



REPUBLIC OF THE PHILIPPINES
DEPARTMENT OF THE INTERIOR AND LOCAL GOVERNMENT (DILG)
BANGKO SENTRAL NG PILIPINAS (BSP)

Joint Memorandum Circular (JMC) No. 01, Series of 2019

15 NOV 2019

TO : ALL PROVINCIAL GOVERNORS, CITY AND MUNICIPAL MAYORS, DILG REGIONAL DIRECTORS, DILG FIELD OFFICERS AND OTHERS CONCERNED

SUBJECT : GUIDELINES IN THE ISSUANCE OF BUSINESS LICENSE/PERMIT FOR HEAD OFFICES AND BRANCHES OF PAWNSHOPS (PSs) AND MONEY SERVICE BUSINESSES (MSBs), AND ON INFORMATION SHARING WITH THE BSP

1. Background

- 1.1. On 24 April 2009, the DILG and the BSP forged two (2) Memoranda of Agreement (MOA) to institute information sharing between the BSP and the city and municipal governments on the licensing and registration of PSs and MSBs with the aim to:
 - 1.1.1. Combat money laundering/terrorist financing and to place PSs and MSBs under strict regulation to ensure that funds are channeled only to legitimate purposes with the end in view of preserving the integrity and stability of the financial system;
 - 1.1.2. Protect the public/consumers from PSs and MSBs operating without the necessary business registrations/permits/licenses; and
 - 1.1.3. Lay down the minimum requirements and standards under which PSs and MSBs may be established and do business.
- 1.2. To ensure compliance with the MOA, on 2 June 2009, the DILG issued Memorandum Circular (MC) No. 2009-70 to serve as guide to local government units (LGUs). However, there is a need to repeal the MC to align with the new registration procedures for PSs and MSBs issued by the BSP.
- 1.3. The President, in his 2016 State of the Nation Address (SONA), mandated reforms to ensure competitiveness and promote ease of doing business in the Philippines.

2. Purpose

This JMC is issued to:

- 2.1. Prescribe enhanced guidelines on the policies and procedures on the issuance and renewal of business license/permit of PSs and MSBs in consideration of the new registration procedures issued by the BSP; and
- 2.2. Institutionalize and ensure the effective implementation and monitoring of the information sharing between LGUs and the BSP pursuant to the MOA between the DILG and the BSP.

3. Legal Compliance

- 3.1. The DILG, pursuant to its delegated authority by the President, exercises general supervision over LGUs throughout the country, as provided for under Section 25 of Republic Act (RA) No. 7160 (Local Government Code of 1991).
- 3.2. Section 2 of RA No. 11032 (Ease of Doing Business and Efficient Government Service Delivery Act of 2018) provides that the State shall maintain honesty and responsibility among its public officials and employees, and shall take appropriate measures to promote transparency in each agency with regard to the manner of transacting with the public, which shall encompass a program for the adoption of simplified requirements and procedures that will reduce red tape and expedite business and non-business related transactions in government.
- 3.3. Section 2 of RA No. 9160, otherwise known as the Anti-Money Laundering Act of 2001, as amended, declares that it is the policy of the State to protect and preserve the integrity and confidentiality of bank accounts and to ensure that the Philippines shall not be used as a money laundering site for the proceeds of any unlawful activity.
- 3.4. Section 17 of Presidential Decree (PD) No. 114 (Pawnshop Regulation Act) authorizes the BSP to (a) issue rules and regulations to implement the provisions of the law; (b) require from pawnshops reports of condition and such other reports necessary to determine compliance with the provisions of the Decree; (c) exercise visitatorial powers whenever deemed necessary; and (d) impose such administrative sanctions including the imposition of fines for violations of the Decree and regulations issued by the BSP.
- 3.5. Section 3 of RA No. 7653, as amended by RA No. 11211, provides, among others, that the BSP shall exercise regulatory and examination powers over money service businesses, and empowers the Monetary Board to authorize entities or persons to engage in money service businesses.
- 3.6. BSP Circular No. 938, series of 2016, provides the amendments of the pertinent provisions of the regulations governing pawnshop operations. Section 5 thereof provides that pursuant to Section 6 of PD No. 114, an operator securing BSP's Authority to Operate a pawnshop business shall file an application with the appropriate department of the BSP. Section 19 of the Circular provides that the pawnshop operator shall secure a business permit from the city or municipality wherein a pawnshop office is to be established and operated.
- 3.7. BSP Circular No. 942, series of 2017, provides the amendments of the regulations governing operations of non-bank entities engaged in remittance, money changing, and/or foreign exchange dealing. Section 1 thereof provides that these entities shall be registered with the BSP before they can operate, and that all existing entities shall apply/re-apply for registration. Copy of business license/permit from the city or municipality having territorial jurisdiction over the place of establishment and operation of the entity forms part of BSP registration requirements.
- 3.8. BSP Circular No. 944, series of 2017, provides the rules and regulations governing the operations and reporting obligations of Virtual Currency Exchanges in the Philippines offering services or engaging in activities that provide facility for the conversion or exchange of fiat currency to virtual currency or vice versa and operating as a remittance transfer company.
- 3.9. BSP Circular No. 1039, series of 2019, provides for the reduction in the documentary requirements for registration of PSs and MSBs, with the aim to simplify and further streamline the registration process consistent with the provisions of RA No. 11032.



- 3.10. Section 6.2 of JMC No. 1, series of 2016, (Revised Standards in Processing Business Permits and Licenses in All Cities and Municipalities) of the DILG, Department of Trade and Industry (DTI) and Department of Information and Communications Technology (DICT), provides that all business permit applicants shall comply with national laws and regulatory requirements. Item 6.2.2 further states that all national government agencies and regulatory bodies requiring licenses/clearances/certificates shall provide cities and municipalities with the list of non-complying business establishments which should be the basis for non-renewal of business permit.
- 3.11. Other relevant issuances

4. Scope and Coverage

This JMC shall cover all Provincial Governors, City and Municipal Mayors, DILG Regional Directors and Field Officers, and all others concerned.

5. Definition of Terms

- 5.1. *Pawnshop Operator* – refers to a person or a juridical entity authorized by the Bangko Sentral to engage in pawnshop business. Pawnshop business refers to the business of lending money on personal property that is physically delivered to the control and possession of the pawnshop operator as loan collateral. The term shall be synonymous, and may be used interchangeably, with pawnbroker or pawn brokerage. Allowable corollary activities of pawnshops shall include money changing and/or performing as remittance agent, as may be registered with the BSP.
- 5.2. *Money Service Businesses (MSB)* – refers to non-bank entities engaged in remittance, money changing, and/or foreign exchange dealing.
- 5.2.1. *Remittance and Transfer Company (RTC)* – refers to any entity that provides Money or Value Transfer Service (MVTs). MVTs refers to financial services that involve the acceptance of cash, cheques, other monetary instruments or other stores of value and the payment of a corresponding sum in cash or other form to a beneficiary by means of a communication, message, transfer, or through a clearing network. Remittance business refers to the transferring of funds or facilitating the movement of funds or monetary instruments from the sender or originator to a receiver or beneficiary locally and/or internationally and undertaken by any financial institution.
- 5.2.2. *Remittance and Transfer Company with Virtual Currency Exchange service (RTC with VCE)* – refers to any entity that offers services or engages in activities that provide facility for the conversion or exchange of fiat currency to virtual currency or vice versa.
- 5.2.3. *Money Changer/Foreign Exchange Dealer (MC/FXD)* – refers to any entity that engages in money changing/foreign exchange dealing business. Money changing/foreign exchange dealing refers to the buying or selling of currencies in exchange for another currency.
- 5.3. *Head Office* – refers to the principal or main place of business of PS and MSB.
- 5.4. *Branch/Other Offices* – refers to a location, or place of business other than the Head Office of a PS and MSB.
- 5.5. *Certificate of Authority (COA)* – refers to the document evidencing the license/authority to operate granted by BSP to a pawnshop operator.
- 5.6. *Provisional Certificate of Authority (PCOA)* – refers to the document evidencing temporary license/authority to operate (with one-year validity from date of issuance) granted by BSP to a pawnshop operator.

- 5.7. *Certificate of Registration (COR)* – refers to the document evidencing registration issued by BSP to a money service business operator.
- 5.8. *Provisional Certificate of Registration (PCOR)* – refers to the document evidencing temporary registration (with one-year validity from date of issuance) issued by BSP to a money service business operator.

6. Policy Content and Guidelines

6.1. Issuance of Business License or Permit

The specific line of business shall be indicated in the business permit (e.g., PS, RTC, RTC with VCE, MC/FXD).

- 6.1.1. For new applicant of business license or permit for head office and branches of PS and MSB, the city or municipality shall issue business license or permit with the following condition stated in the business permit:

- 6.1.1.1. For Head Office

- "Subject to registration with the Bangko Sentral ng Pilipinas (BSP) prior to the start of operations."*

- 6.1.1.2. For Branches

- "Subject to notification to the Bangko Sentral ng Pilipinas (BSP) by the head office within five (5) working days from the start of each office's operations, and issuance by the BSP of branch code."*

- 6.1.2. For renewal of business license or permit of BSP-registered entities, the city or municipality shall require the presentation of a copy of the following documents:

- 6.1.2.1. For Pawnshop:

- a. Head Office – Certificate of Authority (COA) (Annex 1) or valid Provisional Certificate of Authority (PCOA) (Annex 2)
 - b. Branches – BSP Letter on the Issuance of Code for Pawnshop offices other than Head Office (Annex 3)

- 6.1.2.2. For MSB:

- a. Head Office – Certificate of Registration (COR) (Annex 4) or valid Provisional Certificate of Registration (PCOR) (Annex 5)
 - b. Branches/Other Offices - BSP Letter on the Issuance of Code for MSB offices other than Head Office (Annex 6)

6.2. Information Sharing with BSP

- 6.2.1. Each city or municipality shall submit to the BSP a report, duly certified by the City/Municipal Mayor or their duly designated/authorized representatives, containing the following information on PSs and MSBs:



- 6.2.1.1. Those with new business licenses/permits;

- 6.2.1.2. Those with renewed business licenses/permits;

- 6.2.1.3. Those which failed to renew their business licenses/ permits; and

- 6.2.1.4. Those which business permits/licenses were cancelled/ revoked/retired.

- 6.2.2. To facilitate processing of submissions, LGUs shall submit the report in soft copy, using the BSP-prescribed template [Annex 7 (Report of Non-Bank Entities Issued Business Permits for the Conduct of Pawning, Money Changing/Foreign Exchange Dealing and/or Remittance Operations)] via



electronic mail to the BSP Financial Supervision Department IX's dedicated e-mail address: fsd9lgu@bsp.gov.ph

For those without access to electronic mail, submission may be done through registered mail at the address below:

The Director
Financial Supervision Department IX
Financial Supervision Sector
Bangko Sentral ng Pilipinas
14th Floor, Multi-storey Building
BSP Complex, A. Mabini Street
1004 Malate, Manila


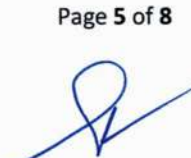
- 6.2.3. The report shall be submitted on a semestral basis to the BSP based on the following schedule:

Period Covered	Submission Deadline
January – June of current year	End-August of current year
July – December of current year	End-February of succeeding year

- 6.2.4. From the report, the BSP shall determine which PSs and MSBs are:
- 6.2.4.1. **With** BSP Registration and **with** LGU Business Permit
- Engaged in business activities **consistent** with those stated in their BSP registration
 - Engaged in business activities **inconsistent** with those stated in their BSP registration
- 6.2.4.2. **With** BSP Registration but **without** LGU Business Permit
- 6.2.4.3. **Without** BSP Registration but **with** LGU Business Permit
- With** pending application for registration with BSP
 - Without** pending application for registration with BSP
- 6.2.4.4. **Without** BSP Registration and **without** LGU Business Permit
- 6.2.5. Based on its determination, as required under item 6.2.4, the BSP shall:
- 6.2.5.1. Communicate with the LGU concerned results of its determination, under item 6.2.4, based on the following schedule:

Period Covered by LGU Submission	BSP Determination/ Communication
January – June of current year	July – December of current year
July – December of current year	January – June of succeeding year

- 6.2.5.2. Request LGUs concerned to require the presentation of proof of BSP registration for entities included in items 6.2.4.1b and 6.2.4.3b when they apply for renewal of business permits.
- 6.2.6. To aid the LGUs during the period of business permit renewal, the list of delisted entities from 4th quarter of the previous year to 3rd quarter of the current year shall be made available by November of the current year at the BSP's website.



6.2.7. The city or municipality shall assist the BSP in conducting examination of BSP-registered entities and to provide information necessary to facilitate the examination.

6.3. Continuity of Information Sharing

To ensure continuity and sustainability of information sharing between the BSP and LGUs, the following shall be undertaken by concerned offices:

6.3.1. The LGUs, through the DILG, and BSP, in complying with Section 14 of the Ease of Doing Business and Efficient Government Service Delivery Act of 2018, shall either link their respective databases to the Philippine Business Databank (PBD) or periodically submit to the PBD and to the parties to this JMC updates relevant to the information registered with them.

6.3.2. The DILG and BSP, in coordination with other concerned offices, shall launch an awareness campaign to encourage and sustain participation of LGUs in the information sharing with BSP.

6.3.3. The BSP shall periodically appraise the Office of the Provincial Governor, and DILG Regional and Field Offices status of compliance of the LGUs with this JMC and shall enlist their assistance to enjoin compliance with this JMC.

6.3.4. Notices and communications related to this JMC may be addressed to:

6.3.4.1. For DILG:

The Director
Bureau of Local Government Development
Department of the Interior and Local Government
DILG-NAPOLCOM Center
EDSA cor. Quezon Ave., Quezon City

6.3.4.2. For BSP:

The Director
Financial Supervision Department IX
Financial Supervision Sector
Bangko Sentral ng Pilipinas
14th Floor, Multi-storey Building
BSP Complex, A. Mabini Street
1004 Malate, Manila

6.4. Resolution of Cases

6.4.1. To facilitate handling of issues concerning PSs and MSBs, the following general rules shall be observed in determining the government agency responsible for resolving the issues:

Case	LGU BUSINESS PERMIT		BSP REGISTRATION		RESPONSIBLE AGENCY
	WITH	WITHOUT	WITH	WITHOUT	
1	✓		✓		BSP
2	✓			✓	LGU
3		✓	✓		BSP
4		✓		✓	LGU



- 6.4.2. For all BSP-registered entities, the primary agency responsible shall be the BSP without prejudice to the filing of other cases by the LGU as may be applicable to the circumstances; Provided that the LGU shall coordinate with the BSP before the filing of the case.
- 6.4.3. For entities not registered with the BSP, primary agency responsible shall be the LGU with assistance from the BSP as may be deemed necessary.
- 6.4.4. All LGUs are advised to take appropriate measures to ensure that their respective local ordinances and guidelines, if any, are aligned with this JMC.

7. Confidentiality Provisions

Any information shared between the provincial, city and municipal government units and the BSP shall be treated with utmost confidentiality. The disclosure of such information shall be subject to restrictions, conditions and penalties prescribed under existing laws, rules, and regulations.

In addition, all processing of personal data shall be conducted in compliance with the provisions of RA No. 10173 (Data Privacy Act of 2012) and its corresponding Implementing Rules and Regulations.

8. Dispute Settlement

The Parties shall exert their best efforts to amicably settle any disputes arising out of or in connection with this JMC. In case of failure to amicably settle such disputes, the Parties shall observe the applicable dispute resolution provisions of the Administrative Code of 1987.

9. Repealing Clause

All other orders, rules and regulations inconsistent or contrary to the provisions of this JMC are hereby repealed, amended or modified accordingly.

10. References

- 10.1. RA No. 7160 (Local Government Code of 1991)
- 10.2. RA No. 11032 (Ease of Doing Business and Efficient Government Service Delivery Act of 2018)
- 10.3. RA No. 9160 (Anti-Money Laundering Act of 2001), as amended
- 10.4. PD No. 114 (Pawnshop Regulation Act)
- 10.5. RA No. 7653 (The New Central Bank Act), as amended by RA No. 11211
- 10.6. 2009 DILG-BSP Memoranda of Agreement on Information Sharing Arrangements and Related Registration Procedures Governing Pawnshops, Foreign Exchange Dealers/ Money Changers and/or Remittance Agents
- 10.7. DILG Memorandum Circular No. 2009-70, "Observance of Procedure in the Issuance of Business License or Permit and Registration of Pawnshops and their Branches, Foreign Exchange Dealers, Money Changers and Remittance Agents and on Information Sharing with the Bangko Sentral ng Pilipinas pursuant to the Memoranda of Agreement entered into by and between the BSP and the DILG"
- 10.8. BSP Circular No. 938, series of 2016, "Amendments to the Manual of Regulations for Non-Bank Financial Institutions (MORNBFI) – Pawnshop (P) Regulations"
- 10.9. BSP Circular No. 942, series of 2017, "Amendment to Section 4511N of the Manual of Regulations for Non-Bank Financial Institutions"
- 10.10. BSP Circular No. 944, series of 2017, "Guidelines for Virtual Currency (VC) Exchanges"

- 10.11. BSP Circular No. 1039, series of 2019, "Amendments to the N and P Regulations of the Manual of Regulations for Non - Bank Financial Institutions"
- 10.12. DILG-DTI-DICT JMC No. 1, s. 2016, "Revised Standards in Processing Business Permits and Licenses in All Cities and Municipalities"

11. Annexes

Hereto attached are the following:

- Annex 1: Sample Certificate of Authority (COA) for Pawnshop
- Annex 2: Sample Provisional Certificate of Authority (PCOA) for Pawnshop
- Annex 3: Sample Letter on the Issuance of Code for Pawnshop Offices other than Head Office
- Annex 4: Sample Certificate of Registration (COR) for MSB
- Annex 5: Sample Provisional Certificate of Registration (PCOR) for MSB
- Annex 6: Sample BSP Letter on the Issuance of Code for MSB offices other than Head Office
- Annex 7: Report of Non-Bank Entities Issued Business Permits for the Conduct of Pawning, Money Changing/Foreign Exchange Dealing and/or Remittance Operations

12. Effectivity

This JMC shall take effect immediately.



CHUCHI G. FONACIER
Deputy Governor
Financial Supervision Sector
Bangko Sentral ng Pilipinas



EDUARDO M. AÑO
Secretary
Department of the Interior
and Local Government



BANGKO SENTRAL NG PILIPINAS

FINANCIAL SUPERVISION DEPARTMENT IX

CERTIFICATE OF AUTHORITY

PS Registration No. [31-0XXXX-0-00000]

[NAME OF PAWNSHOP OPERATOR]**[Complete Business Address]**

is hereby authorized to operate a **PAWNSHOP** with a Type "[]" license in the Philippines, pursuant to Presidential Decree No. 114 and the implementing rules and regulations issued by the Bangko Sentral ng Pilipinas.

Issued this ____ day of _____ 20__ in the City of Manila, Philippines.

[SIGNATURE OVER PRINTED NAME]**[Director/Officer-in-Charge]**

P-000001



BANGKO SENTRAL NG PILIPINAS

FINANCIAL SUPERVISION DEPARTMENT IX

PROVISIONAL CERTIFICATE OF AUTHORITY

PS Registration No. [31-0XXXX-0-00000]

[NAME OF PAWNSHOP OPERATOR]

[Complete Business Address]

is hereby authorized to operate a **PAWNSHOP** with a Type “[]” license in the Philippines, pursuant to Presidential Decree No. 114 and the implementing rules and regulations issued by the Bangko Sentral ng Pilipinas.

Issued this ____ day of [Month] [Year] in the City of Manila,
Philippines and is valid until [Day] [Month] [Year].

[SIGNATURE OVER PRINTED NAME]

[Director/Officer-in-Charge]



P-000001



BANGKO SENTRAL NG PILIPINAS

FINANCIAL SUPERVISION DEPARTMENT IX

[dd Month yyyy]

[Mr./Ms.] [Name of Addressee]

[Position]

[NAME OF PAWNSHOP OPERATOR]

[Address 1]

[Zip Code] [Address 2]

Dear [Mr./Ms.] [Surname of Addressee]:

Subject: Assignment of Branch Code

We have noted the operations of the following pawnshop office/s of [Name of Pawnshop Operator] as contained in your notification form dated [Date]. Below are the registration details:

	Branch Code	Branch Name	Branch Address	Corollary Money Service Business (MSB) ¹
1				[MC/FXD & RA]
2				[MC/FXD]
3				[RA]
4				[None]

The assignment of above-cited branch code/s is subject to the following conditions:

1. xxx
2. xxx
3. xxx

Very truly yours,

[SIGNATURE OVER PRINTED NAME]
[Director/Officer-in-Charge]

Attachments: as stated

¹ Refers to non-bank entities engaged in remittance (RA) and/or money changing (MC)/foreign exchange dealing (FXD)



BANGKO SENTRAL NG PILIPINAS

FINANCIAL SUPERVISION DEPARTMENT IX

CERTIFICATE OF REGISTRATION

MSB Registration No. [XX-0XXXX-0-00000]

[NAME OF MONEY SERVICE BUSINESS OPERATOR]

[Complete Business Address]

is hereby registered to operate as a [REMITTANCE and TRANSFER COMPANY (RTC)/MONEY CHANGER (MC)/FOREIGN EXCHANGE DEALER (FXD)] with a Type "[]" [REMITTANCE AGENT (RA) with MONEY CHANGING (MC)/FOREIGN EXCHANGE DEALING (FXD) and VIRTUAL CURRENCY EXCHANGE (VCE) SERVICE] registration in the Philippines, subject to the applicable provisions of law and Bangko Sentral ng Pilipinas rules and regulations, as well as the provisions of the Anti-Money Laundering Act of 2001, as amended, and its revised implementing rules and regulations.

[This Certificate by itself does not authorize the BSP-registered Entity to undertake business activities requiring secondary license or authorization, such as, but not limited to engaging in derivatives activities, foreign exchange trading and Initial Coin Offering, which are outside the authorization under Section 4511N of the Manual of Regulations for Non-Bank Financial Institutions. Neither does this Certificate constitute as a permit to undertake activities for which other government agencies require a license or permit.]

Issued this ____ day of ____ 20__ in the City of Manila, Philippines.

[SIGNATURE OVER PRINTED NAME]

[Director/Officer-in-Charge]



FMR-000001



BANGKO SENTRAL NG PILIPINAS

FINANCIAL SUPERVISION DEPARTMENT IX

PROVISIONAL CERTIFICATE OF REGISTRATION

MSB Registration No. [XX-0XXXX-0-00000]

[NAME OF MONEY SERVICE BUSINESS OPERATOR]

[Complete Business Address]

is hereby registered to operate as a [REMITTANCE and TRANSFER COMPANY (RTC)/MONEY CHANGER (MC)/FOREIGN EXCHANGE DEALER (FXD)] with a Type "[]" [REMITTANCE AGENT (RA) with MONEY CHANGING (MC)/FOREIGN EXCHANGE DEALING (FXD) and VIRTUAL CURRENCY EXCHANGE (VCE) SERVICE] registration in the Philippines, subject to the applicable provisions of law and Bangko Sentral ng Pilipinas rules and regulations, as well as the provisions of the Anti-Money Laundering Act of 2001, as amended, and its revised implementing rules and regulations.

[This Certificate by itself does not authorize the BSP-registered Entity to undertake business activities requiring secondary license or authorization, such as, but not limited to engaging in derivatives activities, foreign exchange trading and Initial Coin Offering, which are outside the authorization under Section 4511N of the Manual of Regulations for Non-Bank Financial Institutions. Neither does this Certificate constitute as a permit to undertake activities for which other government agencies require a license or permit.]

Issued this ____ day of [Month] [Year] in the City of Manila, Philippines and is valid until
[Day] [Month] [Year].

[SIGNATURE OVER PRINTED NAME]

[Director/Officer-in-Charge]



FMR-000001



BANGKO SENTRAL NG PILIPINAS

FINANCIAL SUPERVISION DEPARTMENT IX

[dd Month yyyy]

[Mr./Ms.] [Name of Addressee]

[Position]

[NAME OF ENTITY]

[Address 1]

[Zip Code] [Address 2]

Dear [Mr./Ms.] [Surname of Addressee]:

Subject: Assignment of [Branch and Remittance Sub-agent (RSA)] Code

We have noted the operations of the following [branch/es and RSA/s] of [Name of Entity] as contained in your notification form dated [Date]. Below are the registration details:

I. New Branches

	Branch Code	Branch Name	Business Address	Money Service Business ¹
1				[MC/FXD & RA]
2				[RA]

II. Newly accredited RSAs

	RSA Code	Name of RSA	Office/Branch Name	Business Address
1		[ABC Remit Inc.]	[Head Office]	
2		[ABC Remit Inc.]	[Manila Branch]	

The assignment of above-cited code/s to [branch/es and RSA/s] is subject to the following conditions:

1. xxx
2. xxx

Very truly yours,

[SIGNATURE OVER PRINTED NAME]

[Director/Officer-in-Charge]

Attachments: as stated

¹ Refers to non-bank entities engaged in remittance (RA) and/or money changing (MC)/foreign exchange dealing (FXD)

Report of Non-Bank Entities Issued Business Permits for the Conduct of Pawning, Money Changing/Foreign Exchange Dealing and/or Remittance Operations
 Operating in _____ (Name of City/Municipality, Province)
 For the period _____

	BSP Registration No.	Name of Entity	Business Address			Line of Business (put "X" mark where appropriate)				Business Permit		Status of Business Permit (put "X" mark where appropriate)			
			House/ Bldg. No.	Street	Barangay	Pawnshop	Money Service Business			Date of Issuance	Number	New	Renewal	Failed to renew	Cancelled/ Revoked/ Retired
							Money Changer/ Foreign Exchange Dealer	Remittance and Transfer Company (RTC)	RTC with Virtual Currency Exchange Service						
1															
▶															

*****NOTHING FOLLOWS*****

Certified by:

(Signature over Printed Name)

(City/Municipal Mayor or Duly Designated/Authorized Representative)

Date: dd-Mmm-yy