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JOSHUA HENRY L. DAYON

**IPROCESS FOUNDING PARTNER
 CHIEF FINANCE OFFICER
 1ST NPC (DPO) DATA PROTECTION
 OFFICER IPROCESS 2021-2024
 NPC NATIONAL DPO NOMINEE 2024**

EMPLOYEES

MANUAL

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Small text at the top left corner, likely a header or metadata, including phrases like "AMERICAN EXPRESS" and "iPROCESS".

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WELCOME

Empowering Business

Welcome to the iProcess Liaison and Consultancy OPC family! We are thrilled to have you join our team as we embark on a journey of growth, innovation, and collaboration. This is more than just a workplace; it's a community of dedicated professionals who are passionate about making a positive impact in the world of business solutions.

****Our Story****

Founded with a vision to revolutionize the way businesses operate, iProcess Liaison and Consultancy OPC has been at the forefront of providing exceptional services that empower companies to thrive. From offering comprehensive consultancy to streamlining processes and creating dynamic solutions, our commitment to excellence is what drives us forward.

****Our Culture****

At iProcess, we believe that the strength of any organization lies in its people. Our culture is built on the foundations of integrity, teamwork, and innovation. We encourage a diverse and inclusive environment where every individual's unique talents and perspectives contribute to our collective success. We value your ideas, your passion, and your dedication.

****Your Journey Ahead****

As you step into your role, know that you are not alone. Our team is here to support you every step of the way. Whether you're joining us as a trainee or an experienced professional, we are excited to provide you with opportunities for growth, learning, and skill development. Your contributions will play a pivotal role in shaping the future of iProcess and the clients we serve.

****Embracing Excellence****

Our commitment to excellence extends beyond delivering outstanding services to our clients. It's about striving for personal and professional excellence in everything we do. As a part of our team, you'll be encouraged to continuously learn, innovate, and embrace challenges that will help you reach new heights in your career.

****Connect, Collaborate, and Create****

One of the most exciting aspects of being a part of iProcess is the opportunity to collaborate with a diverse group of talented individuals. By sharing insights, ideas, and expertise, we can create solutions that have a lasting impact. Our open-door policy encourages communication and teamwork, fostering an environment where everyone's voice is valued.

****The iProcess Family****

As you settle in, you'll find that iProcess isn't just a workplace – it's a family. We support each other, celebrate achievements together, and rally around each other during times of challenge. We're here to learn from one another, inspire growth, and create memories that will stay with us throughout our careers.

Once again, welcome to iProcess Liaison and Consultancy OPC. Your journey here is just beginning, and we are excited to see the incredible contributions you'll make to our team. As you dive into your role, remember that you are an integral part of our mission to transform businesses and make a positive impact.

If you have any questions, ideas, or simply want to connect, don't hesitate to reach out. We're here for you.

Here's to a journey of success, growth, and meaningful experiences!

Warm regards,

Calvert Montano Chavez
President



About iPROCESS Your Concern, Our Business.

PROCESS LIAISON & CONSULTANCY OPC

Introduction: iProcess Liaison and Consultancy OPC is a dynamic and innovative company dedicated to providing exceptional business process consulting and liaison services. With a team of experienced professionals and a client-centric approach, we strive to empower organizations

across various industries to achieve operational excellence, optimize efficiency, and drive sustainable growth. I PROCESS LIAISON & CONSULTANCY OPC has developed a unique and distinctive system of high-quality Liaison and Payment System through the investment of considerable time and

money. Our platform enables institutions across the country, from cities and towns to rural and remote areas; to expand their capabilities and offer additional financial services.

OUR VISION

to be recognized as a customer-centric company; to bring the financial service closer to the community and convenient to everyone and to become a trusted partner for businesses, enabling them to navigate complex challenges and achieve their strategic objectives. We aim to be recognized as a leader in providing top-notch consulting services that enhance productivity, streamline processes, and foster long-term success.

OUR MISSION

As a company we are a team of individuals that collects, interprets, and maintains financial information while providing quality customer service. Moreover, to be compliant with all applicable laws, rules, and regulations of the business to deliver tailored consulting solutions that align with our clients' unique requirements, fostering their competitiveness and resilience in an ever-evolving business landscape. We aim to bridge the gap between conceptualization and implementation, empowering organizations to achieve operational effectiveness, mitigate risks, and embrace innovation.

Services Offered: 1. Business Process Consulting: We offer comprehensive consulting services designed to optimize business processes, enhance workflow efficiency, and identify areas for improvement.

Our experts analyze existing processes, identify bottlenecks, and develop strategies to streamline operations, reduce costs, and maximize productivity.

2. **Liaison Services:** We specialize in providing liaison services to facilitate smooth communication and collaboration between organizations, stakeholders, and regulatory bodies. Our liaison experts ensure compliance with industry regulations, manage relationships, and navigate complex regulatory frameworks, enabling clients to focus on their core business objectives.



3. **Project Management:** We offer end-to-end project management services, helping clients execute initiatives successfully from initiation to closure. Our experienced project managers employ industry-standard methodologies, ensuring effective planning, resource allocation, risk management, and timely delivery of projects within budget.

Financial Management Include: Establishment upgrade for payment system include remittance Withdrawals, payments system.

4. **Change Management:** We assist organizations in managing transitions, whether it's implementing new technologies, restructuring processes, or driving cultural change. Our change management experts create customized strategies, engage stakeholders, and provide guidance to ensure a smooth transition and maximize employee buy-in.

5. **Training and Development:** We provide comprehensive training programs tailored to the specific needs of our clients. Our workshops and seminars cover a wide range of topics, including leadership development, process improvement, project management, and communication skills, empowering organizations to enhance their workforce's capabilities.

Our Commitment to Work Ethics and Code of Conduct.

At iPROCESS, we are committed to upholding the highest standards of work ethics and maintaining a culture of integrity, respect, and professionalism. Our success is built on a foundation of ethical conduct that guides our interactions, decisions, and relationships with clients, colleagues, partners, and the wider community.

****Integrity and Honesty****

We pledge to always act with honesty and integrity, even in the face of challenges. We value transparency in our communications, dealings, and decision-making processes. Our commitment to integrity ensures that we build trust and credibility within our organization and with those we serve.



****Respect and Inclusion****

Respect is at the core of our interactions. We embrace diversity and inclusion, treating each individual with dignity and without discrimination. We are dedicated to fostering an environment where diverse perspectives are valued, and everyone feels welcome and heard.

****Professionalism and Accountability****

Our dedication to professionalism means taking responsibility for our actions and delivering on our promises. We aim to provide outstanding service, exceed expectations, and continuously seek opportunities for improvement. We hold ourselves accountable for the quality of our work and the impact we make.

****Confidentiality and Privacy****

We understand the importance of safeguarding sensitive information. Upholding confidentiality and respecting privacy are non-negotiable aspects of our conduct. Whether it's client data, proprietary information, or personal matters, we ensure their protection with the utmost care and responsibility.

****Ethical Decision-Making****

Ethical dilemmas may arise, and we are committed to making choices that align with our values and principles. Our decisions are based on fairness, legality, and the best interests of our stakeholders. We stand by our choices and understand the impact they can have on our reputation and relationships.

****Compliance with Laws and Regulations****

We operate within the bounds of the law and adhere to relevant regulations and industry standards. Our commitment to compliance ensures that we maintain our credibility, avoid legal issues, and contribute positively to the communities in which we operate.

****Creating a Positive Impact****

Beyond our professional responsibilities, we aspire to create a positive impact on society and the environment. We engage in ethical practices that contribute to sustainable development, social responsibility, and the greater good.

In joining iPROCESS, you become an integral part of this commitment to work ethics and code of conduct. By upholding these principles, we not only shape the success of our organization but also contribute to a better world for everyone.

Thank you for joining us in this journey towards excellence, ethical conduct, and responsible growth.



At iProcess, our commitment to ethical conduct serves as the cornerstone of our business practices and interactions. Our Code of Ethics outlines the principles that guide our decisions, relationships, and responsibilities, both within our organization and in our interactions with clients, partners, and the wider community.

****1. Integrity and Honesty****

We conduct ourselves with the utmost integrity and honesty. We are transparent, truthful, and authentic in all our interactions. Our word is our bond, and we uphold the highest standards of ethical behavior.

****2. Client-Centric Approach****

Our clients are at the heart of everything we do. We serve them with dedication, empathy, and a commitment to understanding and addressing their unique needs. We prioritize their success above all else.

****3. Respect and Inclusion****

We treat every individual with respect and dignity, regardless of their background, beliefs, or differences. We create an inclusive environment that values diverse perspectives and fosters collaboration.

****4. Confidentiality and Data Privacy****

We respect the confidentiality of client information, proprietary data, and personal matters. We handle sensitive information with the utmost care and adhere to data privacy laws and regulations.



****5. Professionalism and Excellence****

We demonstrate professionalism through our expertise, diligence, and continuous pursuit of excellence. We take pride in delivering high-quality solutions and services that meet and exceed client expectations.

****6. Conflict of Interest****

We avoid situations that could create a conflict between our personal interests and the interests of our clients or the organization. We make decisions that prioritize the best outcome for our clients and our reputation.

****7. Fair Competition and Anti-Corruption****

We compete fairly and ethically in the marketplace. We reject bribery, corruption, and unethical practices that compromise our integrity and the integrity of the business environment.

****8. Compliance with Laws and Regulations****

We adhere to all relevant laws, regulations, and industry standards. Our commitment to compliance ensures that we operate ethically and responsibly within legal boundaries.

****9. Environmental Responsibility****

We recognize our responsibility to minimize our environmental impact. We strive to adopt sustainable practices and contribute to a healthier planet for current and future generations.

****10. Giving Back to the Community****

We are dedicated to giving back to the communities we serve. Through volunteerism, philanthropy, and social initiatives, we contribute positively to society's well-being.

1. Reporting Ethical Concerns** We encourage all members of the iProcess team to report any unethical behavior or concerns without fear of retaliation. We maintain an open and transparent environment for addressing and resolving such matters.

By adhering to this Code of Ethics, each member of the iProcess team contributes to our reputation as a trusted partner, an ethical organization, and a positive force for change. Our commitment to ethical behavior shapes our success and influences the impact we have on the world around us.

Employee Responsibility



iProcess Employee Responsibility**

As an employee of iProcess, you play a crucial role in our collective success. Your dedication, professionalism, and commitment to our values contribute to the growth and impact of our organization. By fulfilling your responsibilities, you not only uphold our reputation but also create the positive experience of our clients and partners.

1. Commitment to Excellence**

Strive for excellence in every task you undertake. Deliver high-quality work that reflects your expertise, attention to detail, and dedication to achieving the best outcomes for our clients and the organization.

2. Professionalism**

Conduct yourself with professionalism, both in your interactions within the company and with external stakeholders. Uphold our values and code of ethics in your behavior, decisions, and communications.

3. Continuous Learning**

Embrace a culture of continuous learning and personal growth. Stay updated with industry trends, technological advancements, and best practices to ensure that you bring innovative solutions to our clients.

4. Client-Centric Mindset**

Put the needs of our clients at the forefront of your efforts. Understand their goals, challenges, and aspirations to provide solutions that truly address their unique requirements.

5. Teamwork and Collaboration**

Collaborate openly and effectively with your colleagues. Recognize the value of diverse perspectives and leverage the collective knowledge and skills of the team to achieve shared objectives.

6. Accountability**

Take ownership of your responsibilities and commitments. Be accountable for the outcomes of your work and ensure that you meet deadlines and deliver results that align with the organization's standards.

****7. Adaptability****

Be adaptable in the face of change. Embrace new challenges, opportunities, and approaches with a positive attitude, contributing to our agility as an organization.

****8. Communication****

Communicate clearly, openly, and respectfully with colleagues, clients, and partners. Effective communication fosters understanding, collaboration, and successful outcomes.

****9. Confidentiality and Data Privacy****

Respect the confidentiality of sensitive information related to our clients, partners, and the organization. Handle data with care and adhere to our data privacy policies and guidelines.

****10. Compliance****

Adhere to all company policies, procedures, and relevant laws. Your compliance ensures that we operate ethically, responsibly, and within legal boundaries.

****11. Contribution to Company Culture****

Help foster a positive work environment by being supportive, respectful, and engaging with your colleagues. Contribute to a culture of inclusivity, teamwork, and shared success.

****12. Professional Development****

Take initiative in your professional development. Seek out opportunities for growth, both within your role and through additional learning that aligns with your career aspirations.

By embracing these responsibilities, you demonstrate your dedication to iProcess's mission, values, and the positive impact we aim to achieve. Your role as an iProcess employee is vital, and your commitment is instrumental in our journey towards excellence and growth.



Your Concern, Our Business

DATA PRIVACY NOTICE



iProcess cares for your personal data and takes your privacy seriously. We, in iProcess, are committed to ensuring that your personal data is protected from collection to disposal.

In compliance with Republic Act No. 10173 or the Data Privacy Act of 2012 (DPA) and its implementing Rules and Regulations, we hereby adopt this Privacy Policy to specify the nature, scope, purpose and extent of our collection and processing of the personal data of our data subjects, including, where applicable, the automated processing of these data for profiling, or processing for direct marketing, and data sharing.

This serves as our notice to all our data subjects of our privacy procedures and practices which we ensure to be consistent with the data privacy principles of transparency, legitimate purpose, and proportionality. In this Policy, the term "We" or "Us" refers to iProcess, which under the DPA, is your Personal Information Controller (PIC) with respect to the personal data specified below.

WHAT WE COLLECT

We collect your personal data in the course of, or incidental to the conduct of, our business with you. These data include any other information you voluntarily provide for any legitimate purpose declared at point of collection as well as those we collect from publicly available sources, and from third parties and from other sources where the disclosure was subject of a separate consent or was otherwise lawfully permitted. The following are examples of these personal data.

1. From prospective and existing customers, including customers with terminated services:
 1. Information you provide to us when you apply for service request, such as your name, address (i.e. postal address, geolocation), phone number, email address, Tax Identification Number (TIN), evidence of authority to occupy (e.g., contract of lease, Transfer Certificate of Title, Special Power of Attorney (SPA), Undertaking / Authorization from owner of the premises) and, if applicable, details of your authorized representative and other documentary requirements;
 2. Information you provide in relation to the conduct of our business such as regarding iProcess Services.

3. Billing and payment information used to process payment for your Serv Request/Settlements and other liabilities, such as your banking (for auto de arrangement) and credit card (for auto charge arrangement) information. However details of the payment instrument (like prepaid card, debit card, credit card) used to pay your bills via the iProcess partners institutions are or verified digital payment applications, are captured and processed by the payment gateway service provider.

4. Information to determine eligibility to participate in certain programs or services.

5. Information you provide us when you visit or use our website, mobile applications, or other communication channels, such as when you wish to contact us to lodge your concerns, to register at our customer portal, or to avail of our online application, notifications, and billing and/or payment services, including information generated through such activities.

6. Information you give us when you communicate with iProcess and/or any of our representatives (e.g., Call Center Representatives, Relationship Managers, etc.), such as with respect to inquiries and complaint details on the quality and reliability of iProcess services.

7. Responses you or your representative provide when you participate in our customer surveys, promos, and loyalty programs.

8. Information you provide for verification purposes (e.g., to facilitate refunds), such as photocopy of a valid / government-issued identification card.

9. iProcess -related information that you post in your social media accounts, such as your posts in Twitter, Facebook, Youtube, etc. that talk about your experience transacting with iProcess and/or any of our representatives.

1. From prospective, active, and separated employees, as well as on-the-job trainees:

1. Information you submit when you apply at iProcess for work or training, including what is contained in your resume or curriculum vitae and application form (e.g., work references);

2. Information we collect during the processing of your application, such as testing results, employment offer, results of character investigation, and pre-employment medical assessment.

3. Information we collect and maintain during your employment, such as your personal information, addresses, education records, professional licenses and permits; payroll information, including but not limited to government mandated and third party remittances like SSS, Philhealth, and Pag-ibig membership and contributions, taxes, bank account information; wages; entitlements and benefits; medical and dental care records; emergency contact information; training and certifications; performance evaluation; sanctions; and employment changes / work history;

4. Information you provide about your dependents/beneficiaries for purposes of but not limited to administration of health maintenance plan, insurance claims, or profiling.

5. Information we retain after your separation from service, such as but not limited to pension information, retiree eligibilities and other benefits, bank account information, addresses, beneficiaries, and emergency contact information.

1. From Partner/Merchants, suppliers or contractors, and consultants:

1. Information you submit to iProcess in your application for accreditation/partnership, use of supply chain application system, and/or processing of payments request/service request , such as your name, tax identification number, address, contact details, educational attainment, work experience and banking information;

2. Information we collect and maintain about you and your employees in relation to the preparation, execution, or fulfilment of your contract and or agreement with us.

3. Information that your employees submit to have access to, or perform your services or deliver your products within, the premises of the Company.

1. From shareholders/Directors:

1. Information you submit to us when you become a shareholder of or while being a shareholder of iProcess like your name, address, contact details, marital status, government issued identification, and if applicable, details of your authorized representative and heir/s.

2. Information provided to us by your broker or by the Company's stock transfer agent.

1. From guests / visitors:

1. Information we collect when you enter our premises such as your name, address, vehicle type and plate number or conduction sticker number, and identification card details.

2. Information captured by our close circuit television (CCTV) installed on our premises including entrance and exit points.

1. From other pertinent third parties:

1. Information we collect from third parties by virtue of a legal claim or demand, such as claims filed by or against third parties, claims in relation to damage to company property, or in connection with our services, programs and events.
2. Information we collect from our business partners pursuant to a potential or existing transaction.
3. Information provided to us by government agencies, regulators or public officers and employees in the performance of their lawfully mandated duties.
4. In general, information collected or provided relating to our business, including those intended for market research and data analytics.

WHAT WE DO WITH THE INFORMATION WE GATHER

We store, process, and/or analyze the personal data collected for some legitimate purpose, related or incidental to the conduct of our business, including maintaining safety and security within the Company premises. Specifically, we may store, process, and/or analyze your personal data for the following and any other legitimate purposes:

1. For our customers

1. *To perform our contractual and legal obligations to you* We process your personal data to evaluate your eligibility for IProcess Services and other related services, to provide you quality, reliable customer service/s, to continuously improve our business and operations as well as our products and services.

2. *To enhance your customer experience.* We process your personal data to respond to your inquiry, concern, or complaint; to provide you information about our programs, service offerings, and any other programs or promos that may be of interest to you; to send you messages related to your services including notifications, updates, alerts, and other information that you request; to understand your needs and preferences by analyzing your use of our products and services; your participation in our surveys and research activities, and your browsing behavior in our mobile applications and websites; to address root causes of common concerns by analyzing iProcess-related information that you post in your

social media accounts, so we can serve you better.

3. *To manage your account with us.* We process your data to administer and update your customer data, to facilitate your service request and facilitate your payment or claims, including acceptance of bill payments request/liaison services, and to verify your identity when you access your account through the various customer engagement channels (e.g., e-mail, website, mobile application, via phone call, walk-in) and/or your eligibility to our programs, or entitlement to refunds and other claims and or settlements,.

The information collected from social media will not be used against you or to hold you in a negative light, except if the social media activity promotes fraud or any illegal act that can hurt others.

1. For our applicants, active and separated employees, as well as on-the-job trainees

1. *To handle your application for employment or training.* We process your personal data to evaluate your eligibility for employment or training, including the verification of your qualifications, employment history, and character references (background checking);
2. *To manage our employer-employee or training relationship.* We process your data to maintain your employment, on-the-job training and/or personal records, including your contact information, for operational or administrative efficiency. Specifically for employees, we collect, store, and process your data to administer your pay, statutory and salary deductions, entitlements, and benefits, and those of your dependents or beneficiaries, to conduct your performance reviews and grant rewards, to establish appropriate training and/or developmental interventions including your membership with professional or industry organizations, to monitor your work performance and use of company resources, and to conduct internal investigation and/or administer disciplinary action and sanction as necessary.
3. *To address or enforce legal claims or obligations arising from employment contract or training relationship.* We process your data to comply with applicable statutory and regulatory requirements and submissions, including the processing of your work or labor-related claims (e.g., worker compensation, insurance claims, etc.). Your personal data may also be processed to enforce our claims or defend our rights in any proceeding arising from our relationship.
4. *To improve your welfare, safety, and security.* We process your data to develop your health and wellness programs, including provision of your medical benefits, to conduct employee engagement activities, and to facilitate and maintain safety and security in the workplace and in all business operations. We also facilitate the

payment of your donation to foundations or charitable institutions through deduction from your payroll account and implement corporate social responsibility and other Company programs or events.

5. *To maintain our post-employment relationship.* We process your data to administer your pension, retiree eligibility and other benefits.

1. For our vendors, suppliers or contractors, and consultants

1. *To establish our business relationship or consultancy engagement.* We process your personal data to evaluate your application for accreditation or as a basis for our engagement.

2. *To conduct business with you.* We process your data to enforce our legal and contractual obligations including evaluating or auditing the provision of goods and/or services you provide, and facilitating the payment of your invoices in various payment methods (i.e., Fund Transfer, Corporate Check, Outsourced Check); informing you of our requirements, programs, or advisories; and responding to your questions, comments, and feedback by letter, e-mail, telephone, or other media for internal administrative purposes, such as auditing, data analysis, and database records management. Your data may also be processed to comply with statutory, legal, and regulatory requirements related to our business.

3. *To maintain your account with us and establish potential business relationship with our Subsidiaries and Affiliates.* We maintain and update your Merchants/Agents account information and establish details of your authorized contact persons for the goods and/or services you provide. We may also process your data for procurement synergy initiatives, including referring you as a potential vendor to our subsidiaries and affiliates.

1. For our shareholders

1. *To manage investor relations.* We process your personal data to maintain your account and our relationship, to administer the shareholder register, to facilitate payment of your dividend or any other amounts related to your shareholdings, to coordinate with your broker or our stock transfer agent for your concerns, and to comply with legal or disclosure requirements.

2. *To improve our stakeholder engagement.* We process your data to facilitate communications with you, including responding to your queries and requests, sending notices of general meetings, annual reports, and shareholder circulars.

If you wish to request a copy of your personal data, or have it corrected or deleted, or to exercise your rights as data subjects, please reach out to us through our contact information found below. We will promptly respond to your request.

DATA PROTECTION OFFICER
PROCESS LIAISON AND CONSULTANCY OPC
FEEDBACK ON OUR PRIVACY POLICY

service@iprocessph.com

For questions or feedback about our Privacy Policy, please contact us through this email: dataprivacy@iprocessph.com

CHANGES TO POLICY

From time to time, we may update our privacy policy to comply with applicable laws, rules, and regulations, to reflect any changes to the foregoing, to align with industry practices, or for other legitimate purposes.

YOUR CONSENT

By using our website or clicking "I Agree" and or any other button/or printed Privacy Notice and indicating your acceptance of this Privacy Policy, you expressly consent to the collection, use, disclosure, and processing of your personal data in the manner described in this Privacy Policy, including our procedures relating to cookies, IP addresses and log files.

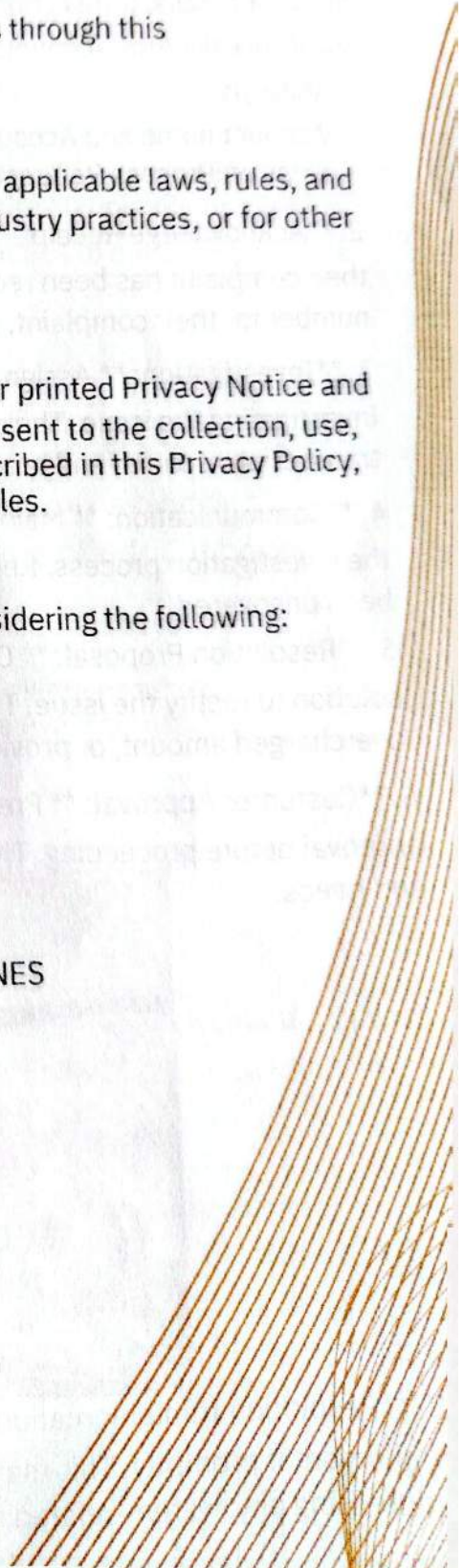
CHANGE CONTROL PROCESS

This Privacy Policy shall be reviewed annually or as necessary, considering the following:

- 1. changes to the DPA and its IRR
- 2. new issuances from the SEC
- 3. changes to the Company's data processing activities
- 4. others that may impact this, Policy.

FEB. 22, 2022 BACOLOD CITY PHILIPPINES

Calvert Montano Chavez
President



OPERATION GUIDELINES

CAM CONSUMER ASSISTANCE MECHANISM

CAM (CONSUMER ASSISTANCE MECHANISM)

1. ****Initial Contact: **** When a customer lodges a complaint regarding a bill's payment issue, ensure that they feel heard and understood. Gather all necessary information such as their account details, transaction ID, and a description of the problem.

Via iProcess LARK Account: Detailed information shall be forwarded, together with

- Valid ID
- Account name and Account Details
- Copy of iProcess Request Slip (Transaction Slip)

2. ****Acknowledge Receipt: **** Send an acknowledgment to the customer, confirming that their complaint has been received and is being investigated. Provide them with a reference number for their complaint, and a turnaround period of 3 business days.

3. ****Investigation: **** Assign the complaint to a dedicated team member responsible for investigating the issue. They should analyze the provided details, cross-reference transaction records, and assess any system logs or related data.

4. ****Communication: **** Maintain clear and regular communication with the customer during the investigation process. Keep them updated on the progress and any findings that have been uncovered.

5. ****Resolution Proposal: **** Once the investigation is complete, develop a proposed solution to rectify the issue. This could involve rectifying a payment error, refunding an overcharged amount, or providing a detailed explanation for any discrepancies.

6. ****Customer Approval: **** Present the proposed solution to the customer and seek their approval before proceeding. This ensures that the resolution aligns with their expectations and needs.



7. ****Resolution Implementation: **** Once the customer approves the proposed solution, implement it promptly. This may involve processing refunds, rectifying transactions, or addressing any system-related issues.

8. **Follow-up:** After implementing the solution, follow up with the customer to confirm that the issue has been resolved to their satisfaction. This step helps ensure their confidence in your commitment to resolving their concerns.

9. **Documentation:** Maintain a thorough record of the complaint, investigation process, proposed solution, customer approval, and final resolution. This documentation is valuable for internal review and future reference.

10. **Feedback Collection:** After the resolution, request feedback from the customer on their experience with the complaint handling process. This can provide insights into areas for improvement.

11. **Continuous Improvement:** Regularly review and analyze the complaints received and their resolutions. Identify patterns, root causes, and opportunities to enhance your bills payment processes to prevent similar issues in the future.

Remember, a customer-centric approach is key throughout this process. Empathy, transparency, and effective communication will help ensure a positive outcome for both the customer and iProcess Business Center.

Guidelines for the reloading of a franchisee branch of Credits, iPROCESS+, Cebuana, and other wallet funding, with a turnaround time of 6 to 24 hours depending on the service provider verification process:

1. **Request Initiation:**

- The franchisee branch initiates a reloading request by submitting the necessary details, such as the Merchant Code, amount to be loaded, and relevant transaction reference. (Purchase order & Reloading Form)

2. **Documentation Review:**

- The central processing team reviews the submitted request and ensures that all required documentation and information are complete and accurate.

3. **Verification Process:**

- The service provider (Credits, iPROCESS+, Cebuana, etc.) conducts a verification process to confirm the authenticity of the reloading request. This step helps prevent fraudulent transactions.

4. **Turnaround Time Classification:**

- Depending on the service provider's verification process complexity, classify the reloading requests into different categories based on expected turnaround time (e.g., 6 hours, 12 hours, 24 hours).

5. ****Notification to Branch: ****

- Communicate the estimated turnaround time to the franchisee branch and manage their expectations regarding when the wallet funding will be completed.

6. ****Escalation Mechanism: ****

- Establish a clear escalation mechanism for cases that might require special attention or quicker resolution due to exceptional circumstances. support@iprocessph.com

7. ****Monitoring and Updates: ****

- Regularly monitor the progress of the verification process. Provide timely updates to the franchisee branch to keep them informed about the status of their reloading request.

8. ****Merchant Support: ****

- Have a dedicated Merchant support channel for franchisee branches to reach out in case of inquiries, updates, or any issues related to the reloading process.

9. ****Resolution and Notification: ****

- Once the service provider completes the verification process, promptly update the franchisee branch about the successful reloading of the wallet. Provide transaction reference numbers or receipts as needed.

10. ****Feedback Collection: ****

- Gather feedback from franchisee branches regarding their experience with the reloading process. Use this feedback to identify areas for improvement and enhance the overall process.

11. ****Continuous Improvement: ****

- Regularly review the reloading process to identify bottlenecks or delays. Seek opportunities to streamline the verification process and reduce turnaround times where possible.

12. ****Data Security: ****

- Ensure that all sensitive customer data and transaction information are handled securely and in compliance with data protection regulations.

By following these guidelines, you can ensure a smooth and efficient reloading process for franchisee branches, while also maintaining high standards of customer service and data security.



REPUBLIC ACT 11127 NATIONAL PAYMENT SYSTEM ACT

Seventeenth Congress
Third Regular Session

Begun and held in Metro Manila, on Monday, the twenty-third day of July, two thousand eighteen.

REPUBLIC ACT No. 11127

AN ACT PROVIDING FOR THE REGULATION AND SUPERVISION OF PAYMENT SYSTEMS

Be it enacted by the Senate and House of Representatives of the Philippine Congress assembled:

Section 1. - *Title.* - The short title of this Act shall be "*The National Payment Systems Act*".

Section 2. *Declaration of Policy.* - The State recognizes that payment systems are crucial parts of the financial infrastructure of the country and it is essential that they function safely and efficiently for the stability and effectiveness of the monetary and financial system.

Section 3. *Objectives.* - The State shall promote, through the Bangko Sentral, the safe, secured, efficient and reliable operation of payment systems in order to control systemic risk and provide an environment conducive to the sustainable growth of the economy.

Section 4. *Definition of Terms.* - For the purpose of this Act, the following terms shall refer to:

- (a) *Bangko Sentral* – the Bangko Sentral ng Pilipinas established under Republic Act No. 7653;
- (b) *Clearing* – the process of transmitting, reconciling, and in some cases, confirming payment orders prior to settlement, and the establishment of final payment obligations for settlement;
- (c) *Designated payment system* – the payment system that has been designated as such by the Bangko Sentral pursuant to this Act and its implementing rules and regulations;
- (d) *Director* - any member of the board of directors of a participant to the payment system, or a person considered as such under Bangko Sentral regulations;
- (e) *End-user* - any person who originally initiates the instruction to pay or the ultimate receiver of funds in a payment system;
- (f) *Fund* – any unit of value that forms the consideration or object of transactions;
- (g) *Issuer* – any person who provides the means or the instrument to hold or transfer funds;
- (h) *Manager* - any person of recognized competence in payment system designated by the Bangko Sentral to manage the operations of the operator of a designated payment system as provided under Section 17 hereof. For this purpose, personnel of the Bangko Sentral may be designated as manager;
- (i) *Monetary Board* - the Monetary Board of the Bangko Sentral;
- (j) *Netting* - an agreed offsetting of obligations by participants of payment systems;
- (k) *Officer* – any person who is an employee holding a management position in any of the participants to the payment system, or a person considered as such under Bangko Sentral regulations;
- (l) *Operator* – any person who provides clearing or settlement services in a payment system, or defines, prescribes, designs, controls or maintains the operational framework for the system;
- (m) *Participant* – the operator, issuer, service provider, or any person involved in the payment system other than the end-user;
- (n) *Payment instrument* - any instrument, whether tangible or intangible, that enables a person to transfer funds;
- (o) *Payment order* – an order or message requesting the transfer of funds to the order of the payee;
- (p) *Payment system* – the set of payment instruments, processes, procedures and participants that ensures the circulation of money or movement of funds;
- (q) *Payment System Management Body* - the entity organized by participants of the designated payment system for the purpose of self-regulation;

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- (r) *Service provider* - an entity that provides process arrangements, technology or infrastructure operators of a payment system;
- (s) *Settlement* - an act that discharges obligations in respect of fund transfers between two (2) more parties; and
- (t) *Systemic risk* - the risk that the failure of one (1) participant in a payment system, or in financial markets generally, to meet its required obligations will cause other participants or financial institutions to be unable to meet their obligations, including settlement obligations in a payment system, when due: *Provided, That*, such failure could threaten the stability of the system or financial markets.

Section 5. *Authority of the Bangko Sentral.* - The Bangko Sentral shall oversee the payment systems in the Philippines and exercise supervisory and regulatory powers for the purpose of ensuring the stability and effectiveness of the monetary and financial system.

Section 6. *Powers of the Bangko Sentral.* - In the performance of its mandate under this Act, the Bangko Sentral shall have, in addition to its powers under existing laws, the following powers:

- (a) Designate a payment system if it determines the payment system as posing or having the potential to pose a systemic risk or the designation is necessary to protect the public interest.
 - (1) Any such determination by the Bangko Sentral shall be conclusive. The designation of a payment system by the Bangko Sentral shall be effective until revoked. The Bangko Sentral may revoke such designation if it finds that the designated payment system no longer poses any systemic risk or it is no longer in the public interest that the system be designated.
 - (2) Should the Bangko Sentral designate a payment system, it shall require the participants of the designated payment system to comply, within a reasonable period, with the provision of this Act and its implementing rules and regulations. The Bangko Sentral shall give due consideration to the orderly transition of the operations of the newly designated payment system to ensure that it operates in a safe, efficient and reliable manner.
- (b) Require operators of the designated payment system to secure prior authority from the Bangko Sentral.
 - (1) In granting the authority, the Bangko Sentral shall take into consideration the capability of an operator in terms of its financial resources, technical expertise, and reputation. The licensing process shall include, but not be limited to, an assessment of the ownership structure, governance, key personnel, business model, risk management and financial resources.
 - (2) No person or entity shall be allowed to act as an operator of a designated payment system without prior authority from the Bangko Sentral. The determination of whether a person or entity is acting as an operator of a designated payment system without Bangko Sentral authority shall be made by the Monetary Board. To resolve such issue, the Monetary Board may, through the appropriate department of the Bangko Sentral, examine, inspect or investigate the books and records of such person or entity.
- (c) Accredite or require, when deemed necessary, a payment system management body organized by participants of the designated payment system for the purpose of self-regulation.
 - (1) The accredited payment system management body may issue and enforce its rules and regulations and impose appropriate sanctions among participants of the designated payment system: *Provided, That*, such rules and regulations shall be with prior Bangko Sentral approval and subject to its review.
- (d) Issue, through the Monetary Board, rules and regulations governing the following:
 - (1) The standard of operation of payment systems and the conduct of examination of the participants of the designated payment systems, in such frequency as may be prescribed by the Monetary Board, to determine compliance with laws and regulations;
 - (2) The adequacy of resources of operators of the designated payment systems to ensure that the designated payment systems have a high degree of security and operational reliability and have contingency requirements for timely completion of daily processing commitments;
 - (3) The qualifications and disqualifications of individuals elected or appointed as directors or officers of operators of the designated payment systems with particular regard to their

- integrity, experience, education, training and competence. The Monetary Board may suspend, disqualify or remove any director or officer found unfit for the position;
- (4) The appropriate measures to ensure the confidentiality of payment information which, under the provisions of this Act and other existing laws, is considered confidential;
 - (5) The necessary measures to ensure the compliance of designated payment systems with Republic Act No. 9160, as amended, otherwise known as the "Anti-Money Laundering Act of 2001", and other related laws;
 - (6) The mechanism for the protection of the rights of the end-users and participants to the designated payment systems;
 - (7) Principles on setting prices or pricing mechanisms in payment systems;
 - (8) Guidelines applicable to payment system management bodies, including the grant and revocation of accreditation; and
 - (9) Other pertinent matters as may be determined by the Monetary Board.

(e) Issue, through the Monetary Board, directives and orders to any participant of a payment system whenever the Monetary Board has determined that it is necessary to ensure the safety, efficiency or reliability of a payment system or it is in the interest of the public to do so.

(f) Require participants of payment systems to submit reports on their operations and provide information for statistical, policy development, supervisory and regulatory purposes.

(g) Assess and collect from the participants of the designated payment systems an annual fee in such amount, as may be necessary to cover expenses related to or incidental to the conduct of supervisory functions over such entities, subject to the rules prescribed by the Monetary Board.

(h) Such other powers as may be reasonably necessary to meet the objectives of this Act.

Section 7. Adoption of International Standards and Practices. - In the exercise of its authority under this Act, the Bangko Sentral shall be guided by internationally accepted standards and practices.

Section 8. Bangko Sentral Authority to Own and Operate a Payment System. - The Bangko Sentral shall have the authority to own and operate payment systems as may be deemed necessary by the Monetary Board. The Bangko Sentral shall have the authority to determine who shall be allowed to participate in payment systems owned and operated by it and who shall be allowed to open an account with the Bangko Sentral for settlement purposes. The Bangko Sentral shall adopt internal safeguards to ensure appropriate independent oversight of its operator functions.

Section 9. Coordination with Other Government Agencies and Foreign Regulators. - The Bangko Sentral shall coordinate with other regulators and other concerned government agencies to avoid gaps, inefficiencies, duplications and inconsistencies in their respective regulation of other systems which are related to or interconnected with payment systems. The grant, suspension or revocation of any government license necessary for the conduct of business of a payment system operator must be done only with prior consultation with the Bangko Sentral.

The Bangko Sentral shall coordinate with the Securities and Exchange Commission (SEC) to facilitate the orderly discharge of payment obligations arising from security transactions in securities trading, clearing and settlement systems under Republic Act No. 8799 or "The Securities Regulation Code".

The Bangko Sentral shall likewise coordinate with the overseers of payment systems of other countries to facilitate safe, efficient and reliable cross-border payment transactions.

Section 10. Registration of Payment System Operators. - Within six (6) months from the effectivity of this Act, all operators of payment systems as defined under Section 4 of this Act shall register with the Bangko Sentral. Operators of payment systems, which shall commence business or operations subsequent to the effectivity of this Act, shall register with the Bangko Sentral in such manner and within such reasonable period as may be prescribed by the Monetary Board.

Section 11. Organization of Operators of Designated Payment Systems. - Operators of the designated payment system, except payment systems operated by the Bangko Sentral, shall be required to incorporate as stock corporations for the purpose of operating a payment system, and shall meet the minimum requirements as may be prescribed by the Monetary Board. Operators of designated payment systems, so long as they continue to be authorized by the Bangko Sentral to operate as such, shall not be included in the definition of a debtor under Republic Act No. 10142, otherwise known as the "Financial Rehabilitation and Insolvency Act (FRIA) of 2010".

Section 12. Certificate of Authority to Register Operators of Designated Payment System. – The SEC shall not register the articles of incorporation of any operator of a designated payment system, or any amendment thereto, or otherwise issue a license to do business in the Philippines, unless accompanied by a certificate of authority to register issued by the Monetary Board, under its seal. The SEC shall also not register the by-laws of any operator of a designated payment system, or any amendment thereto, unless accompanied by a certificate of authority from the Bangko Sentral.

Section 13. Transfer and Acquisition of Substantial Shareholdings. – No person shall acquire shares in an operator of a designated payment system that will result in ownership or control, directly or indirectly, of more than ten percent (10%) of the voting stock of such operator, without obtaining the prior approval of the Monetary Board. Prior to Monetary Board approval, no such transfer or acquisition of shares shall have legal effect nor shall the same be recognized in the stock and transfer books of the operator or in the records of any government agency.

Section 14. Responsibilities of the Operator of the Designated Payment System. – The operator of the designated payment system shall be primarily responsible for the maintenance and operation of a safe, efficient and reliable payment system in accordance with rules and regulations. This includes the development of a process, which shall be subject to Bangko Sentral review, for the selection, monitoring and self-regulation.

Section 15. Finality of Settlement. - Notwithstanding the provisions of existing laws to the contrary, settlement effected in accordance with the agreed procedures of a payment system shall be final and irrevocable and shall not be subject to reversal for any reason whatsoever: *Provided, That*, if it is shown to be established that any such fund so paid and transferred was not legally due, the settlement shall remain an obligation of the payee and such amount shall constitute a new monetary obligation owed by the payee to the person who caused the payment.

Section 16. Notification in Case of Insolvency of Participant in a Payment System. - The participant in a payment system shall notify in writing the operator of such payment system upon the issuance of a stay order or the declaration of insolvency, bankruptcy, rehabilitation or placement under receivership or liquidation of the participant on the day of the receipt of the order or resolution issued by the court or quasi-judicial agency. Upon receipt by the operator of such notice, the operator shall immediately stop the processing of any pending payment order involving said participant.

The operator of a payment system shall notify in writing its participants and the Bangko Sentral upon the issuance of a stay order or the declaration of its insolvency, bankruptcy, rehabilitation or placement under liquidation on the day of the receipt of the order or resolution issued by the court or quasi-judicial agency.

Section 17. Designation of a Manager to Manage the Operations of the Operator of a Designated Payment System. - In order to avert disruptions in payment systems which may adversely affect the country's monetary and financial stability, the Bangko Sentral may, upon determination of the existence of any of the circumstances enumerated below, based on the report of the head of the supervising or examining department, and with prior approval of the Monetary Board, designate without need for prior hearing a manager of recognized competence in payment systems to manage the operations of the operator of a designated payment system, as may be necessary or expedient.

A threat to the safety, efficiency and reliability of the designated payment system exists as a result of any of the following:

- (a) The violation of existing laws, rules and regulations by the operator;
- (b) The failure of the operator to comply with any order of the Monetary Board;
- (c) The assets of the operator are not sufficient to give adequate protection to its participants or users;
- (d) The capital of the operator has reached a level or is eroding in a manner that may detrimentally affect its participants, users or the public in general; or
- (e) Any other financial or business condition of the operator which may be considered by the Monetary Board to be prejudicial to the interests of its participants, users or the public in general.

The actions of the Monetary Board taken under this section shall be final and executory, and may not be restrained or set aside by the court except on petition for *certiorari* on the ground that the action is in excess of jurisdiction or with such grave abuse of discretion as to amount to lack or excess of jurisdiction. The petition for *certiorari* may only be filed by the stockholders of record representing the majority of the capital stock within ten (10) days from receipt by the board of directors of the operator of the designated

Section 23. *Repealing Clause.* – All laws, decrees, orders, rules, and regulations or other issuances or parts inconsistent with the provisions of this Act are hereby repealed or modified accordingly.

Section 24. *Transitory Provision.* - Payment systems existing on the day of the effectivity of this Act shall be given sufficient time, as may be determined by the Bangko Sentral, to comply with the requirements of this Act.

Section 25. *Effectivity.* - This Act shall take effect fifteen (15) days following its publication in the *Official Gazette* or in two (2) newspapers of general circulation in the Philippines.

Approved,
GLORIA MACAPAGAL-ARROYO
Speaker of the House of Representatives
VICENTE C. SOTTO III
President of the Senate

This Act was passed by the Senate of the Philippines as Senate Bill No. 178 on August 28, 2018 and adopted by the House of Representatives as an amendment to House Bill No. 5000 on September 5, 2018.

DANTE ROBERTO P. MALING
Acting Secretary General
House of Representatives
MYRA MARIE D. VILLARICA
Secretary of the Senate
Approved: October 30, 2018
(Sgd.) RODRIGO ROA DUTERTE
President of the Philippines

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COMPANY DATA PRIVACY

4. Information you provide about your dependents/beneficiaries for purposes of claims, but not limited to administration of health maintenance plan, insurance or profiling.

5. Information we retain after your separation from service, such as but not limited to pension information, retiree eligibilities and other benefits, bank account information, addresses, beneficiaries, and emergency contact information.

1. From Partner/Merchants, suppliers or contractors, and consultants:

1. Information you submit to iProcess in your application accreditation/partnership, use of supply chain application system, and/or processing of payments request/service request, such as your name, tax identification number, address, contact details, educational attainment, work experience and banking information;

2. Information we collect and maintain about you and your employees in relation to the preparation, execution, or fulfilment of your contract and or agreement with us.

3. Information that your employees submit to have access to, or perform your services or deliver your products within, the premises of the Company.

1. From shareholders/Directors:

1. Information you submit to us when you become a shareholder of or while being a shareholder of iProcess like your name, address, contact details, marital status, government issued identification, and if applicable, details of your authorized representative and heir/s.

2. Information provided to us by your broker or by the Company's stock transfer agent.

1. From guests / visitors:

1. Information we collect when you enter our premises such as your name, address, vehicle type and plate number or conduction sticker number, and identification card details.

2. Information captured by our close circuit television (CCTV) installed on our premises including entrance and exit points.

1. From other pertinent third parties:

1. Information we collect from third parties by virtue of a legal claim or demand, such as claims filed by or against third parties, claims in relation to damage to



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