



**BANGKO SENTRAL NG PILIPINAS**

OFFICE OF THE DEPUTY GOVERNOR  
FINANCIAL SUPERVISION SECTOR

**MEMORANDUM NO. M-2020 - 059**

To : **ALL BSP-SUPERVISED ENTITIES**

Subject : **Implementation of BSP's Consumer Assistance Management System with Chatbot Functionality**

The Consumer Empowerment Group (formerly Financial Consumer Protection Department) of the Center for Learning and Inclusion Advocacy (CLIA) of the Bangko Sentral ng Pilipinas (BSP) hereby informs the launch of the Consumer Assistance Management System (CAMS) with Chatbot Functionality (CAMS Chatbot).

The adoption of the CAMS Chatbot will allow financial consumers to escalate concerns against any BSP-Supervised Financial Institution in natural languages (English, Tagalog and Taglish) through webchat, Facebook messenger, and SMS. The CAMS Chatbot provides the BSP the capability to immediately and directly respond to financial consumers through the same medium that was used in escalating their concerns, and automatically refer complaints to the BSP-Supervised Financial Institution concerned for immediate action.

The CAMS Chatbot was pilot tested in 2019 with the Bank of the Philippine Island (BPI) and CARD Bank, Inc. (CBI) as the test BSP-Supervised Financial Institutions (BSFIs). During the test, both BSFIs directly responded to complainants in accordance with the set protocol, which is very similar to the existing Consumer Assistance Mechanism (CAM) process of CLIA. Under the present CAM, however, all documents, whether coming from the complainant, CLIA, or BSFIs, are manually encoded in the complaints management system.

The CAMS Chatbot's name, as announced by the BSP Governor, is BOB, short for BSP Online Buddy.

Upon BOB's full implementation, all correspondences will automatically be processed through the system's document tracking system which will record and keep an inventory of said correspondences without delay and effectively avoid any loss of data. BOB also has the capacity to automatically generate statistical reports relative to these data.

In line with BOB's launch and implementation, and consistent with the Consumer Protection Framework under Circular No. 1048 which ensures that financial consumers are given access to timely and effective recourse mechanism, BSFIs are

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enjoined to observe the following guidelines for handling of complaints referred by BSP through BOB:

A. Schedules

- i. Pilot Test Phase: 4<sup>th</sup> week of July 2020. The Pilot Test Phase shall automatically start upon BSP's issuance of an announcement on the same. The email referrals received by the BSFIs shall likewise include a statement that said referral is sent by the bot during the Pilot Test Phase.
- ii. Official Launch: One week after end of Pilot Test Phase.

B. Referral Process

- i. Complaints are received by BOB through webchat in BSP's Website, SMS or text message and social media (Facebook Messenger).
- ii. BOB gathers the complaints through a conversational process, if the system detects that the concern involves a complaint that needs to be escalated to the Senior Officers of a specific BSFI, it initiates the automated referral process where the details of the concern is forwarded to the BSFI involved for appropriate action.
- iii. BOB will automatically refer the complaint to the concerned BSFI with a case specific reference number that is generated and assigned for each complainant.
- iv. BSFIs do not need to acknowledge receipt of the referral.
- v. Similar to existing protocols under the CAM, upon receipt of a referral, BSFIs are expected to directly respond to the complainant via email, copy furnished CLIA-CEG within set timelines as indicated in the referral e-mail. The reference number, assigned by BOB, should be indicated in the subject of the email sent to [consumeraffairs@bsp.gov.ph](mailto:consumeraffairs@bsp.gov.ph) in the following format:

*To: Mr. Juan Dela Cruz  
CC: [consumeraffairs@bsp.gov.ph](mailto:consumeraffairs@bsp.gov.ph)  
Subject : BSPCMS-YYYY-XXXXXXXXXXXX (Mr. Juan Dela Cruz)*

- vi. The same reference number is given to the consumer so he/she may cite the same for any subsequent communication, such as follow-ups or rejoinders.
- vii. For complaints referred by BOB during the pilot test period, the timelines set for responding to complainants will be temporarily suspended to allow BSFIs to adjust its internal procedures and/or systems. The suspension shall last for one (1) month from the start of the Pilot Test Phase, without prejudice to any extension that the BSP may later announce, if necessary.

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- viii. All correspondences received from BSFIs will automatically be processed through BOB's document tracking system which will in turn record and keep an inventory of said correspondences.
- ix. BOB may be accessed by financial consumers through the following portals:
- a. BSP Webchat - <http://www.bsp.gov.ph/>
  - b. SMS: 021582277 (for Globe subscribers only; for other network subscribers, BOB will also be made available soon)
  - c. BSP Facebook - <https://www.facebook.com/BangkoSentralngPilipinas/>
- x. In support of BOB's launch and implementation, BSFIs are encouraged to include the chatbot's access information in their websites and in all their marketing materials to ensure further reach to the public.

For information and compliance.



**CHUCHI G. FONACIER**  
Deputy Governor

23 July 2020

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