



BANGKO SENTRAL NG PILIPINAS

OFFICE OF THE GOVERNOR

MEMORANDUM NO. M-2025-020

To : **All BSP-Supervised Institutions**

Subject : **Guidelines on the Registration, Replacement, and Use of E-mail Accounts Intended for Official Communications with the Consumer Account Protection Office in Relation to the Conduct of Inquiry into Financial Accounts with Clarification on the Submission of Report on Temporary Holding of Disputed Funds**

Further to Rule VII of *Bangko Sentral ng Pilipinas* (BSP) Circular No. 1214, Series of 2025 (the "Circular 1214"),¹ please be guided by the following Guidelines on the Registration, Replacement, and Use of E-mail Accounts Intended for Official Communications with the Consumer Account Protection Office (CAPO) in Relation to the Conduct of Inquiry into Financial Accounts:

A. Registration of E-mail Accounts

1. All BSIs are required to register on or before 25 July 2025 the e-mail account/s that they will use to send and receive official communications, notices, and other documents in connection with CAPO's conduct of inquiry under Circular 1214.
2. A BSI shall register its e-mail account/s by accomplishing the E-mail Account Registration Form (EARF).² The EARF must be signed and approved by the BSI's President or an officer of equivalent rank.
3. A BSI can officially register a maximum of three (3) e-mail accounts. Each e-mail account shall be registered to a single officer only, one of whom must be the BSI's President, Chief Compliance Officer, Head of the Legal Department, or an officer of equivalent rank. In no case shall there be two (2) or more registered officers for the same e-mail address.
4. The scanned copy of the signed EARF in Portable Document Format (PDF), together with the accomplished MS Excel file of the EARF, shall be transmitted to caporegistry@bsp.gov.ph, using the following e-mail subject format:

EARF<space><BSI Name><space><Date of approval by the BSI President or officer of equivalent rank in dd Month yyyy format>

For example:

To: caporegistry@bsp.gov.ph
Subject: EARF ABC Bank 25 July 2025

¹ Rules of Procedure on the Conduct of Inquiry into Financial Accounts and Sharing of Financial Account Information by the Bangko Sentral ng Pilipinas Pursuant to the Anti-Financial Account Scamming Act (AFASA).

² Annex "A." The prescribed EARF (in MS Excel format) can be downloaded at <https://www.bsp.gov.ph/Regulations/Banking%20Laws/CAPO-Email-Account-Registration-Form.xlsx>.

B. Replacement of Registered E-mail Accounts

1. In case of the existence of the conditions/circumstances mentioned in Rule VII, Section 21 of Circular 1214, the concerned BSI must notify CAPO and register replacement e-mail account/s by submitting a duly-accomplished E-mail Account Change Form (EACF),³ signed and approved by the BSI's President or an officer of equivalent rank, within the following period:

| Circumstance/Condition | Period |
|--|---|
| Authorized officer with access to a registered e-mail account is separated from service or is otherwise no longer authorized to act on behalf of the BSI | Within three (3) calendar days from the separation, or revocation of access, of the concerned officer |
| Registered e-mail account has been compromised | Within twenty-four (24) hours upon discovery of the compromise or security breach |

2. The scanned copy of the signed EACF in PDF, together with the accomplished MS Excel file of the EACF, shall be transmitted to caporegistry@bsp.gov.ph, using the following e-mail subject format:

EACF<space><BSI Name><space><Date of approval by the BSI President or officer of equivalent rank in dd Month yyyy format>

For example:

To: caporegistry@bsp.gov.ph
Subject: EACF ABC Bank 25 July 2025

C. Use of Registered E-mail Accounts

1. The CAPO shall use the e-mail account capo-fai@bsp.gov.ph in transmitting Inquiry Orders and other notices in relation to its conduct of inquiry to the registered e-mail account/s of a BSI. All communications, documents, and submissions by a BSI in relation to CAPO's conduct of inquiry shall be transmitted to the same e-mail address.
2. The CAPO shall only acknowledge and accept submissions from registered e-mail accounts of BSIs. An electronic transmittal from an unregistered e-mail account shall be rejected and shall not be considered as an official submission of a BSI.

³ Annex "B." The prescribed EACF (in MS Excel format) can be downloaded at <https://www.bsp.gov.ph/Regulations/Banking%20Laws/CAPO-Email-Account-Change-Form.xlsx>.

D. Clarification on the Submission of Report on Temporary Holding of Disputed Funds

1. BSIs shall use their existing e-mail accounts that are registered with the Department of Supervisory Analytics, BSP, in their submission of Report on Temporarily-Held Funds (THF) as required under the Guidelines on the Submission of Report on Temporary Holding of Disputed Funds, Annex C, BSP Circular No. 1215, Series of 2025.⁴
2. The BSP shall issue a separate *Memorandum* on the Reporting Templates (*i.e.*, Data Entry Template, Control Prooflist, and User Guide) which shall be used by BSIs in the submission of Reports on THF to BSP.

For guidance and immediate compliance.


ELMORE O. CAPULE
Officer-in-Charge

25 June 2025

⁴ As provided in Section 4(b), Transitory Provisions, of Circular No. 1215, Series of 2025, the Guidelines on the Submission of Report on Temporary Holding of Disputed Funds shall take effect one (1) year from the effectivity of said Circular.

**BANGKO SENTRAL NG PILIPINAS**
EXECUTIVE OFFICES | CONSUMER ACCOUNT PROTECTION OFFICE**ANNEX "A"****E-MAIL ACCOUNT REGISTRATION FORM**_____
(BSI NAME)_____
(BSI CODE)**A. OFFICIAL E-MAIL ADDRESS/ES**

| NO. | E-MAIL ADDRESS | NAME OF BSI OFFICER (LAST NAME, FIRST NAME, MIDDLE NAME) | POSITION TITLE (do not abbreviate) | CONTACT NO. |
|-----|----------------|---|---------------------------------------|-------------|
| 1 | | | | |
| 2 | | | | |
| 3 | | | | |

B. CERTIFICATIONI, **[Full Name of Authorized Officer]**, **[Designation/Position]** of **[Name of BSI]** hereby certifies and warrants that:

1. The e-mail account/s enumerated above are the official e-mail account/s of **[Name_of_BSI]**, pursuant to Rule VII of BSP Circular No. 1214, Series of 2025.
2. The e-mail account/s enumerated above shall be, at all times, available, functional, and capable of receiving all official communications from the Consumer Account Protection Office (CAPO), BSP, including Inquiry Orders, notices, correspondences, and other relevant documents.

[Signature Over Printed Name of Authorized Officer]
[Designation/Position]

Date: _____



BANGKO SENTRAL NG PILIPINAS
EXECUTIVE OFFICES | CONSUMER ACCOUNT PROTECTION OFFICE

Reference No. (To be filled up by BSP) _____

ANNEX "B"

E-MAIL ACCOUNT CHANGE FORM

(BSI NAME)

(BSI CODE)

A. REGISTERED E-MAIL ACCOUNT/S TO BE REPLACED

| NO. | E-MAIL ADDRESS | NAME OF BSI OFFICER (LAST NAME, FIRST NAME, MIDDLE NAME) | DATE OF REGISTRATION (MM/DD/YYYY) | REASON FOR REPLACEMENT |
|-----|----------------|---|--------------------------------------|------------------------|
| 1 | | | | |
| 2 | | | | |
| 3 | | | | |

B. REPLACEMENT E-MAIL ACCOUNT/S

| NO. | E-MAIL ADDRESS | NAME OF BSI OFFICER (LAST NAME, FIRST NAME, MIDDLE NAME) | POSITION TITLE (do not abbreviate) | CONTACT NO. |
|-----|----------------|---|---------------------------------------|-------------|
| 1 | | | | |
| 2 | | | | |
| 3 | | | | |

C. CERTIFICATION

I, **[Full Name of Authorized Officer]**, **[Designation/Position]** of **[Name of BSI]** hereby certifies and warrants that:

1. *[For officers who have been separated or who are no longer authorized to act on behalf of the BSI]:* All access to the e-mail account/s to be replaced, including all data contained therein, by the officer/s who have been separated or who are no longer authorized to act on behalf of **[Name_of_BSI]**, have already been revoked.

[For replacement of compromised e-mails]: All access to the compromised e-mail account/s have already been disabled

2. The replacement e-mail account/s enumerated above are the official e-mail account/s of **[Name_of_BSI]**, pursuant to Rule VII of BSP Circular No. 1214, Series of 2025

3. The replacement e-mail account/s enumerated above shall be, at all times, available, functional, and capable of receiving all official communications from the Consumer Account Protection Office (CAPO), BSP, including Inquiry Orders, notices, correspondence, and other relevant documents.

[Signature Over Printed Name of Authorized Officer]
[Designation/Position]

Date: _____