the message to the Teller system
6.	Teller system will display message to the user
7.	If authorized, the amount will be credited to the account
8.	If requires override, the supervisor inputs his/her User ID and password
9.	Teller prints the validation on the deposit slip

10.	Teller prints the transaction details in the passbook and update, if applicable
11.	Client receives the validated deposit slip and passbook

5.2.3.8 Withdrawal

	Process
1.	Client hands over withdrawal slip to the teller.
2.	Teller sight verifies the client's information in the withdrawal slip
3.	Teller inputs the account information in the system.
4.	Teller system forwards the message to the host to validate the account number and check the account status/tagging
5.	The host will return the message to the Teller system
6.	Teller system will display message to the user
7.	If authorized, the amount will be debited from the account
8.	If requires override, the supervisor inputs his/her User ID and password
9.	Teller prints the validation on the withdrawal slip
10.	Teller counts the cash against withdrawal slip
11.	Client signs the receive portion in the withdrawal slip
12.	Client receives the cash

5.2.3.9 Withdrawal No passbook

	Process
1.	Client hands over withdrawal slip to the teller.
2.	Teller sight verifies the client's information in the withdrawal slip
3.	Teller inputs the account information in the system.
4.	Teller system forwards the message to the host to validate the account number and check the account status/tagging
5.	The host will return the message to the Teller system
6.	Teller system will display message to the user
7.	If authorized, the amount will be debited from the account
8.	If requires override, the supervisor inputs his/her User ID and password
9.	Teller prints the validation on the withdrawal slip
10.	Teller counts the cash against withdrawal slip
11.	Client signs the receive portion in the withdrawal slip
12.	Client receives the cash

5.2.3.10 Withdrawal with passbook

	Process
1.	Client hands over withdrawal slip and passbook to the teller.
2.	Teller sight verifies the client's information in the withdrawal slip and passbook
3.	Teller inputs the account information in the system.
4.	Teller system forwards the message to the host to validate the account number and check the account status/tagging
5.	The host will return the message to the Teller system
6.	Teller system will display message to the user
7.	If authorized, the amount will be debited from the account

8.	If requires override, the supervisor inputs his/her User ID and password
9.	Teller prints the validation on the withdrawal slip and passbook
10.	Teller counts the cash against withdrawal slip
11.	Client signs the receive portion in the withdrawal slip
12.	Client receives the cash and passbook

5.2.3.11 Encashment (ON-US and Other ON-US)

	Process
1.	Client hands over the check to the teller.
2.	Teller sight verifies the client's information and check details
3.	Teller inputs the applicable transaction details
4.	Teller system forwards the message to the host to validate the account number and check the account status/tagging
5.	The host will return the message to the Teller system
6.	Teller system will display message to the user
7.	If authorized, the amount will be debited from the account
8.	If requires override, the supervisor inputs his/her User ID and password
9.	Teller prints the validation on the check
10.	Teller counts the cash against check being encashed
11.	Client signs the receive portion in the check
12.	Client receives the cash

5.2.3.12 Debit Memo

	Process
1.	Client hands over debit memo document
2.	User sight verifies the document details
3.	User selects the transaction type
4.	Teller system forwards the message to the host to validate the account number and check the account tagging/status
5.	The host will provide the message to the Teller system.
6.	Teller system will display message to the user
7.	If authorized, the amount will be debited from the account
8.	If requires override, the supervisor inputs his/her User ID and password
9.	User prints validation in the debit memo document
10.	Client receives the validated debit memo document

5.2.3.13 Debit Memo – Passbook

	Process
1.	Client hands over debit memo document and passbook
2.	User sight verifies the document details and passbook details
3.	User selects the transaction type
4.	Teller system forwards the message to the host to validate the account number and check the account tagging/status
5.	The host will provide the message to the Teller system.
6.	Teller system will display message to the user

7.	If authorized, the amount will be debited from the account
8.	If requires override, the supervisor inputs his/her User ID and password
9.	User prints validation in the debit memo document and passbook
10.	Client receives the validated debit memo document and passbook

5.2.3.14 Credit Memo

	Process
1.	Client hands over credit memo document
2.	User sight verifies the document details
3.	User selects the transaction type
4.	Teller system forwards the message to the host to validate the account number and check the account tagging/status
5.	The host will provide the message to the Teller system.
6.	Teller system will display message to the user
7.	If authorized, the amount will be credited to the account
8.	If requires override, the supervisor inputs his/her User ID and password
9.	User prints validation in the credit memo document
10.	Client receives the validated credit memo document

5.2.3.15 Credit Memo - Passbook

	Process
1.	Client hands over credit memo document and passbook
2.	User sight verifies the document details and passbook details
3.	User selects the transaction type
4.	Teller system forwards the message to the host to validate the account number and check the account tagging/status
5.	The host will provide the message to the Teller system.
6.	Teller system will display message to the user
7.	If authorized, the amount will be credited to the account
8.	If requires override, the supervisor inputs his/her User ID and password
9.	User prints validation in the credit memo document and passbook
10.	Client receives the validated credit memo document and passbook

5.2.3.16 Fund Transfer

	Process
1.	Client hands over fund transfer document
2.	User sight verifies the fund transfer document details
3.	User selects the transaction type and inputs the transaction purpose
4.	User inputs source and destination account details
5.	Teller system forwards the message to the host to validate the source account number and check the account tagging/status
6.	The host will provide the message to the Teller system.
7.	Teller system will display message to the user
8.	If authorized, the amount will be debited from the source account
9.	If requires override, the supervisor inputs his/her User ID and password

10.	Teller system forwards the message to the host to validate the destination account number and check the account tagging/status
11.	The host will provide the message to the Teller system.
12.	Teller system will display message to the user
13.	If authorized, the amount will be credited to the destination account
14.	If requires override, the supervisor inputs his/her User ID and password
15.	User prints validation in the fund transfer document
16.	Client receives the validated fund transfer document

5.2.3.17 Fund Transfer via PesoNet

	Process
1.	Client hands over PesoNet document
2.	User sight verifies the PesoNet document details
3.	User selects the transaction type
4.	User inputs transaction details
5.	If authorized, the amount will be debited from the source account
6.	Teller system forwards the message to the host to validate the account number and check the account tagging/status
7.	The host will provide the message to the Teller system.
8.	Teller system will display message to the user
9.	User prints the validation receipt
10.	Client receives the validated receipt
Consolidated PesoNet transactions end of day	
11.	System generates hand-off file/s
12.	Teller system generates report
13.	Supervisor verifies transaction details
14.	User uploads and process the hand-off file/s

5.2.3.18 Cash Card

	Process – Retail
1.	Client hands over Cash Card Form
2.	User selects transaction type
3.	User inputs the transaction details (cash card number and amount)
4.	Teller system send the transaction request to IST
5.	Teller system receives the transaction response from IST
6.	If authorized, the amount will be debited/credited from/to the cash card account
7.	If requires override, the supervisor inputs his/her User ID and password
8.	Teller prints the transaction in the cash card form
9.	Client receives the validated form

5.2.3.19 Mass Debit and Credit

	Process
1.	Agency provides debit/credit files and supporting documents
2.	User sight verifies the authorized signatories against supporting document details.
3.	User uploads the file in the Mass Debit and Credit menu
4.	User validates the generated hash totals including amount and number of records against the supporting document details
5.	User initiates forwarding of debit/credit files
6.	The system prompts for override, the supervisor inputs his/her User ID and password
7.	Teller system forwards the file to host
8.	Teller system receives the status from the host
9.	Teller system displays the status of processed file
10.	User prints summary of successful and rejected reports
11.	User clears all uploaded files singly or selectively

5.2.3.20 Transaction with Service Charge

	Process
1.	Teller system verifies if selected transaction/institution/merchant /agency is subject to service charge
2.	Teller system prompts for service charge
3.	User selects if service charge is to be collected or waived
4.	If user selects to waive the service charge, system requires override. The supervisor inputs his/her User ID and password
5.	Teller system applies service charge to the transaction
6.	Teller system prompts mode of collection (cash or debit from account)
7.	Teller system prints the transaction in the document

5.2.3.21 Payment Collection

	Process
1.	Clients pays for a billing/transaction
2.	User selects corresponding institution/merchant/agency
3.	User selects mode of payment
4.	User inputs necessary details of the transaction
5.	Teller system forwards the message to the host to validate the account number and check the account status/tagging
6.	The host provides the message to the Teller system
7.	Teller system displays message to the user
8.	If requires override, the supervisor inputs his/her User ID and password
9.	User prints validation receipt
10.	Client receives the validated receipt

5.2.3.22 Inquiry (CA/SA and Cash Card, MDS)

	Process
1.	User selects inquiry selection in the menu
2.	User inputs account/cash card details
3.	Teller system fetch and displays transaction details
4.	Teller system forwards the message to the host/IST to check and validate the account/cash card number and balance
5.	The host/IST will return the message to the Teller system and will be displayed for teller information.
6.	Teller system displays the information

5.2.3.23 Transaction Reconciliation

	Process
1.	User to performs End-of-Day balancing
2.	User prints reports (per user, consolidated)
3.	User accounts transactions against the reports and documents
4.	User hands-over cash to cashier
5.	User clicks End-of-Day processing button
6.	The system prompts for override, the supervisor inputs his/her User ID and password
7.	Teller System closed

5.2.3.24 User Enrolment Facility

	Process
	Branch
1.	Authorized branch personnel (ABP) logs-in in the enrolment facility
2.	ABP selects the enrolment type (add, delete, edit)
3.	User selects/input the parameter to inquire/search
4.	Teller system displays details
5.	ABP inputs/updates information of the personnel to be enrolled/deleted/updated
	Head Office
6.	Application Administrator receives the request
7.	Application Administrator approves the request
8.	Application Administrator forwards the request to IT Security Office
9.	IT Security Officer processes and updates status of request

5.2.3.25 Centralized Parameter Setup

	Process
1.	Authorized user logs-in
2.	Authorized user selects the parameter to be set-up(add, edit, delete)
3.	Once completed, authorized user clicks "Save"
4.	Teller system will prompt to approved the requested maintenance of parameter

5.	Approving officer inputs the credentials
6.	Teller system will be updated

5.2.3.26 Centralized Deployment

	Process
1.	Authorized user logs-in
2.	Authorized user selects software update or patch deployment
3.	Authorized user selects all teller terminals/servers or selectively (if applicable)
4.	Authorized user selects a command to proceed (if scheduled)
5.	Overriding officer inputs the credentials (if applicable)
6.	Teller system performs software update or patch deployment to all teller terminals/servers or selectively
7.	Teller system displays the processed software update or patches deployed
8.	Authorized personnel prints the report/logs

5.2.3.27 Store and Forward

	Process
1.	User logs-in Store and Forward Module
2.	User selects offline mode / store and forward mode
3.	The system prompts for override, the supervisor inputs his/her User ID and password
4.	User inputs applicable types of transactions
5.	User initiates transaction reconciliation
6.	User generates Store and Forward File/s
7.	The system prompts for override, the supervisor inputs his/her User ID and password
	For Accommodating Branch , Log on to the system
8.	User initiates uploading of Store and Forward (S&F) File/s
9.	The system prompts for override, the supervisor inputs his/her User ID and password
	For Own Branch , Log on to the system
10.	User initiates forwarding of S&F file/s
11.	The system prompts for override, the supervisor inputs his/her User ID and password
12.	For rejected transactions, manually input the details for processing
13.	User prints reports (consolidated)
14.	User accounts transactions against the reports
15.	User hands-over cash to cashier
16.	User clicks End-of-Day processing button
17.	The system prompts for override, the supervisor inputs his/her User ID and password
18.	Teller System closed

5.2.3.28 Batch File Uploading (GSIS)

	Process
1.	Authorized personnel logs-in
2.	User uploads file/s from agency
3.	Teller system performs selected transaction type (debit or credit)
4.	Teller system sends message to host based on selected transaction type
5.	User generates report

5.2.3.29 Cash-In-Vault

	Process
1.	Authorized personnel logs-in
2.	User uploads file/s from agency
3.	Teller system performs selected transaction type (debit or credit)
4.	Teller system sends message to host based on selected transaction type
5.	User generates report

5.2.3.30 Miscellaneous Transactions

	Process
1.	Clients fills-out applicable form (e.g. AMDEG)
2.	User verifies information against application form
3.	User receives payment (cash or debit from account) and input applicable information in the Teller System
4.	For debit from account payment, Teller system sends message to host based on selected transaction type
5.	For cash payment, Teller system will log the payment details in the transaction journal
6.	User prints validation receipt
7.	Client receives the validated receipt
8.	User generates report

5.2.3.31 Miscellaneous Disbursement

	Process
1.	User verifies information against applicable disbursement document (e.g. MC, GC, DO, etc.)
2.	User selects applicable transaction type and process disbursement
3.	If requires override, the supervisor inputs his/her User ID and password
4.	User disburses cash or credit to account, as applicable
5.	User prints validation receipt
6.	Client receives the validated document

5.2.3.32 ARR/FAR

	Process
1.	Clients hands-over applicable form
2.	User verifies information against application form
3.	User receives payment (cash or check) and input applicable information in the Telling System
4.	Telling system sends message to host based on selected transaction type to validate existence of transaction details
5.	User prints validation receipt
6.	Client receives the validated receipt

5.2.3.33 Regular ACIC

	Process
1.	User receives file from client
2.	User uploads file to the Telling System
3.	Telling system perform validation of record and hash total against uploaded file
4.	Telling system sends message to host based on selected transaction type to validate account number and post check details
5.	User generates report

5.2.3.34 Modified Disbursement System (NCA/ACIC)

	Process
1.	User prepares and upload file to the Telling System
2.	Telling system perform validation of record and hash total against uploaded file
3.	Telling system sends message to host based on selected transaction type to validate NCA number, account number and post check details
4.	User generates report

5.2.3.35 MDS Encashment

	Process
1.	Client hands-over the check
2.	User sight verifies the client's information and check details
3.	User inputs the applicable transaction details
4.	Telling system forwards the message to the host to validate the check number
5.	The host will return the message to the Telling system and change MDS check status to "negotiated"
6.	If requires override, the supervisor inputs his/her User ID and password
7.	User prints the validation on the check
8.	User counts the cash against check amount
9.	Client signs the receive portion in the MDS check
10.	Client receives the cash

5.3 Process Description

Process Name	Log-in/Log-out
Purpose	Expedient process to verify the user of the system
Description	This facility allows the user to input his/her system credentials and begin to use the system
Business Priority	High
Estimated Frequency / Duration	As needed by user

Process Name	Centralized Parameter Setup
Purpose	To allow centralized maintenance of business and system parameters.
Description	This facility will allow authorized user to perform maintenance of business and system parameters. The parameters will automatically populate to all terminals.
Business Priority	High
Estimated Frequency / Duration	As needed by client.

Process Name	Cash Deposit
Purpose	Expedient process to accept cash deposit
Description	This facility allows the bank personnel to accept cash from the client to deposit to his/her account.
Business Priority	High
Estimated Frequency / Duration	As needed by client.

Process Name	Cash Deposit with No Passbook
Purpose	To allow the client to perform cash deposit without the passbook
Description	This facility allows the teller to accept cash deposit from client without the presentation of a passbook
Business Priority	High
Estimated Frequency / Duration	As needed by client.

Process Name	Cash Deposit with Passbook
Purpose	To allow the client to perform cash deposit with passbook
Description	This facility allows the teller to accept cash deposit from client with passbook on-hand. It will also allow the teller to print and update (if any) transactions on the passbook.
Business Priority	High
Estimated Frequency / Duration	As needed by client.

Process Name	Local Check Deposit
Purpose	Expedient process to accept check deposit from other bank or other branches
Description	This facility allows the bank teller to accept check issued by other bank or other branch from the client to deposit to an LBP account.
Business Priority	High
Estimated Frequency / Duration	As needed by client.

Process Name	On – Us Check Deposit
Purpose	Expedient process to accept check deposit issued by LBP
Description	This facility allows the bank teller to accept check deposit from the client to deposit to and LBP account.
Business Priority	High
Estimated Frequency / Duration	As needed by client.

Process Name	Check Deposit with No Passbook
Purpose	Expedient process to accept check deposit without the presentation of a passbook
Description	This facility allows the teller to accept and process check deposit from a client without presentation of a passbook, thus, no printing or updating in the passbook
Business Priority	High
Estimated Frequency / Duration	As needed by client.

Process Name	Check Deposit with Passbook
Purpose	Expedient process to accept check deposit with presentation of a passbook
Description	This facility allows the teller to accept and process check deposit from a client with passbook on-hand, thus, transaction will be printed or updated in the passbook
Business Priority	High
Estimated Frequency / Duration	As needed by client.

Process Name	Withdrawal
Purpose	Expedient process to accept and process withdrawal of cash from a client
Description	This facility allows the teller to accept and process cash withdrawal from a client
Business Priority	High
Estimated Frequency / Duration	As needed by client.

Process Name	Withdrawal with no Passbook
Purpose	Expedient process to accept and process withdrawal of cash from a client with no passbook
Description	This facility allows the teller to accept and process cash withdrawal from a client without presentation of a passbook, thus, transaction will not be printed nor updated on the passbook
Business Priority	High
Estimated Frequency / Duration	As needed by client.

Process Name	Withdrawal with Passbook
Purpose	Expedient process to accept and process withdrawal of cash from a client with passbook
Description	This facility allows the teller to accept and process cash withdrawal from a client with a passbook, thus, transaction will be printed nor updated on the passbook
Business Priority	High
Estimated Frequency / Duration	As needed by client.

Process Name	Encashment (On-us and Other On-Us)
Purpose	Expedient process to accept and process check encashment from a client
Description	This facility allows the teller to accept and process check encashment from a client issued by LBP.
Business Priority	High
Estimated Frequency / Duration	As needed by client.

Process Name	Debit Memo
Purpose	Expedient process to accept and process transaction where amount requested will be debited to an account
Description	This facility allows the teller to accept and process transaction where the amount will be automatically debited on an LBP account.
Business Priority	High
Estimated Frequency / Duration	As needed by client.

Process Name	Debit Memo - Passbook
Purpose	Expedient process to accept and process transaction where amount requested will be debited to an account
Description	This facility allows the teller to accept and process transaction where the amount will be automatically debited on an LBP account.
Business Priority	High
Estimated Frequency / Duration	As needed by client.

Process Name	Credit Memo
Purpose	Expedient process to accept and process transaction where amount requested will be credited to an LBP account
Description	This facility allows the teller to accept and process transaction where the amount will be automatically credited on an LBP account.
Business Priority	High
Estimated Frequency / Duration	As needed by client.

Process Name	Credit Memo – Passbook
Purpose	Expedient process to accept and process transaction with passbook where amount requested will be credited to an LBP account
Description	This facility allows the teller to accept and process credit memo transaction with passbook where the amount will be automatically credited on an LBP account.
Business Priority	High
Estimated Frequency / Duration	As needed by client.

Process Name	Fund Transfer
Purpose	To allow client to perform fund transfer via teller
Description	This facility will allow the teller to accommodate the fund transfer request of a client from and LBP account to and LBP account
Business Priority	High
Estimated Frequency / Duration	As needed by client

Process Name	Fund Transfer via PesoNet
Purpose	To allow client to perform fund transfer from an LBP account to other banks account
Description	This facility will allow the teller to accommodate the fund transfer request of a client to transfer the funds from an LBP account to other banks account. At the end of the day, the system will generate hand-off files for uploading to Pesonet.
Business Priority	High
Estimated Frequency / Duration	As needed by client.

Process Name	Cash Card
Purpose	To allow cash card account holders to perform financial transaction via OTC
Description	This facility will allow the teller perform credit and debit to a cash card account holder.
Business Priority	High
Estimated Frequency / Duration	As needed by client.

Process Name	Mass Debit and Credit Facility
Purpose	To allow the acceptance of hand-off files for bulk debit and credit transactions.
Description	This facility will allow the user to upload hand-off files from partner agencies which will be forwarded to host for processing.
Business Priority	High
Estimated Frequency / Duration	As needed by client.

Process Name	Transaction with Service Charge
Purpose	To allow imposing or waiving of applicable service charge per transaction type.
Description	This facility will allow the user to debit the corresponding service charge per transaction type
Business Priority	High
Estimated Frequency / Duration	As needed by client.

Process Name	Payment Collection
Purpose	To allow acceptance of payments from an agency or billers/merchants
Description	This facility will allow the user to accept payment from an agency and/or partner billers/merchants with MOA to Land Bank
Business Priority	High
Estimated Frequency / Duration	As needed by client.

Process Name	Inquiry (CA/SA, Cash Card, MDS)
Purpose	To allow viewing of customer's account balance
Description	This facility will allow the user to view/display the account balance with customer details
Business Priority	High
Estimated Frequency / Duration	As needed by client.

Process Name	Transaction Reconciliation
Purpose	To allow the user to perform verification of all transactions
Description	This facility will allow the user to verify and print all transactions, thus, as reference in balancing.
Business Priority	High
Estimated Frequency / Duration	As needed by client.

Process Name	User Enrolment Facility
Purpose	To allow request of enrolment from branch to head office
Description	This facility will allow branch personnel to perform request for enrolment including deletion and updating to a concerned head office personnel.
Business Priority	High
Estimated Frequency / Duration	As needed by client.

Process Name	Centralized Parameter Setup
Purpose	To allow centralized maintenance of business parameters.
Description	This facility will allow authorized personnel to perform centralized parameters. Applied parameters will be automatically available to all terminals.
Business Priority	High
Estimated Frequency / Duration	As needed by client.

Process Name	Centralized Deployment
Purpose	To allow centralized maintenance of software patches and fixes.
Description	This facility will allow authorized personnel to perform centralized deployment of software or application patches and fixes. Applied patches or fixes will be automatically functional to all terminals.
Business Priority	High
Estimated Frequency / Duration	As needed by client.

Process Name	Store and Forward
Purpose	This will accept tellering transactions while the tellering system is offline.
Description	This facility will allow the user to accept and input tellering transactions while the system is still offline. The system will generate hand-off files which will be then uploaded and forwarded to host.
Business Priority	High
Estimated Frequency / Duration	As needed by client.

Process Name	Batch File Uploading Facility (GSIS)
Purpose	This will allow acceptance of multiple hand-off files from GSIS.
Description	This facility will allow the user to upload multiple handoff files and process the debit/credit transactions (2-legged). Telling system will perform certain validation during processing and before forwarding to host.
Business Priority	High
Estimated Frequency / Duration	As needed by client.

Process Name	Cash-In-Vault
Purpose	To allow the user to input beginning balance
Description	This facility will allow the user to input the beginning balance of the day which will be the basis for the running transaction balance. It will also be the basis for the end-of-day transactions which will be automatically computed by the system.
Business Priority	High
Estimated Frequency / Duration	As needed by client.

Process Name	Miscellaneous Transactions
Purpose	To allow acceptance of customer's transaction with no Land Bank account, payment of receipts and service charges among others
Description	This facility will allow the user to accept transaction of customer's with no Land Bank account, payment of receipts and service charges among others. This can be thru Cash or debit from account.
Business Priority	High
Estimated Frequency / Duration	As needed by client.

Process Name	Miscellaneous Disbursement
Purpose	To allow acceptance of customer's transaction such as MC, GC, DO among others.
Description	This facility will allow the user to accept encashment of customer's manager's check, gift certificates, disbursement order, among others. This can be thru cash or credit to account.
Business Priority	High
Estimated Frequency / Duration	As needed by client.

Process Name	ARR/FAR
Purpose	To allow the user to accept payment of ARR/FAR
Description	This facility will allow the user to accept payment of ARR and FAR via cash or check
Business Priority	High
Estimated Frequency / Duration	As needed by client.

Process Name	Regular ACIC
Purpose	To allow the user to upload files from data entry systems
Description	This facility will allow the user to upload single or multiple files coming from the data entry system. The system will perform certain validation on the uploaded file.
Business Priority	High
Estimated Frequency / Duration	As needed by client.

Process Name	MDS NCA/ACIC
Purpose	To allow the user to upload file
Description	This facility will allow the user to upload single or multiple files with validation of record and hash totals.
Business Priority	High
Estimated Frequency / Duration	As needed by client.

Process Name	MDS Encashment
Purpose	To allow the user accept and process MDS check encashment
Description	This facility will allow the user to accept and process check encashment with validation of check account number to the host
Business Priority	High
Estimated Frequency / Duration	As needed by client.

5.4 Events

Process Name	Event Name	Event Description	Frequency
Log-in/ Log-out	Successful Log-in/Log-out	The log-in transaction was successful after validation of user credentials. The log-out was successful if the user was logged-out from the system.	As needed by client
	Unsuccessful Log-in/Log-out	The transaction was unsuccessful if system is down	As needed by client

Process Name	Event Name	Event Description	Frequency
Parameter Setup	Successful Parameter Setup	The setup was successful if the defined/maintained parameters were save and effected immediately in the system	As needed by client
	Unsuccessful Parameter Setup	The transaction was unsuccessful if system is down	As needed by client

Process Name	Event Name	Event Description	Frequency
Deposit: Cash Check	Successful deposit transaction	The transaction was successful after validation (account #, balance) of necessary information to the host. The host will return a successful and/or tagging status of the account and will be displayed in the tellering system user interface. If the transaction will require override, the authorized personnel will input his/her ID and password.	As needed by client
	Unsuccessful deposit transaction	The transaction was unsuccessful if the host is down, therefore, transaction information (account, account balance) cannot be validated. If the transaction will require override, the overriding personnel inputted wrong user ID and/or password.	As needed by client

Process Name	Event Name	Event Description	Frequency
Withdrawal: With Passbook No Passbook	Successful Withdrawal	The transaction was successful after validation (account #, balance) of necessary information to the host. The host will return a successful and/or tagging status of the account and will be displayed in the tellering system user interface. If the transaction will require override, the authorized personnel will input his/her ID and password.	As needed by client
	Unsuccessful withdrawal transaction	The transaction was unsuccessful if the host is down, therefore, the tellering system will unable to validate the transaction information (account, account balance).	As needed by client

		If the transaction will require override, the overriding personnel inputted wrong user ID and/or password.	
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Process Name	Event Name	Event Description	Frequency
Encashment: Regular and Manager's Check	Successful Check encashment	The transaction was successful if the check details were successfully validated against the OMCR list of check, or the source account has enough balance.	As needed by client
	Unsuccessful check encashment	The transaction was unsuccessful if the check details are not included in the database that is being manually inputted by the bookkeeper, or the source account has no enough balance.	As needed by client

Process Name	Event Name	Event Description	Frequency
Debit Memo	Successful debit memo	The transaction was successful if the necessary information was validated to the host, and the transaction amount from the source account was successfully debited.	As needed by client
	Unsuccessful debit memo	The transaction was unsuccessful if the connection to the host is down	As needed by client

Process Name	Event Name	Event Description	Frequency
Credit Memo	Successful credit memo	The transaction was successful if the network connection to host was up, thus, the transaction amount was successfully credited to the destination account.	As needed by client
	Unsuccessful credit memo	The transaction was unsuccessful if the network connection to host was down.	As needed by client

Process Name	Event Name	Event Description	Frequency
Fund Transfer	Successful Fund Transfer	The transaction was successful if the network connection to host was up, thus, the transaction amount was successfully debited from source account and credited to the destination account.	As needed by client
	Unsuccessful Fund Transfer	The transaction was unsuccessful if the network connection to host was down.	As needed by client

Process Name	Event Name	Event Description	Frequency
Fund Transfer via Pesonet	Successful FT via Pesonet	The transaction was successful if the system will generate hand-off files of all transactions and was successfully uploaded to Pesonet	As needed by client
	Unsuccessful FT via Pesonet	The transaction was unsuccessful if the system was not able to generate hand-off files.	As needed by client

Process Name	Event Name	Event Description	Frequency
Cash Card	Successful Cash Card transaction	The transaction was successful if the network connection to IST is online and the debit or credit transaction request is completed.	As needed by client
	Unsuccessful Cash Card transaction	The transaction was unsuccessful if the network connection is down.	As needed by client

Process Name	Event Name	Event Description	Frequency
Mass Credit and Debit	Successful credit and debit	The transaction was successful if the hand-off files were successfully uploaded and processed.	As needed by client
	Unsuccessful credit and debit	The transaction was unsuccessful if the hand-off files were rejected, thus, not processed.	As needed by client

Process Name	Event Name	Event Description	Frequency
Transaction with Service Charge	Successful Transaction with service charge	The transaction was successful if the service charge was imposed or waived	As needed by client
	Unsuccessful Transaction with service charge	The transaction was unsuccessful if the system is down	As needed by client

Process Name	Event Name	Event Description	Frequency
Payment Collection	Successful payment collection	The transaction was successful if the network connection to web-service is up and the validation is successful.	As needed by client
	Unsuccessful payment collection	The transaction as successful if the network connection to web-service is down and the validation was rejected.	As needed by client

Process Name	Event Name	Event Description	Frequency
Inquiry	Successful inquiry	The transaction was successful if the network connection is up and the customer information are reflected/displayed.	As needed by client
	Unsuccessful inquiry	The transaction was unsuccessful if the network connection is down and the system displays the incorrect customer information.	As needed by client

Process Name	Event Name	Event Description	Frequency
Transaction Reconciliation	Successful transaction reconciliation	The transaction was successful if all transactions were accounted for.	As needed by client
	Unsuccessful transaction reconciliation	The transaction was unsuccessful if one or more transactions are not account for, thus, balancing is not correct.	As needed by client

Process Name	Event Name	Event Description	Frequency
User Enrolment	Successful user enrolment	The transaction was successful if the request from branch was successfully performed and completed by the concerned personnel or the information were validated and processed by the system.	As needed by client
	Unsuccessful user enrolment	The transaction was unsuccessful if the request from branch was not performed by the concerned personnel. Or the information was not successfully validated by the system.	As needed by client

Process Name	Event Name	Event Description	Frequency
Centralized Parameter Setup	Successful Parameter Setup	The transaction was successful if the system accepted and processed the defined/maintained parameters	As needed by client
	Unsuccessful batch uploading	The transaction was unsuccessful if the system is down	As needed by client

Process Name	Event Name	Event Description	Frequency
Software/Update/Patch Deployment	Successful Software/Update/Patch Deployment	The transaction was successful if the updating and installation is processed and completed.	As needed by client
	Unsuccessful Software/Update/Patch Deployment	The transaction was unsuccessful if the updating and installation is rejected or not completed.	As needed by client

Process Name	Event Name	Event Description	Frequency
Store and Forward	Successful Store and Forward	The transaction was successful if the system accepts offline transactions.	As needed by client

	Unsuccessful Store and Forward	The transaction was unsuccessful if the system does not accept offline transactions.	As needed by client
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Process Name	Event Name	Event Description	Frequency
Batch File Uploading (GSIS)	Successful batch uploading	The transaction was successful if the system will accept and process hand-off files from GSIS for forwarding to host.	As needed by client
	Unsuccessful batch uploading	The transaction was unsuccessful if the system rejected the hand-off files and the network connection to host is down.	As needed by client

Process Name	Event Name	Event Description	Frequency
Cash-In-Vault	Successful CIV	The transaction was successful if the system accepted and processed CIV.	As needed by client
	Unsuccessful CIV	The transaction was unsuccessful if the system is down.	As needed by client

Process Name	Event Name	Event Description	Frequency
Miscellaneous Transaction	Successful Miscellaneous Transaction	The transaction was successful if the user accepted and processed miscellaneous transaction.	As needed by client
	Unsuccessful Miscellaneous Transaction	The transaction was unsuccessful if the system is down.	As needed by client

Process Name	Event Name	Event Description	Frequency
Miscellaneous Disbursement	Successful Miscellaneous Disbursement	The transaction was successful if the user accepted and processed miscellaneous transaction.	As needed by client
	Unsuccessful Miscellaneous Disbursement	The transaction was unsuccessful if the system is down.	As needed by client

Process Name	Event Name	Event Description	Frequency
ARR/FAR	Successful ARR/FAR	The transaction was successful if the network connection is up and payment collection was processed.	As needed by client
	Unsuccessful ARR/FAR	The transaction was successful if the network connection is down.	As needed by client

Process Name	Event Name	Event Description	Frequency
Regular ACIC	Successful Regular ACIC	The transaction was successful if the file was uploaded and processed by the system.	As needed by client
	Unsuccessful Regular ACIC	The transaction was unsuccessful if the file was rejected by the system.	As needed by client

Process Name	Event Name	Event Description	Frequency
MDS NCA/ACIC	Successful MDS NCA/ACIC	The transaction was success if the file was uploaded and process by the system.	As needed by client
	Unsuccessful Teller Activity/Transaction of the day	The transaction was unsuccessful if the file was rejected and the network connection is down.	As needed by client

Process Name	Event Name	Event Description	Frequency
MDS Encashment	Successful MDS Encashment	The transaction was successful if the network connection is up.	As needed by client
	Unsuccessful MDS Encashment	The transaction was unsuccessful if the network connection is down.	As needed by client



6.0 Business Data Model

6.1 Data Models

6.1.1 Not Applicable.

6.2 Data Descriptions

6.2.1 Not Applicable.

7.0 Open Issues

No issues to report.