



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



Annex A - EIMS Features

1: Overall General Characteristics & System Setup

Feature 1: System Administration, IT Management, Data Build-Up, Primary Key, and Data Linking - These covers system-wide configuration, master data management, API integrations, workflow rules, and data linking across all modules.

Functionality:

- **System Administrator User Authentication and Login:**

The system shall provide secure login authentication for authorized System Administrator and IT users who will manage system configuration, master data, user access, workflow setup, database references, integrations, and system maintenance.

Features:

- System administrator login
- IT administrator login
- Username and password validation
- Multi-factor authentication
- Session timeout
- Failed login monitoring
- Login audit trail
- Admin activity logging
- Password reset management
- Account lockout management
- Secure admin session handling

- **Role-Based System Administration Access Control:**

The system shall restrict administrative functions based on assigned system roles, authorization levels, and segregation of duties.

Features:

- System Administrator role
- IT Administrator role
- Business Administrator role
- Compliance Administrator role
- Accounting Administrator role
- Module Administrator role
- Read-only administrator access
- Maker-checker admin setup
- Approval-based admin changes



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Access rights configuration
- Admin permission audit trail
- Restrict self-approval for sensitive changes

- **User Account Management:**

The system shall allow System Administrators to create, update, deactivate, reactivate, lock, unlock, and manage user accounts across all modules.

Features:

- Create user account
- Edit user account
- Deactivate user account
- Reactivate user account
- Lock user account
- Unlock user account
- Reset user password
- Assign user role
- Assign user branch
- Assign user department
- Assign user module access
- Assign user approval authority
- Assign user verification authority
- Track user status
- User account audit trail

- **One Primary Account Per User Management:**

The system shall enforce one primary user account per employee, client, Landbank personnel, LIBI personnel, insurance company user, accounting user, claims user, compliance/audit user, or system administrator.

Features:

- One primary account per user
- Unique username validation
- Unique email validation
- Unique employee number validation
- Unique client identifier validation
- Unique insurance company user identifier validation
- Prevent duplicate active accounts
- Link secondary roles to primary account
- Link multiple module access to one primary account
- Allow multiple roles under one primary account



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Track account ownership
- Merge duplicate user accounts
- Deactivate duplicate accounts
- Maintain primary account audit trail

- **Primary Key Management:**

The system shall maintain unique primary keys for all system records to ensure proper identification, traceability, data linking, and data integrity across all modules.

Features:

- Unique primary key per record
- Auto-generated primary key
- Configurable reference number format
- Primary key validation
- Duplicate primary key prevention
- Primary key audit trail
- System-generated transaction ID
- System-generated customer ID
- System-generated policy ID
- System-generated invoice ID
- System-generated payment ID
- System-generated voucher ID
- System-generated approval ID
- System-generated document ID
- System-generated user ID
- System-generated insurance company ID

- **Master Data Build-Up Management:**

The system shall allow System Administrators and authorized IT users to build up, maintain, update, activate, deactivate, and manage all master data required for system operations.

Features:

- Create master data record
- Edit master data record
- Activate master data record
- Deactivate master data record
- Archive master data record
- Import master data
- Export master data



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Validate duplicate master data
- Master data approval workflow
- Master data version history
- Master data audit trail
- Master data effective date
- Master data expiration date
- Master data status monitoring

- **Client Master Data Management:**

The system shall maintain centralized client master data used across CIF, KYC, quotation, coverage, renewal, endorsement, claims, collection, cashiering, reconciliation, adjustment, disbursement, and GL modules.

Features:

- Client master record creation
- Individual client setup
- Corporate client setup
- CIF number linking
- Client ID linking
- Client name validation
- Client contact details maintenance
- Client address maintenance
- Client risk rating linking
- Client status maintenance
- Duplicate client validation
- Client account mapping
- Client transaction history
- Client master audit trail

- **Insurance Company Master Data Management:**

The system shall maintain all insurance company records used in quotation, coverage, renewal, endorsement, claims, and policy processing.

Features:

- Insurance company creation
- Insurance company code
- Insurance company name
- Insurance company contact person
- Insurance company email
- Insurance company address
- Insurance company accreditation status



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Insurance company validity date
- Insurance company activation/deactivation
- Insurance product mapping
- Insurance company user mapping
- Insurance company performance tracking
- Insurance company audit trail

- **Landbank Unit Master Data Management:**

The system shall maintain Landbank unit, branch, department, and user-related master data used across transaction modules.

Features:

- Landbank unit setup
- Branch setup
- Department setup
- Region setup
- Profit center setup
- Landbank personnel setup
- Email recipient setup
- Branch-to-user mapping
- Branch-to-transaction mapping
- Active/inactive branch status
- Landbank unit audit trail

- **LIBI Personnel Master Data Management:**

The system shall maintain LIBI personnel records and assignment rules for processing, approval, verification, accounting, cashiering, claims, compliance/audit, and administration.

Features:

- LIBI personnel setup
- Employee number setup
- Department assignment
- Role assignment
- Processor assignment
- Verifier assignment
- Approver assignment
- Team Leader assignment
- Marketing Head assignment
- General Manager assignment
- Accounting Head assignment



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Financial Specialist assignment
 - Claims Officer assignment
 - Compliance Officer/Auditor assignment
 - Active/inactive employee status
 - Personnel audit trail
- **Module Master Data Management:**
The system shall allow administrators to configure module-specific master data for all business processes.

Covered Modules:

- Quotation
- Coverage / Policy Booking
- Renewal
- Endorsement
- Claims
- Cashiering
- Salary Loan Batch Upload
- Other Loan Batch Upload
- Collection
- Payment Reconciliation
- Payment Adjustment
- Disbursement
- System Application Posting
- General Ledger Posting
- On Backing
- CIF / KYC / AMLC

Features:

- Module activation/deactivation
- Module access setup
- Module transaction type setup
- Module status setup
- Module workflow setup
- Module reference numbering setup
- Module notification setup
- Module document checklist setup
- Module report setup
- Module audit trail monitoring



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- **Transaction Type Build-Up Management:**

The system shall allow administrators to configure transaction types used across all modules.

Features:

- Quotation transaction type setup
- Coverage transaction type setup
- Renewal transaction type setup
- Endorsement type setup
- Claims type setup
- Payment type setup
- Collection type setup
- Disbursement type setup
- Adjustment type
- Reconciliation type setup
- Posting transaction type setup
- Active/inactive transaction type status
- Transaction type audit trail

- **Reference Number and Code Configuration:**

The system shall allow administrators to configure all transaction numbering formats and code structures.

Features:

- CIF number format
- Quotation number format
- Coverage number format
- Renewal number format
- Endorsement number format
- Claims number format
- Acknowledgement receipt number format
- Collection number format
- Reconciliation number format
- Payment adjustment number format
- Disbursement voucher number format
- Journal voucher number format
- GL posting number format
- Salary loan batch number format
- Other loan batch number format
- Prefix setup
- Sequence number setup



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Year-based numbering
- Branch-based numbering
- Reset sequence configuration
- Duplicate number prevention

- **Data Linking and Relationship Management:**

The system shall link related records across all modules to ensure end-to-end transaction traceability.

Features:

- Link CIF to client record
- Link client to quotation
- Link quotation to coverage
- Link coverage to policy booking
- Link policy to renewal
- Link policy to endorsement
- Link policy to claims
- Link invoice to cashiering payment
- Link payment to reconciliation
- Link adjustment to invoice
- Link disbursement to voucher
- Link voucher to GL posting
- Link GL posting to financial statements
- Link collection to client receivables
- Link salary loan batch to COC and SOA
- Link other loan batch to COC and SOA
- Link uploaded documents to transactions
- Link approvals to transactions
- Link notifications to transactions
- Link audit trail to user actions
- View full transaction lifecycle history

- **Primary Account and Data Ownership Linking:**

The system shall maintain ownership and accountability of records by linking every created, updated, approved, rejected, posted, or generated transaction to the user's primary account.

Features:

- Created by user account
- Updated by user account
- Approved by user account



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Rejected by user account
 - Verified by user account
 - Posted by user account
 - Generated by user account
 - Uploaded by user account
 - Reviewed by user account
 - Assigned processor account
 - Assigned approver account
 - Assigned verifier account
 - Assigned cashier account
 - Assigned claims officer account
 - Assigned accounting user account
 - User action timestamp
 - User action audit trail
- **Cross-Module Data Relationship Viewer:**
The system shall provide administrators and authorized users with a complete view of linked transactions across all modules.

Features:

- View client master profile
 - View CIF and KYC link
 - View quotation history
 - View coverage history
 - View renewal history
 - View endorsement history
 - View claims history
 - View payment history
 - View collection history
 - View reconciliation history
 - View adjustment history
 - View disbursement history
 - View GL posting history
 - View uploaded documents
 - View approval timeline
 - View notification history
 - View audit trail history
- **Data Build-Up Import and Migration Management:**
The system shall allow IT users to import, validate, cleanse, and migrate initial data into the system.



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



Features:

- Bulk data import
- Excel import
- CSV import
- Master data migration
- Client data migration
- Policy data migration
- Insurance company data migration
- User data migration
- Chart of Accounts migration
- Beginning balance migration
- Invoice migration
- Payment history migration
- Document migration
- Import validation
- Duplicate checking
- Error report generation
- Import preview
- Import approval
- Rollback imported data
- Migration audit trail

- **Data Validation and Cleansing Management:**

The system shall validate and cleanse uploaded or migrated data before acceptance into the system.

Features:

- Required field validation
- Data format validation
- Duplicate record validation
- Invalid character validation
- Date format validation
- Numeric field validation
- Email format validation
- Mobile number format validation
- TIN format validation
- Account code validation
- Policy number validation
- Invoice number validation
- Primary key validation



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Foreign key validation
- Missing data detection
- Data cleansing log
- Data exception report

- **Database Relationship and Foreign Key Management:**

The system shall maintain proper database relationships and foreign key links across related tables and modules.

Features:

- Client ID foreign key
- CIF ID foreign key
- Policy ID foreign key
- Quotation ID foreign key
- Coverage ID foreign key
- Renewal ID foreign key
- Endorsement ID foreign key
- Claims ID foreign key
- Invoice ID foreign key
- Payment ID foreign key
- Receipt ID foreign key
- Voucher ID foreign key
- GL posting ID foreign key
- Document ID foreign key
- User ID foreign key
- Approval ID foreign key
- Notification ID foreign key
- Referential integrity validation
- Orphan record detection
- Broken link detection

- **Chart of Accounts Master Data Management:**

The system shall allow administrators to maintain Chart of Accounts used in cashiering, reconciliation, payment adjustment, disbursement, posting, and General Ledger.

Features:

- Create Chart of Accounts
- Edit Chart of Accounts
- Account code setup
- Account description setup



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Account type setup
 - Parent account setup
 - Subsidiary ledger requirement setup
 - Active/inactive account status
 - LOV configuration
 - Account mapping to transactions
 - Account validation rules
 - Chart of Accounts audit trail
- **Subsidiary Ledger Code Management:**
The system shall allow administrators to maintain SL codes linked to Chart of Accounts.

Features:

- Create SL code
 - Edit SL code
 - Link SL code to Chart of Accounts
 - SL description setup
 - SL status setup
 - Validate required SL code
 - SL LOV setup
 - SL code audit trail
- **Accounting Period Configuration:**
The system shall allow administrators to configure accounting periods used in posting, GL, financial statement generation, reconciliation, disbursement, and adjustment processing.

Features:

- Create accounting period
 - Open accounting period
 - Close accounting period
 - Lock accounting period
 - Re-open accounting period with approval
 - Prevent posting to closed period
 - Accounting period validation
 - Accounting period audit trail
- **Workflow Configuration Management:**
The system shall allow administrators to configure approval, verification, routing, escalation, and delegation workflows per module.



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



Features:

- Quotation workflow setup
- Coverage workflow setup
- Renewal workflow setup
- Endorsement workflow setup
- Claims workflow setup
- Collection workflow setup
- Payment adjustment workflow setup
- Disbursement workflow setup
- CIF/KYC/AMLC workflow setup
- GL posting workflow setup
- Approval level setup
- Approver assignment
- Verifier assignment
- Escalation rule setup
- Delegation rule setup
- Return for revision setup
- Rejection reason setup
- Workflow audit trail

- **Document Checklist Configuration:**

The system shall allow administrators to configure required documents per transaction type, client type, risk level, and module.

Features:

- Quotation document checklist setup
- Coverage document checklist setup
- Renewal document checklist setup
- Endorsement document checklist setup
- Claims document checklist setup
- CIF/KYC document checklist setup
- AMLC document checklist setup
- Salary loan checklist setup
- Other loan checklist setup
- Required document tagging
- Optional document tagging
- Other document field configuration
- Risk-based document requirement
- Checklist versioning
- Checklist audit trail



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- **File Type and Upload Configuration:**

The system shall allow administrators to configure allowed file types, upload limits, document naming rules, and upload security controls.

Features:

- Allowed file type setup
- File size limit setup
- Upload folder configuration
- Document naming convention
- Duplicate file detection
- Virus scanning setup
- OCR enablement setup
- Required document validation
- Document expiry configuration
- Attachment versioning setup
- Upload audit trail

- **Notification Template and Reminder Configuration:**

The system shall allow administrators to create and maintain email, SMS, dashboard, and system notification templates.

Features:

- Email template setup
- SMS template setup
- Dashboard notification setup
- Reminder template setup
- 30-day reminder setup
- 60-day reminder setup
- 90-day reminder setup
- Approval notification setup
- Rejection notification setup
- Returned request notification setup
- Winning bidder notification setup
- Payment confirmation notification setup
- Collection follow-up template
- Demand letter template
- KYC alert template
- AMLC alert template
- Notification status tracking
- Notification audit trail



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- **System Parameter Configuration:**

The system shall allow administrators to configure global system parameters and processing rules.

Features:

- System-wide parameter setup
- Module-specific parameter setup
- Tax configuration
- CWTax formula configuration
- Payment mode configuration
- Online payment configuration
- GL posting configuration
- Disbursement configuration
- Claims processing configuration
- KYC risk scoring configuration
- AMLC rules configuration
- Aging threshold configuration
- TAT threshold configuration
- SLA configuration
- Security parameter setup
- Parameter versioning
- Parameter audit trail

- **Online Payment and Payment Gateway Administration:**

The system shall allow IT administrators to configure and monitor online payment channels used in cashiering and payment processing.

Features:

- Payment gateway setup
- Bank transfer setup
- E-wallet setup
- QR payment setup
- Credit card setup
- Debit card setup
- API key configuration
- Payment callback URL setup
- Payment provider activation/deactivation
- Payment transaction monitoring
- Failed payment monitoring
- Payment reconciliation mapping



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Payment gateway audit trail

- **AMLC, KYC, and Compliance Configuration:**

The system shall allow administrators to configure AMLC, KYC, risk rating, watchlist, sanctions, PEP, and compliance rules.

Features:

- KYC risk scoring setup
- AMLC rule setup
- Watchlist integration setup
- Sanctions list setup
- PEP list setup
- Blacklist setup
- High-risk customer rule setup
- EDD rule setup
- CDD rule setup
- Beneficial ownership rule setup
- Source of funds rule setup
- Suspicious transaction rule setup
- Compliance case workflow setup
- Regulatory report configuration
- Compliance audit trail

- **Audit Trail and System Logs Management:**

The system shall maintain complete logs of user activities, administrative changes, data changes, workflow changes, master data changes, and system events.

Features:

- User activity logs
- Admin activity logs
- Master data change logs
- Login logs
- Failed login logs
- Approval logs
- Posting logs
- Upload logs
- Notification logs
- API logs
- Payment gateway logs
- Data import logs



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Database change logs
- Error logs
- Security logs
- Audit log search and filtering
- Audit log export

- **Backup, Restore, and Disaster Recovery Management:**

The system shall provide IT administrators with backup, restore, and disaster recovery controls.

Features:

- Database backup
- Document backup
- Configuration backup
- Scheduled backup
- Manual backup
- Backup monitoring
- Backup validation
- Restore from backup
- Disaster recovery procedure
- Recovery point objective tracking
- Recovery time objective tracking
- Backup audit trail

- **System Health Monitoring:**

The system shall provide IT administrators with monitoring tools for system availability, performance, storage, integrations, and processing jobs.

Features:

- Server health monitoring
- Database health monitoring
- Storage monitoring
- CPU and memory monitoring
- System uptime monitoring
- Failed job monitoring
- Queue monitoring
- API availability monitoring
- Email service monitoring
- SMS service monitoring
- Payment gateway monitoring
- OCR service monitoring



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Error dashboard
- System performance reports

- **Integration and API Management:**

The system shall allow IT administrators to configure, monitor, secure, and maintain integrations with internal and external systems.

Features:

- API endpoint configuration
- API key management
- API authentication setup
- API request logging
- API response logging
- API retry management
- Integration error handling
- Integration status monitoring
- External insurance company integration
- Email server integration
- SMS gateway integration
- Payment gateway integration
- AMLC/watchlist integration
- GL integration
- Data synchronization monitoring

- **Data Security and Encryption Management:**

The system shall protect sensitive data through encryption, access control, masking, and secure storage.

Features:

- Data encryption at rest
- Data encryption in transit
- Password hashing
- Sensitive data masking
- Secure document storage
- Secure API communication
- Database access restriction
- Encryption key management
- Security policy configuration
- Security audit trail



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- **Data Privacy and Consent Configuration:**

The system shall allow administrators to configure and monitor data privacy and consent requirements.

Features:

- Consent template setup
- Privacy notice setup
- Data sharing consent setup
- Consent expiration setup
- Consent withdrawal tracking
- Privacy policy acceptance tracking
- Data access request monitoring
- Data retention rule setup
- Data privacy audit trail

- **Archive and Retention Management:**

The system shall allow administrators to configure record retention, archival, retrieval, and disposal policies.

Features:

- Retention policy setup
- Archive rule setup
- Auto-archive configuration
- Archived record search
- Archived record retrieval
- Disposal approval workflow
- Disposal audit trail
- Long-term storage monitoring
- Legal hold tagging
- Archive restoration

- **Report Template and Output Configuration:**

The system shall allow administrators to configure standard and custom report templates.

Features:

- Report template setup
- Financial statement template setup
- Quotation report template
- Coverage report template
- Renewal report template



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Endorsement report template
 - Claims report template
 - Collection report template
 - Cashiering report template
 - GL report template
 - KYC/AMLC report template
 - Export format setup
 - Report access rights
 - Scheduled report setup
 - Report audit trail
- **System Dashboard and KPI Configuration:**
The system shall allow administrators to configure KPI dashboards per role, module, branch, department, and process.

Features:

- Dashboard widget setup
 - KPI threshold setup
 - Module KPI setup
 - Role-based dashboard setup
 - Accounting dashboard setup
 - Marketing dashboard setup
 - Claims dashboard setup
 - Compliance/Audit dashboard setup
 - IT dashboard setup
 - Dashboard access rights
 - Dashboard audit trail
- **System Maintenance and Support Tools:**
The system shall provide IT users with tools to support troubleshooting, maintenance, and operational support.

Features:

- System maintenance mode
- User session termination
- Cache clearing
- Job retry
- Failed transaction retry
- Error tracking
- Support ticket reference tagging
- System announcement setup



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Maintenance notification setup
- Troubleshooting logs
- Technical audit trail

- **Data Dictionary and Metadata Management:**

The system shall maintain a data dictionary for key tables, fields, primary keys, foreign keys, and module relationships.

Features:

- Table metadata documentation
- Field metadata documentation
- Primary key listing
- Foreign key listing
- Required field tagging
- Field type definition
- Field length definition
- Module relationship mapping
- Data owner tagging
- Data dictionary export
- Metadata audit trail

- **Primary Key and Core Table Reference Setup:**

The system shall define and maintain primary identifiers used for system-wide data linking.

Recommended Primary Keys:

- User ID
- Role ID
- Client ID
- CIF ID
- KYC ID
- Insurance Company ID
- Policy ID
- Quotation ID
- Coverage ID
- Renewal ID
- Endorsement ID
- Claims ID
- Invoice ID
- Receipt ID
- Payment ID



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Collection ID
 - Reconciliation ID
 - Payment Adjustment ID
 - Disbursement ID
 - Voucher ID
 - Journal Voucher ID
 - GL Posting ID
 - Document ID
 - Notification ID
 - Approval ID
 - Audit Log ID
 - Salary Loan Batch Upload ID
 - Other Loan Batch Upload ID
 - COC ID
 - SOA ID
 - Credit Memo ID
 - Financial Statement ID
- **End-to-End Transaction Traceability:**
The system shall provide complete end-to-end traceability from CIF creation up to financial posting and reporting.

Features:

- CIF to quotation traceability
- Quotation to coverage traceability
- Coverage to policy traceability
- Policy to renewal traceability
- Policy to endorsement traceability
- Policy to claims traceability
- Invoice to cashiering traceability
- Cashiering to reconciliation traceability
- Reconciliation to GL traceability
- Adjustment to journal voucher traceability
- Disbursement to voucher traceability
- Voucher to GL posting traceability
- GL posting to financial statement traceability
- User action traceability
- Document traceability
- Notification traceability
- Approval traceability



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- **System Administration Report Generation:**

The system shall generate administrative and IT reports for monitoring, audit, support, and governance.

Reports:

- User access report
- User role report
- Login activity report
- Failed login report
- Admin activity report
- Master data change report
- Workflow configuration report
- Notification delivery report
- Data import report
- Data migration exception report
- Audit trail report
- API transaction report
- Backup status report
- System health report
- Primary key relationship report
- Orphan record report
- Data integrity report
- Security event report

- **System Administration Search and Filtering:**

Allow administrators to search and filter configuration records, users, master data, logs, and system transactions.

Search Criteria:

- User account
- Role
- Module
- Transaction number
- Primary key
- Client ID
- CIF ID
- Policy ID
- Date range
- Status
- Created by
- Updated by



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Approved by
- Error type
- Audit action
- IP address

- **System Administration Audit Trail:**

The system shall maintain complete audit history of all system administration activities.

Features:

- User creation logs
- User update logs
- Role change logs
- Permission change logs
- Master data change logs
- Parameter change logs
- Workflow change logs
- Notification template change logs
- Integration configuration logs
- Data import logs
- Primary key configuration logs
- Backup and restore logs
- System maintenance logs
- Administrator action logs



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



Feature 2: Configurable Workflow and Rules Engine - Allowing authorized administrators to manage approval routing, validations, escalation, delegation, and business rules without source code changes.

Functionality:

- **Configurable Workflow Builder:**

The system shall provide a configurable workflow and rules engine that allows authorized administrators to create, update, activate, deactivate, and monitor approval workflows, validation rules, routing rules, escalation rules, delegation rules, and maker-checker controls across all system modules.

Features:

- Workflow template creation
- Workflow step configuration
- Role-based routing rules
- Maker-checker control setup
- Multi-level approval configuration
- Conditional approval routing
- Escalation rule setup
- Delegation and alternate approver setup
- Return-for-revision path configuration
- Rejection reason setup
- Workflow simulation and validation
- Workflow version history
- Workflow audit trail

- **Business Rules Configuration:**

The system shall allow administrators to configure module-specific business rules, validation parameters, thresholds, approval limits, document requirements, and exception rules without requiring application redevelopment.

Features:

- Module rule setup
- Approval limit configuration
- Document requirement rules
- Aging and SLA threshold setup
- Accounting validation rules
- KYC and compliance validation rules
- Exception rule setup
- Effective date and expiry date control



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Rule activation and deactivation
- Business rule audit trail



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



Feature 3: Enterprise Integration Hub and API Management - Providing controlled, secure, and reusable integrations with internal and external systems.

Functionality:

- **Integration Hub Management:**

The system shall provide an enterprise integration hub for secure data exchange with Landbank systems, insurance company systems, payment gateways, SMS and email providers, mobile applications, accounting systems, and government reporting platforms where applicable.

Features:

- API gateway management
- Landbank system integration
- Insurance company integration
- Payment gateway integration
- SMS provider integration
- Email provider integration
- Mobile app integration
- Accounting system integration
- Government reporting integration support
- Integration status monitoring
- Integration error handling
- Integration audit trail

- **API Security and Monitoring:**

The system shall manage API authentication, authorization, throttling, logging, encryption, monitoring, retry handling, and exception processing for all internal and external integration services.

Features:

- API authentication management
- API authorization rules
- API rate limiting
- API encryption in transit
- API request and response logs
- Failed integration retry handling
- Integration exception queue
- API performance monitoring
- API usage reports



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



Feature 4: Advanced Security, Privacy, and Access Governance - Strengthening system protection, privileged access, and sensitive data controls.

Functionality:

- **Security Control Management:**

The system shall provide advanced security controls for authentication, authorization, privileged access, session monitoring, device monitoring, data encryption, access review, and security event logging.

Features:

- Multi-factor authentication for sensitive roles
- Role-based access control
- Field-level access control
- Privileged access management
- Admin access review
- Session timeout and forced logout
- Concurrent session control
- Device and browser monitoring
- IP restriction for administrator access
- Encryption at rest
- Encryption in transit
- Security event logging

- **Privacy and Data Protection:**

The system shall support privacy controls for personal data, sensitive documents, audit logs, user activity, and regulatory retention requirements.

Features:

- Sensitive data masking
- Personal data access logging
- Data retention rule setup
- Archive and purge controls
- Privacy exception monitoring
- Consent and notification preference tracking
- Data export control
- Data privacy audit trail



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



Feature 5: Data Quality, Master Data Governance, and Migration Control - Improving data accuracy, completeness, consistency, and traceability.

Functionality:

- **Data Quality Management:**

The system shall provide data quality tools to detect, prevent, correct, and monitor inaccurate, incomplete, duplicate, invalid, orphaned, or inconsistent data across master data and transaction modules.

Features:

- Duplicate client detection
- Duplicate policy detection
- Duplicate invoice detection
- Mandatory field validation
- Data completeness scoring
- Invalid TIN validation
- Invalid email validation
- Invalid mobile number validation
- Orphan transaction detection
- Broken reference detection
- Data exception reports
- Data quality dashboard

- **Master Data Governance:**

The system shall provide governance controls for master data ownership, creation, revision, approval, activation, deactivation, versioning, and audit tracking.

Features:

- Master data owner assignment
- Master data approval workflow
- Master data change request
- Master data version history
- Master data activation and deactivation
- Master data import validation
- Migration validation reports
- Migration rollback support
- Master data audit trail



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



Feature 6: System Maintainability, Monitoring, Backup, and Administrative Control
- Improving long-term system operation, supportability, and resilience.

Functionality:

- **Administrative Configuration Management:**

The system shall allow authorized administrators to configure module parameters, notification templates, report templates, numbering formats, access reviews, retention rules, system messages, and operational settings through controlled administrative screens.

Features:

- Module parameter setup
- Notification template builder
- Report template builder
- Configurable numbering formats
- User access review tools
- Retention rule setup
- System message configuration
- Administrative change approval
- Configuration version history
- Administrative audit trail

- **System Monitoring and Resilience:**

The system shall provide monitoring, backup, recovery, archiving, health checks, job monitoring, error tracking, and resilience controls to support stable long-term operation.

Features:

- System health dashboard
- Background job monitoring
- Failed job retry handling
- Application error logging
- Database backup monitoring
- Restore testing support
- Archive management
- Disaster recovery monitoring
- Storage usage monitoring
- Performance monitoring
- System availability reports



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



Feature 7: Client Support & Ticketing System

Functionality:

- **Helpdesk / Support Module:**

The system shall allow clients, mobile app users, portal users, and authorized LIBI personnel to submit, route, monitor, and resolve support concerns that are not necessarily tied to a specific claim or policy transaction.

Features:

- Client support ticket creation
- Mobile app and portal ticket submission
- Ticket category tagging
- Ticket priority tagging
- Ticket assignment and routing to LIBI support staff
- SLA tracking and aging monitoring
- Ticket status monitoring
- Comment and attachment support
- Client notification for ticket updates
- Support activity audit trail
- Ticket reports and dashboard monitoring



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



Feature 8: Mobile App API & Client Self-Service Gateway

Functionality:

- **Client Self-Registration and Onboarding:**

The system shall allow clients to independently register through the mobile application or online portal, create a client profile, submit initial information, and undergo preliminary KYC capture before validation by authorized LIBI personnel.

Features:

- Client self-registration
- Mobile profile creation
- Online profile update
- Initial KYC data capture
- Upload of onboarding documents
- Duplicate profile validation
- LIBI validation queue
- Client account activation workflow
- Self-service audit trail

- **Mobile API Management Gateway:**

The system shall provide a secure API gateway that enables the mobile application to retrieve real-time account, policy, claims, payment, notification, and support information from authorized backend services.

Features:

- RESTful API support
- GraphQL API support, if applicable
- OAuth 2.0 or JWT token-based authentication
- API key and client credential management
- Secure session token validation
- API rate limiting and throttling
- API request and response logging
- Mobile data encryption in transit
- API availability monitoring
- Mobile integration audit trail

- **Push Notification Integration:**

The system shall support mobile push notifications for real-time status updates, reminders, alerts, approvals, rejected transactions, payment



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



confirmations, policy updates, claims updates, and support ticket updates.

Features:

- Apple Push Notification service (APNs) integration
- Firebase Cloud Messaging (FCM) integration
- Push notification template configuration
- Client opt-in and opt-out management
- Delivery status monitoring
- Failed notification retry handling
- Push notification audit trail



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



Feature 9: Enhanced Client Portal and Mobile Self-Service - Expanding client-facing access for policy, claim, payment, renewal, document, and support transactions.

Functionality:

- **Client Self-Service Portal:**

The system shall provide a secure client portal and mobile self-service capability that allows clients to access their insurance information, submit documents, monitor transaction status, and receive reminders without requiring manual follow-up from LIBI personnel.

Features:

- Client dashboard
- Policy and COC viewing
- Coverage summary viewing
- Claims status tracking
- Payment history viewing
- Renewal reminder viewing
- Document upload and replacement
- Support ticket submission
- Client profile update request
- Notification preference management
- Client activity audit trail

- **Client Transaction Monitoring:**

The system shall allow clients to monitor the status of submitted applications, quotations, renewals, endorsements, claims, payments, documents, and support requests through authorized web and mobile channels.

Features:

- Real-time transaction status display
- Submitted document status display
- Pending requirement alerts
- Policy renewal alerts
- Claim milestone notifications
- Payment confirmation alerts
- Support ticket update alerts
- Mobile push, SMS, and email notification support



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



Feature 10: Digital Policy Verification (e-Policies)

Functionality:

- **QR-Coded Certificates of Cover (COC):**

The system shall automatically embed a secure, scannable QR code on generated policies, e-policies, certificates of cover, and other applicable coverage documents to support real-time verification of authenticity and active coverage status.

Features:

- QR code generation for COC and policy documents
- Secure verification URL or token
- Mobile scanning support
- Verification of policy authenticity
- Verification of active coverage status
- Expired, cancelled, or inactive policy warning
- Third-party verification access for authorized parties
- Verification history logging
- QR code tamper-prevention controls
- Digital policy verification audit trail



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



Feature 11: Document Intelligence, OCR, and Automated Validation - Improving document capture, indexing, validation, and exception detection.

Functionality:

- **OCR and Document Data Extraction:**

The system shall support optical character recognition and automated data extraction for uploaded IDs, application forms, policies, certificates, invoices, receipts, claims documents, and other transaction attachments.

Features:

- OCR processing for uploaded documents
- Document text extraction
- ID and certificate data capture
- Invoice and receipt data capture
- Policy and COC data capture
- Extracted data preview
- Manual correction of extracted data
- Document-to-transaction linking
- OCR processing audit trail

- **Automated Document Validation:**

The system shall validate uploaded documents against transaction requirements, client information, expiry dates, file rules, duplicate checks, and compliance requirements before final acceptance.

Features:

- Required document completeness checking
- Expired document detection
- Duplicate document detection
- File type and file size validation
- Document naming validation
- Mismatch detection against client records
- Suspicious upload flagging
- Document exception queue
- Document validation audit trail

- **Document Fraud Detection Management**

Allow the system to detect possible fraudulent or tampered documents.

Features:



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Fake ID detection
 - Tampered document detection
 - Suspicious document tagging
 - Fraud escalation workflow
 - Fraud validation monitoring
 - Fraud investigation logs
 - Fraud detection audit trail
- **Dynamic Document Checklist Management**
Allow the system to enforce and monitor required documents based on customer type, risk level, and transaction completion.

Features:

- Dynamic document checklist
 - Required document validation
 - Missing document detection
 - Risk-based document requirements
 - Corporate document checklist
 - High-risk customer checklist
 - Checklist completion monitoring
 - Document requirement history
 - Missing document notification
 - Incomplete requirement tagging
 - Checklist completion validation
 - Document submission tracking
 - Document completion status monitoring
- **Document Expiry Validation Management**
Allow the system to validate and monitor the expiration dates of uploaded compliance and identification documents.

Features:

- ID expiration validation
 - Permit expiration validation
 - License expiration validation
 - Approval document validity checking
 - Expired document notification
 - Expired document blocking
 - Document renewal reminder
- **Upload Security and Virus Scanning**



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



Allow the system to automatically scan and secure all files uploaded into the application.

Features:

- Virus scanning for uploads
- Malware detection
- Infected file blocking
- Upload security validation
- Scan result logging
- Security alert notification



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



Feature 12: Customer Information File (CIF), KYC, and AMLC Compliance Process
- This covers role-based user authentication, client profile creation, watchlist screening, and AMLA compliance before any quotes are issued.

Core focus: Client onboarding, CIF creation, KYC/AMLC screening, Risk rating, Beneficial ownership capture, Document validation, Compliance review, and Approval before quotation or policy processing.

Functionality:

- **Customer Information File (CIF) Creation:**

Allow LIBI Marketing users to create and maintain Customer Information File records for individual and corporate clients.

Features:

- Create Customer Information File
- Generate CIF reference number
- Auto-generate customer ID
- Save CIF draft
- Submit CIF transaction
- Edit CIF information
- Validate CIF information
- Validate mandatory fields
- Prevent duplicate CIF creation
- Archive inactive CIF
- CIF transaction history tracking
- CIF audit trail
- CIF version monitoring

- **Individual Client Information Encoding:**

Allow authorized users to encode individual customer information during CIF creation.

Features:

- Encode first name
- Encode middle name
- Encode last name
- Encode suffix
- Encode birthday
- Encode birthplace
- Encode nationality



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Encode gender
- Encode civil status
- Encode address
- Encode email address
- Encode mobile number
- Encode occupation
- Encode employer information
- Encode source of funds
- Encode source of wealth
- Encode tax identification number
- Encode identification details
- Upload customer photo
- Upload valid IDs
- Other minimum required information/documents based on Insurance Commission rules and regulations

- **Corporate Customer Information Encoding:**

Allow authorized users to encode corporate customer information during CIF creation.

Features:

- Encode corporate name
- Encode trade name
- Encode registration number
- Encode registration date
- Encode business type
- Encode nature of business
- Encode corporate address
- Encode branch address
- Encode corporate email address
- Encode corporate contact number
- Encode authorized representative
- Encode board resolution details
- Encode corporate ownership details
- Encode beneficial ownership information
- Upload SEC registration documents
- Upload business permits
- Upload corporate supporting documents
- Other minimum required information/documents based on Insurance Commission rules and regulations



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- **Existing Client Record Validation:**

Allow the system to validate whether the client already has an existing record before creating a new CIF.

Features:

- Search existing CIF records
- Detect duplicate customer records
- Detect duplicate corporate records
- Detect duplicate IDs
- Detect duplicate TIN numbers
- Detect duplicate email addresses
- Detect duplicate mobile numbers
- Display matched customer records
- Prevent duplicate CIF creation
- Merge duplicate records option

- **Client Mapping and CIF Update Management:**

Allow users to select and update existing CIF records or map clients to existing customer records.

Features:

- Select existing CIF
- Update CIF information
- Map customer records
- Validate mapped records
- Link related customer profiles
- Monitor CIF update history
- Maintain CIF mapping audit trail
- Prevent invalid mapping

- **KYC Module Integration:**

Allow users to proceed to the KYC module after successful CIF verification.

Features:

- Click verify button
- Redirect to KYC module
- Transfer CIF information to KYC
- Validate CIF completeness
- Open KYC processing screen
- Monitor KYC processing status
- Display KYC progress monitoring



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Maintain KYC transaction history

- **Consolidated Watchlist Checking:**

Allow the system to perform consolidated watchlist checking and customer screening validation during KYC processing.

Features:

- AMLC watchlist checking
- Internal watchlist validation
- Sanctions screening
- PEP validation
- Terrorist financing validation
- Adverse media screening
- Blacklist validation
- Generate watchlist result
- Detect watchlist hit
- Detect no-hit result
- Display watchlist remarks
- Maintain watchlist history
- Real-time compliance validation
- Automatic compliance alert generation

- **Watchlist Hit Resolution Management:**

Allow authorized users to process watchlist hit results and determine whether to proceed, cancel, or escalate the transaction.

Features:

- Display watchlist hit result
- Select proceed option
- Select cancel option
- Add remarks and comments
- Escalate suspicious customer
- Request additional documents
- Approve with exception
- Track watchlist resolution history
- Maintain compliance audit trail

- **Customer Due Diligence Management:**

Allow the system to perform Customer Due Diligence validation before KYC approval.



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



Features:

- Customer identity validation
- Address verification
- ID verification
- Face matching validation
- Customer profile review
- Source of funds validation
- Source of wealth validation
- Customer validation history
- CDD compliance tracking
- Customer risk evaluation

- **Enhanced Due Diligence Processing:**

Allow the system to perform Enhanced Due Diligence processing for high-risk or AMLC-flagged customers.

Features:

- Enhanced customer validation
- Additional document requirements
- Additional approval workflow
- High-risk transaction monitoring
- Compliance escalation processing
- Enhanced background checking
- EDD remarks and comments
- EDD compliance tracking
- EDD approval history monitoring
- Senior management approval

- **Customer Screening Automation:**

Allow automatic customer screening during CIF and KYC processing.

Features:

- Automatic watchlist screening
- Automatic sanctions screening
- Automatic PEP screening
- Automatic duplicate validation
- Automatic suspicious customer tagging
- Automatic compliance alert generation
- Real-time customer screening
- Screening result history tracking



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- **Risk Rating Calculation:**

Allow the system to automatically calculate customer risk ratings after KYC validation.

Features:

- Generate customer risk score
- Low-risk classification
- Medium-risk classification
- High-risk classification
- Automatic risk computation
- Risk factor computation
- Display customer risk level
- Downloadable CIF with risk rating
- Risk rating history monitoring
- Automatic risk escalation

- **Customer Risk Profiling:**

Allow automatic classification and monitoring of customer risk levels.

Features:

- Automatic customer profiling
- Risk profiling rules configuration
- High-risk customer tagging
- Customer risk reassessment
- Risk escalation management
- Risk history tracking
- Risk dashboard monitoring
- Customer profiling reports

- **High-Risk Client Management:**

Allow the system to identify and process high-risk customers requiring senior management approval.

Features:

- Detect high-risk customer
- Automatic escalation workflow
- Require senior management approval
- Upload management approval
- Validate uploaded approval
- Monitor approval status
- Restrict approval bypass



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Track high-risk processing history

- **AMLC Compliance Management:**

Allow the system to support AMLC compliance monitoring, suspicious transaction validation, customer risk assessment, and regulatory compliance processing.

Features:

- AMLC watchlist integration
- Sanctions screening validation
- PEP validation
- Terrorist financing validation
- Adverse media screening
- Blacklist validation
- Suspicious customer monitoring
- Automatic AML risk scoring
- AMLC compliance tagging
- AMLC approval workflow
- AMLC compliance audit trail
- AMLC compliance notifications
- AMLC reporting
- Generate AMLC monitoring reports
- Generate suspicious activity reports
- Generate high-risk customer reports
- Restrict blacklisted customers
- Automatic AMLC alerts
- Escalation workflow for suspicious transactions
- AMLC dashboard monitoring
- AMLC compliance status tracking

- **Politically Exposed Person Management:**

Allow the system to identify, validate, and manage Politically Exposed Persons.

Features:

- PEP identification
- PEP watchlist validation
- PEP risk tagging
- PEP approval workflow
- Senior management approval for PEP clients
- PEP monitoring



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- PEP reporting
- PEP status history tracking
- PEP compliance alerts

- **Beneficial Ownership Management:**

Allow the system to identify and validate beneficial owners of corporate customers.

Features:

- Encode beneficial ownership details
- Validate ownership percentage
- Upload ownership documents
- Monitor ownership structure
- Beneficial owner validation
- Beneficial owner risk validation
- Beneficial owner approval workflow
- Ownership history tracking

- **Source of Funds and Wealth Validation:**

Allow the system to validate customer source of funds and source of wealth.

Features:

- Encode source of funds
- Encode source of wealth
- Upload supporting financial documents
- Validate declared income source
- Validate financial capacity
- Flag suspicious declarations
- Monitor source history
- Compliance validation tracking

- **Blacklist and Sanctions Management:**

Allow the system to validate customers against sanctions and blacklist databases.

Features:

- Blacklist validation
- OFAC validation
- Sanctions screening
- Internal blacklist monitoring
- Restricted customer tagging



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Block blacklisted customers
 - Generate blacklist alerts
 - Maintain sanctions screening history
- **Suspicious Transaction Monitoring:**
Allow the system to monitor and flag suspicious customer transactions.

Features:

- Detect suspicious transaction patterns
 - Suspicious transaction tagging
 - Generate suspicious transaction alerts
 - Escalate suspicious transactions
 - Compliance review workflow
 - Suspicious transaction remarks
 - Suspicious transaction investigation
 - Suspicious transaction history tracking
- **Covered Transaction Monitoring:**
Allow the system to monitor and flag covered customer transactions.

Features:

- Detect covered transaction patterns
 - Covered transaction tagging
 - Generate covered transaction alerts
 - Escalate covered transactions
 - Compliance review workflow
 - Covered transaction remarks
 - Covered transaction investigation
 - Covered transaction history tracking
- **Compliance Case Management:**
Allow compliance personnel to create, investigate, manage, and close AMLC and KYC compliance cases.

Features:

- Create compliance case
 - Assign compliance investigator
 - Upload investigation documents
 - Add investigation remarks
 - Monitor compliance case status
 - Generate compliance findings



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Close compliance case
- Maintain investigation history

- **Regulatory Reporting Management:**

Allow the system to generate AMLC and compliance regulatory reports.

Features:

- Generate AMLC reports
- Generate suspicious transaction reports
- Generate covered transaction reports
- Generate compliance reports
- Export regulatory reports
- Schedule automatic reporting
- Maintain report generation history
- Compliance report audit trail

- **KYC Renewal and Periodic Review Management:**

Allow periodic review and renewal of KYC records.

Features:

- KYC expiration monitoring
- KYC renewal scheduling
- KYC renewal notification
- KYC document renewal
- Customer information re-validation
- Customer risk reassessment
- Renewal approval workflow
- KYC renewal history tracking

- **Customer 360 Profile Management:**

Allow the system to maintain a centralized 360-degree customer profile across all modules and transactions.

Features:

- Unified customer profile view
- Consolidated customer records
- Linked policies and accounts
- Linked transactions monitoring
- Customer relationship mapping
- Customer interaction history
- Cross-module customer visibility



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Customer profile timeline

- **Electronic Know Your Customer Management:**

Allow fully digital customer onboarding and remote KYC processing.

Features:

- Digital customer onboarding
- Online KYC submission
- Remote identity verification
- Electronic document submission
- Real-time customer verification
- Digital compliance validation
- eKYC approval workflow
- eKYC processing history

- **Biometric Verification Management:**

Allow biometric validation for customer identity verification during KYC processing.

Features:

- Facial recognition validation
- Fingerprint verification
- Selfie verification
- Liveness detection
- Biometric matching
- Biometric authentication logs
- Biometric approval validation
- Biometric verification history

- **Document Upload Management:**

Allow authorized users to upload supporting documents for CIF, KYC, AMLC, and approval processing.

Features:

- Upload valid IDs
- Upload proof of billing
- Upload corporate documents
- Upload SEC registration
- Upload business permits
- Upload board resolutions
- Upload management approval



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Upload supporting attachments
- Replace uploaded files
- Download uploaded documents
- Track uploaded document history
- OCR ID extraction
- OCR document scanning
- OCR text recognition
- Auto-populate customer information
- OCR fraud validation
- OCR duplicate checking
- OCR validation history
- OCR processing logs

Supported File Types:

- PDF (.pdf)
- Microsoft Word (.doc, .docx)
- Microsoft Excel (.xls, .xlsx)
- JPEG Image (.jpg, .jpeg)
- PNG Image (.png)

- **Attachment Versioning:**

Track version history of uploaded CIF, KYC, AMLC, approval, and supporting documents.

Features:

- File version history
- Document replacement tracking
- Previous version retrieval
- Attachment audit trail
- Upload timestamp monitoring
- Uploader tracking

- **Marketing Head Approval Workflow:**

Allow Marketing Head users to review, validate, approve, reject, or return CIF/KYC transactions for revision

Features:

- Notification for KYC approval
- Open KYC approval tab
- View client information file
- Review customer risk rating



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Add approval remarks
 - Approve CIF transaction
 - Reject CIF transaction
 - Return transaction for revision
 - Approval history tracking
 - Approval audit trail
 - Approval timestamp monitoring
- **Senior Management Approval Processing:**
Allow senior management approval for high-risk, AMLC-flagged, PEP, or escalated customers.

Features:

- Secure senior management approval
 - Upload management approval
 - Validate approval document
 - Restrict processing without approval
 - Monitor management approval status
 - Management approval history tracking
 - Approval escalation workflow
 - Approval audit trail
- **Maker-Checker Compliance Validation:**
Allow segregation of duties between compliance creator and approver.

Features:

- Maker-checker workflow
 - Dual approval validation
 - Independent compliance verification
 - Restricted self-approval
 - Compliance segregation control
 - Approval hierarchy enforcement
 - Maker-checker audit logs
 - Compliance approval monitoring
- **Rejection, Revision, and Re-Submission Workflow:**
Allow rejected or returned CIF/KYC/AMLC transactions to be revised and re-submitted.

Features:

- Reject CIF transaction



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Return for revision
- Add rejection remarks
- Add revision remarks
- Update CIF details
- Upload revised documents
- Re-submit transaction
- Multiple revision cycle support
- Revision history tracking

- **Behavioral Analytics Monitoring:**

Allow the system to analyze customer behavior patterns for AMLC and fraud detection.

Features:

- Customer activity analytics
- Transaction behavior analysis
- Suspicious behavior detection
- Customer risk trend analysis
- Behavioral anomaly alerts
- Customer activity heatmaps
- Fraud behavior monitoring
- Behavioral risk scoring

- **Compliance Rules Engine Management:**

Allow administrators to configure dynamic AMLC and KYC compliance rules without modifying system code.

Features:

- Dynamic compliance rules
- Risk rule configuration
- AMLC threshold configuration
- Automated compliance triggers
- Rule versioning
- Rule testing and simulation
- Rule execution history
- Compliance workflow automation

- **Case Escalation and Investigation Workflow:**

Allow automatic escalation and routing of compliance investigations.

Features:



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Automatic case escalation
 - Investigation routing
 - Compliance escalation hierarchy
 - Investigation assignment
 - SLA monitoring
 - Investigation workflow tracking
 - Escalation audit logs
 - Investigation completion validation
- **Compliance SLA and Turnaround Monitoring:**
Allow monitoring of compliance processing deadlines and SLA breaches.
- Features:**
 - SLA configuration
 - Compliance turnaround tracking
 - SLA breach alerts
 - Compliance aging monitoring
 - Delayed approval alerts
 - SLA dashboard monitoring
 - Compliance processing analytics
 - SLA audit trail
- **Data Privacy and Consent Management:**
Allow management of customer consent and compliance with data privacy regulations.
- Features:**
 - Customer consent management
 - Consent approval tracking
 - Data privacy acknowledgment
 - Consent expiration monitoring
 - Data sharing authorization
 - Privacy policy acceptance
 - Customer consent audit trail
 - Data privacy compliance monitoring
- **Data Retention and Archiving Management:**
Allow automatic archival and retention of CIF/KYC/AMLC records based on compliance policies.

Features:



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Automatic record archiving
 - Retention policy management
 - Archived customer retrieval
 - Record disposal workflow
 - Compliance retention validation
 - Archive audit trail
 - Long-term storage monitoring
 - Archived record recovery
- **API and External Compliance Integration:**
Allow integration with external compliance providers, watchlist databases, sanctions lists, PEP databases, and AMLC systems.

Features:

- AMLC API integration
 - Watchlist API integration
 - PEP database integration
 - OFAC integration
 - External sanctions integration
 - Real-time compliance checking
 - API transaction logging
 - External compliance synchronization
- **Transaction Status Monitoring:**
Allow the system to track and display the current processing stage of CIF, KYC, and AMLC transactions.

Features:

Statuses:

- New CIF
- Pending Validation
- CIF Draft
- CIF Submitted
- Watchlist Checking
- Watchlist With Hit
- Watchlist With No Hit
- Risk Rating Calculation
- Low Risk
- Medium Risk
- High Risk



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- AMLC Flagged
 - PEP Flagged
 - Awaiting Senior Management Approval
 - Awaiting Marketing Head Approval
 - Returned for Revision
 - Rejected CIF
 - Approved CIF
 - Completed KYC Processing
 - Compliance Case Open
 - Compliance Case Closed
- **Turnaround Time (TAT) Monitoring:**
Allow the system to track the processing time of CIF, KYC, and compliance workflows to ensure timely resolution.

Features:

- CIF processing TAT
 - KYC validation TAT
 - Watchlist validation TAT
 - Risk rating TAT
 - Approval TAT
 - Compliance investigation TAT
 - SLA breach monitoring
 - TAT reporting
- **Search and Filter Criteria:**
Allow users to search and filter CIF, KYC, and compliance records based on specific transaction parameters.

Features:

Search Criteria:

- CIF number
- Client name
- Corporate name
- Risk rating
- Watchlist status
- AMLC status
- PEP status
- Approval status
- KYC status
- Compliance case status



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Transaction date
- Assigned processor

- **Aging and Escalation Monitoring:**

Allow the system to monitor delayed transactions and automatically escalate overdue compliance cases.

Features:

- Pending CIF aging
- Pending KYC aging
- AMLC alert aging
- Watchlist hit aging
- Approval aging
- Compliance case aging
- Escalation for overdue transactions
- Aging dashboard monitoring

- **CIF, KYC, and AMLC Audit Trail:**

Maintain audit logs for CIF encoding, client mapping, screening, watchlist checking, AMLC validation, risk rating calculation, approvals, revisions, uploads, digital signatures, and communications.

Features:

- CIF activity logs
- KYC activity logs
- AMLC validation logs
- Watchlist screening logs
- Risk rating logs
- Approval logs
- Revision logs
- Upload logs
- Digital signature logs
- Notification logs
- User activity logs

- **Notifications and Alerts Management**

This module automates real-time communications, proactively alerting staff to compliance risks, pending approvals, and workflow updates to ensure swift action and efficient processing.

Features:



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- CIF approval notification
 - KYC approval notification
 - AMLC alert notification
 - Watchlist hit notification
 - High-risk client notification
 - PEP alert notification
 - Suspicious transaction alert
 - Rejected CIF notification
 - Returned CIF notification
 - Senior management approval notification
 - Compliance case notification
 - Pending KYC reminder
 - Notification template management
 - Notification status tracking
- **Mobile Accessibility and Device Compatibility**

This module ensures the system is fully accessible, optimized, and secure when used on smartphones and tablets, allowing compliance officers and managers to perform critical tasks while away from their desktops.

Features:

- Mobile responsive screens
- Tablet-compatible interface
- Mobile document upload
- Mobile approval access
- Mobile notification viewing
- Secure mobile session handling

- **Security, Access, and Session Management**

This module safeguards sensitive financial and client data by enforcing strict authentication, encrypting information, and restricting access based on user roles to ensure secure system usage at all times.

Features:

- Session monitoring
- Automatic timeout
- Data encryption
- Login monitoring
- AMLC validation security
- Compliance investigation security
- Two-factor authentication



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Secure document access
- Sensitive data masking
- Role-based data visibility

- **System Resiliency and Data Recovery**

This module ensures continuous system operations and protects against data loss by providing automated backups, error tracking, and robust recovery mechanisms in the event of system failures, crashes, or disruptions.

Features:

- Transaction monitoring
- Automated backup
- Disaster recovery
- Archive management
- Failed validation recovery
- Transaction rollback
- System error logging
- Recovery audit trail

- **Regulatory Compliance and Audit Monitoring**

This module continuously tracks system activities and client profiles against legal regulations (like AMLA and Data Privacy laws) and internal policies, identifying exceptions to ensure full regulatory adherence and audit readiness.

Features:

- KYC compliance monitoring
- AMLA compliance monitoring
- AMLC compliance validation
- Watchlist compliance tracking
- High-risk client compliance monitoring
- Data privacy compliance monitoring
- Audit compliance monitoring
- Compliance exception reporting

- **System Administration and Configuration**

This module provides administrators with the centralized tools needed to manage user accounts, customize compliance rules, set up risk rating algorithms, and configure workflows to align with the organization's specific operational needs.



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



Features:

- CIF user management
- KYC user management
- AMLC user management
- Role and permission configuration
- Workflow configuration
- Approval hierarchy configuration
- Notification template setup
- Risk rating rules configuration
- Watchlist integration maintenance
- AMLC configuration
- PEP configuration
- Sanctions list configuration
- Document checklist configuration
- CIF numbering configuration
- Compliance rules configuration
- Report template configuration
- System parameter configuration



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



Feature 13: Compliance, Risk Scoring, and Regulatory Monitoring - Strengthening AMLC, KYC, Insurance Commission, COA, and internal compliance controls.

Functionality:

- **Automated Compliance Screening:**

The system shall automatically screen clients, beneficial owners, counterparties, and relevant transaction parties against configured compliance rules, risk criteria, watchlists, sanctions lists, PEP lists, and blacklist sources.

Features:

- Automated sanctions screening
- Watchlist screening
- PEP screening
- Blacklist screening
- Beneficial owner screening
- Risk scoring and risk rating update
- Red-flag alert generation
- Enhanced due diligence tagging
- Compliance exception queue
- Compliance screening audit trail

- **Regulatory Monitoring and Reporting:**

The system shall provide monitoring and reporting tools for AMLC, KYC, Insurance Commission, Commission on Audit, and internal compliance requirements applicable to LIBI operations.

Features:

- Regulatory report templates
- Suspicious transaction monitoring
- High-risk customer monitoring
- Compliance dashboard
- Regulatory submission history
- Compliance case management
- Tamper-evident audit logs
- Compliance officer review workflow
- Regulatory reporting audit trail

- **Compliance and Regulatory Reports:**

Allow the system to generate operational, compliance, and regulatory reports



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



for CIF, KYC, and AMLC processes.

Features:

- New CIF Reports
- Approved CIF Reports
- Rejected CIF Reports
- Pending KYC Reports
- High-Risk Client Reports
- Watchlist Hit Reports
- PEP Reports
- Suspicious Transaction Reports
- AMLC Reports
- Compliance Case Reports
- Regulatory Reports
- KYC Renewal Reports
- TAT Monitoring Reports
- Aging Reports

- **Report Generation and Export Management:**

Allow authorized users to create custom reports, filter data, and export records into various formats.

Features:

- Custom report creation
- Filtered report generation
- Export to PDF
- Export to Excel
- Export to CSV
- Scheduled report generation
- Report access restriction
- Report generation history



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



2: Core Insurance Operations (The Business Lifecycle)

Feature 14: Quotation for Package and Non-Package - The start of the client journey: requesting, evaluating, and approving insurance quotes.

Core Focus: Quotation request intake, Package and non-package quotation evaluation, Bidder comparison, Winning bidder selection, Premium computation, Approval, and Conversion to coverage.

Functionality:

- **Quotation Request Creation:**
Allow Landbank personnel to create, edit, save draft, and submit quotation requests for both Package and Non-Package insurance transactions.
- **Auto-Save Draft Feature:**
The system shall automatically save quotation requests and encoded details periodically to prevent data loss during processing.
- **Quotation Auto-Numbering Configuration:**
Allow configurable quotation numbering formats based on branch, insurance type, transaction category, and year.
- **Insurance Type Selection:**
Allow users to select insurance classification such as Package or Non-Package during quotation request creation.
- **Transaction Type Selection:**
Allow users to select and define the type of insurance transaction being processed.
- **Client Information Management:**
Allow encoding and viewing of client information, insured details, and contact information related to quotation processing.
- **Quotation Details Encoding:**
Allow Landbank personnel and LIBI personnel to encode quotation information including insurance coverage, insured amount, premium amount, validity period, deductibles, and remarks.
- **Duplicate Quotation Detection:**
The system shall detect duplicate quotation requests based on client



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



information, insurance type, policy details, or transaction reference number.

- **Insurance Company Quotation Encoding and Upload:**

Allow insurance companies to encode quotation proposals, premium details, policy coverages, remarks, and upload quotation documents directly into the system.

- **Supported File Types:**

- PDF (.pdf)
- Microsoft Word (.doc, .docx)
- Microsoft Excel (.xls, .xlsx)
- JPEG Image (.jpg, .jpeg)
- PNG Image (.png)

- **Quotation Attachment Versioning:**

Track revisions and version history of uploaded quotation attachments and supporting documents.

- **Returned Request and Re-bid Management:**

Allow quotation requests and quotation proposals to be returned for correction, revision, adjustment, incomplete requirements, or resubmission with remarks, notifications, and revision tracking.

- **Quotation Record Creation:**

Automatically generate quotation transaction records and unique configurable quotation reference numbers upon successful request creation.

- **Quotation Cloning:**

Allow users to duplicate existing quotation records to speed up processing of similar transactions.

- **Statuses:**

- New Request
- Returned Request
- Awaiting Quotation
- For Approval
- Awaiting GM Approval
- Awaiting Client Approval
- Re-bid
- Approved
- Rejected



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- For Processing
- **Package and Non-Package Processing:**
The system shall support separate processing workflows for Package and Non-Package quotations.
- **Insurance Company Management:**
Maintain accredited insurance company records, accreditation validity, activation status, and quotation response performance.
- **Bulk Insurance Company Sending:**
Allow simultaneous sending of quotation requests to multiple accredited insurance companies.
- **Insurance Company Portal:**
Provide insurance companies with secured access to view quotation requests, encode quotation proposals, upload quotation documents, submit quotations, receive re-bid requests, and add remarks.
- **Insurance Company Acknowledgment:**
Require insurance companies to acknowledge receipt of quotation requests before quotation encoding and submission.
- **Quotation Submission Management:**
Allow insurance companies to submit quotations electronically through upload or direct encoding.
- **Quotation Evaluation and Comparison:**
Provide quotation preview, summary, side-by-side comparison, ranking, and best quotation selection based on premium amount, benefits, coverage, insurer rating, and policy terms.
- **Winning Bidder Selection and Tagging:**
Allow LIBI Marketing personnel to select and tag the winning insurance company based on the approved best quotation.
- **Winning Bidder Notification:**
Automatically notify the winning insurance company once the quotation has been approved and selected as the winning bidder.
- **Quotation Proposal Submission:**



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



Allow submission of selected quotation proposals for approval workflow processing.

- **Multi-Level Approval Workflow:**
Support configurable sequential approval workflows involving Marketing Head Approval, General Manager Approval, Client Approval, and other authorized approvers.
- **Marketing Head Approval:**
Allow Marketing Head users to review quotation proposals, approve or reject quotations, request re-bid, add remarks, and forward approved quotations to GM.
- **General Manager Approval:**
Allow General Manager users to review quotation proposals, approve or reject quotations, request re-bid, add remarks, and forward approved quotations to clients.
- **Client Approval Portal:**
Provide clients with secure access to view quotation proposals, approve or reject quotations, add remarks, digitally acknowledge proposals, and track quotation status.
- **Client Acknowledgment Receipt:**
Require clients to acknowledge receipt of quotation proposals before approval or rejection.
- **Quotation Acceptance Tracking:**
Track whether clients have viewed, acknowledged, accepted, or rejected quotation proposals.
- **Digital Signature:**
Enable digital signatures for client approvals, marketing approvals, GM approvals, insurance company confirmations, and internal authorization workflows.
- **Quotation Withdrawal Feature:**
Allow authorized users to cancel or withdraw quotation requests before final approval processing.
- **Quotation Reopening Feature:**



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



Allow authorized users to reopen rejected, returned, or expired quotations for reprocessing and revision.

- **Quotation Locking Mechanism:**
Automatically lock approved quotations from editing, modification, or deletion unless reopened by authorized users.
- **Quotation Expiry Monitoring:**
Automatically monitor quotation validity dates and notify users before quotation expiration.
- **Quotation Validity Countdown:**
Display remaining validity days and automatic countdown indicators before quotation expiration.
- **Quotation Analytics:**
Generate analytics and reports for quotation success rates, approval rates, conversion rates, rejected quotations, insurance company performance, and turnaround time monitoring.
- **Client Risk and Claims History Monitoring:**
Allow viewing of client risk classification, insurance history, and claims history during quotation evaluation.
- **The system shall support automated reminder notifications based on predefined templates and configured intervals, including:**
 - 30-Day Reminder Notification
 - 60-Day Reminder Notification
 - 90-Day Reminder Notification
- **The system shall send reminders to:**
 - Insurance companies with pending quotation submissions
 - Clients with pending quotation approval or acknowledgment
 - Landbank personnel with pending quotation creation, draft, or incomplete request
 - LIBI personnel with pending review, document validation, quotation evaluation, approval submission, or re-bid action
- **The system shall allow administrators to configure notification templates for:**
 - 30-day reminder



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- 60-day reminder
 - 90-day reminder
 - Winning bidder notification
 - Pending quotation creation reminder
 - Insurance company quotation submission reminder
 - Client approval reminder
 - Returned request notification
 - Re-bid notification
- **The system shall track reminder status such as Sent, Delivered, Failed, Pending, and Resent.**
- **Template Management:**
Allow creation and maintenance of quotation templates, email templates, reminder templates, approval templates, and notification templates.
- **Quotation Printing and PDF Generation:**
Allow generation, preview, download, and printing of quotation proposals, quotation summaries, comparison sheets, approval documents, and routing slips.
- **Audit Trail and Activity Logs:**
Maintain complete audit history including user activities, status changes, approval history, re-bids, document uploads, quotation revisions, and communication logs.
- **Search and Filtering:**
Allow searching and filtering of quotation records based on quotation number, client name, insurance company, insurance type, status, date, approval status, and assigned user.
- **Quotation Assignment and Priority Management:**
Allow supervisors to assign quotation requests, manage workloads, and tag transactions based on priority levels.
- **Report Generation:**
Generate quotation operational and management reports including quotation requests, approvals, turnaround time monitoring, re-bids, insurance company performance, user activity, and audit trail reports.
 - Pending Quotations
 - Approved Quotations



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Rejected Quotations
- Returned Requests
- Re-bid Transactions
- Average Turnaround Time
- Insurance Company Response Time
- Client Approval Rate
- Quotation Conversion Rate



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



Feature 15: Insurance Coverage Process - Converting the approved quote into actual policy coverage and verifying documents

Core Focus: Approved quotation conversion, Policy and COC issuance, Coverage confirmation, Premium and document validation, Insurance company coordination, and Booking to downstream financial modules.

Functionality:

- **Quotation Proposal Notification:**
Allow LBP Units to receive and select notification for quotation proposal before proceeding to the Coverage Tab.
- **Coverage Transaction Selection:**
Allow users to go to the Coverage Tab and select the applicable transaction for coverage processing.
- **Quotation Proposal Viewing:**
Allow LBP Units to view quotation proposals, remarks, and related quotation details before confirming coverage action.
- **Client Confirmation Tracking:**
Track whether the client confirmed the quotation proposal before proceeding with coverage processing.
- **No-Action Monitoring:**
Monitor quotation proposals with no client action within 30 days, 60 days, and 90 days.
- **Automated Reminder Notification Logic:**
Automatically send reminder notifications based on predefined templates and configured schedules for:
 - 30-Day Reminder
 - 60-Day Reminder
 - 90-Day Reminder
- **The system shall send notifications to:**
 - Clients with pending confirmation
 - LBP Units with incomplete document submission
 - LIBI personnel with pending processing actions
 - Insurance companies with pending policy submission



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- **Notification Template Management:**
Allow administrators to create, edit, and maintain reminder and notification templates for coverage-related transactions.
- **Document Upload Management for LBP Units:**
Allow LBP Units to upload required coverage documents based on LIBI's Citizens Charter requirements.
- **Additional Document Upload Field:**
Allow the system to display an "Other Document" upload field when LIBI or Insurance Company requests additional documents.
- **Incomplete Document Notification:**
Notify LBP Units when submitted documents are incomplete, invalid, or require correction.
- **Remarks and File Attachment:**
Allow users to add remarks and attach supporting files for instructions, revisions, incomplete documents, approvals, and verification.
- **Coverage Request Creation:**
Allow LIBI Marketing Personnel to review and create Request for Coverage transactions after validating uploaded documents.
- **CIF Link Validation:**
The system shall validate whether a CIF is linked to the transaction.
- **CIF Creation:**
Allow LIBI Marketing Personnel to create CIF records if no CIF is linked to the transaction.
- **Coverage Turnaround Time Monitoring:**
Track coverage processing turnaround time from TAT Start until TAT Ended including approvals, revisions, verification, and billing preparation.
- **Approval Workflow Coverage:**
 - LIBI Marketing Personnel submits Request for Coverage
 - Marketing Head reviews and approves/rejects Request for Coverage
 - General Manager reviews and approves/rejects Request for Coverage
 - Approved coverage request proceeds to Insurance Company processing



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Rejected or returned requests are routed back to LIBI Marketing Personnel for revision
- **Workflow Features:**
 - Sequential approval routing
 - Approval notification alerts
 - Approval remarks and comments
 - Approval status monitoring
 - Approval history tracking
 - Approval escalation for overdue approvals
 - Configurable approval hierarchy
 - Approval delegation during approver absence
 - Approval timestamp logging
 - Return for revision functionality
 - Approval audit trail
- **Coverage Approval Submission:**

Allow LIBI Marketing Personnel to submit Request for Coverage transactions for approval processing.
- **Marketing Head Coverage Approval:**

Allow Marketing Head users to review Request for Coverage transactions, add remarks, approve, reject, return for revision, and forward approved transactions to General Manager.
- **General Manager Coverage Approval:**

Allow General Manager users to review Request for Coverage transactions, add remarks, approve, reject, return for revision, and approve transactions for Insurance Company processing.
- **Notification of Coverage:**

Generate and send a templated document informing the client that their request has been approved and forwarded to the insurance company for processing.
- **Rejection Features:**
 - Reject coverage request
 - Mandatory rejection remarks
 - Rejection reason tagging
 - Return rejected request to processor
 - Rejection notification



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Rejection history tracking
 - Re-submission after rejection
- **Change Request Features:**
 - Request change or correction
 - Add remarks and instructions
 - Upload revised supporting documents
 - Track requested changes
 - Change request notification
 - Revision history tracking
 - View previous and updated values
 - Audit logging for changes
- **Revision Workflow Features:**
 - Edit returned transaction
 - Update coverage details
 - Replace uploaded documents
 - Add revision remarks
 - Re-submit for approval
 - Revision history monitoring
 - Multiple revision cycle support
 - Re-submission notification to approvers
- **Request for Additional Quotation:**

Allow authorized users to request another quotation when needed except for Package transactions where the option shall not be clickable.
- **Did Not Materialize / Cancellation:**

Allow authorized users to tag transactions as "Did Not Materialize" or Cancelled.
- **Cancellation Notification:**

Notify process owners and concerned users once a transaction has been cancelled.
- **Archive Transaction:**

Allow cancelled or inactive transactions to be archived together with remarks, status history, and supporting documents.

 - Pending Client Confirmation
 - Incomplete Documents
 - For Coverage Review



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Awaiting Approval
 - Returned for Revision
 - Rejected
 - Awaiting Policy
 - Policy Submitted
 - For Verification
 - Verified
 - For Billing
 - Cancelled
 - Archived
 - Completed
- **Insurance Company Notification:**
Notify Insurance Companies once approved Request for Coverage transactions are available for policy processing.
- **Insurance Company Coverage Portal:**
Allow Insurance Companies to log in, view Request for Coverage notifications, select transactions, encode policy information, upload policy documents, and submit policies.
- **Additional Document Request by Insurance Company:**
Allow Insurance Companies to request additional documents and notify concerned users.
- **Insurance Policy Upload:**
Allow Insurance Companies to upload insurance policy documents and related attachments.
- **Policy Submission Management:**
Allow Insurance Companies to submit completed policy documents electronically.
- **Policy Document Notification:**
Notify LIBI Marketing Personnel once policy documents have been uploaded by Insurance Companies.
- **Policy Details Encoding:**
Allow LIBI Marketing Personnel to encode policy details and tag policies as received.



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- **Team Leader Verification Routing:**
Allow processors to forward policy documents and SOA transactions to selected verifiers or Team Leaders.
- **Verifier Selection:**
Allow processors to select verifiers within the assigned team.
- **Policy Accuracy Validation:**
Allow Team Leaders or Verifiers to review and validate policy details and uploaded policy documents.
- **Verification Revision Submission:**
Allow inaccurate policy details or documents to be submitted back for revision with remarks.
- **Verified Transaction Notification:**
Notify assigned users once transactions have been verified.
- **Coverage Verification:**
Allow authorized users to verify coverage transactions and update transaction status.
- **For Billing Status Tagging:**
Automatically tag verified transactions with "For Billing" status.
- **SOA Printing and Sales Invoice Generation:**
Allow authorized users to print SOA and generate Sales Invoice documents after successful verification.
- **E-SOA Sending to LBP Email:**
Allow the system to automatically send electronic SOA copies to LBP email addresses.
- **Forward SOA and Policy Document:**
Allow authorized users to forward SOA and Policy Documents to the concerned personnel or process owners.
- **Coverage / Policy / SOA Notification:**
Notify LBP Units once Coverage, Policy, and SOA documents are available.
- **View or Download Coverage / Policy / SOA:**



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



Allow LBP Units to view, download, or print Coverage, Policy, and SOA documents.

- Client Name
- Transaction Number
- Policy Number
- Insurance Company
- Status
- Date
- Processor
- Verifier
- Approval Status

- **Coverage Audit Trail:**

Maintain complete logs of document uploads, approvals, revisions, verifications, SOA generation, downloads, remarks, notifications, and status changes.

- Coverage Requests
- Pending Approvals
- Incomplete Documents
- Policy Submissions
- Verification Status
- SOA Generation
- Turnaround Time Monitoring
- Cancelled Transactions
- Archived Transactions
- Billing Preparation Reports
- Pending Coverage Requests
- Approved Transactions
- Rejected Transactions
- Returned Transactions
- Pending Verification
- For Billing Transactions
- Average Turnaround Time
- Insurance Company Response Time
- Verification Completion Rate



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



Feature 16: Insurance Endorsement Process - Managing any amendments, additions, or reductions to an active policy

Core Focus: Endorsement request intake, Policy amendment validation, Premium impact computation, Insurer approval, Endorsement document generation, and Update of active policy records.

Functionality:

- **Landbank Endorsement Portal:**

Provide Landbank personnel with secured access to search active policies, request endorsement, upload requirements, monitor processing status, receive notifications, and download endorsement documents.

Features:

- Search active policy for endorsement
- Select transaction and type of endorsement
- Upload supporting documents
- Upload additional requirements
- View endorsement transaction status
- View remarks and comments
- Receive incomplete document notifications
- Download Endorsement / SOA / Endorsement Policy / Credit Memo
- Track endorsement processing history

- **LIBI Endorsement Processing Portal:**

Provide LIBI Marketing personnel with secured access to process endorsement transactions, review uploaded requirements, upload documents, process approvals, verify transactions, and monitor endorsement processing.

Features:

- Review endorsement transactions
- Upload evaluation documents
- Upload approval attachments
- Upload verification documents
- Encode endorsement details
- Process approvals
- Assign verifier
- Generate SOA or Credit Memo
- View transaction history



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Monitor pending endorsement transactions

- **Insurance Company Endorsement Portal:**

Provide insurance companies with secured access to process Request for Endorsement transactions and upload endorsement policy documents.

Features:

- View Request for Endorsement
 - Upload insurance endorsement document
 - Encode endorsement policy details
 - Upload supporting files
 - Submit endorsement document
 - Request additional documents
 - Add remarks and comments
 - Receive endorsement processing notifications
- **Active Policy Search:**
Allow Landbank personnel to search active policies available for endorsement processing.
 - **Endorsement Transaction Selection:**
Allow authorized users to select transactions and select the applicable type of endorsement.
 - **Type of Endorsement Selection:**
Allow users to select the endorsement type including:
 - Amendment in Policy Information Only with RD
 - Addition in Charges Only
 - Addition in Coverage/Premium
 - Extension of Coverage
 - Reduction in Charges Only
 - Reduction in Coverage/Premium
 - Policy Cancellation — Pro Rata Cancellation
 - Policy Cancellation — Flat Cancellation
 - **Endorsement Request Confirmation:**
Allow Landbank personnel to confirm whether the client will proceed with endorsement processing.
 - **Endorsement Request Creation:**
Allow LIBI personnel to create, edit, save draft, and submit Request for



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



Endorsement transactions.

- **Endorsement Details Encoding:**

Allow LIBI personnel to encode endorsement details including endorsement type, policy information changes, coverage adjustments, premium changes, charge adjustments, cancellation details, remarks, and transaction information.

- **Client Information Management:**

Allow encoding and viewing of client information, insured details, contact information, active policy details, and endorsement transaction history.

- **CIF Link Validation:**

The system shall validate whether a CIF is linked to the selected endorsement transaction.

- **CIF Creation:**

Allow LIBI personnel to create CIF records if no CIF is linked to the selected endorsement transaction.

- **Endorsement Turnaround Time Monitoring:**

Track endorsement processing turnaround time from TAT Start until TAT Ended including approvals, revisions, verification, and billing preparation.

- **Insurance Company Endorsement Upload and Encoding:**

Allow insurance companies to upload insurance endorsement documents, encode endorsement policy details, add remarks, and submit endorsement transactions directly into the system.

Supported File Types:

- PDF (.pdf)
- Microsoft Word (.doc, .docx)
- Microsoft Excel (.xls, .xlsx)
- JPEG Image (.jpg, .jpeg)
- PNG Image (.png)

- **Endorsement Attachment Versioning:**

Track revisions and version history of uploaded endorsement attachments and supporting documents.

- **Returned Request and Revision Management:**



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



Allow endorsement requests, uploaded documents, and endorsement details to be returned for correction, revision, incomplete requirements, or resubmission with remarks, notifications, and revision tracking.

- **Endorsement Record Creation:**
Automatically generate endorsement transaction records and unique configurable transaction reference numbers upon successful request creation.
- **Insurance Company Management:**
Maintain accredited insurance company records, accreditation validity, activation status, and endorsement response performance.
- **Additional Document Request Management:**
Allow insurance companies and authorized users to request additional supporting documents and notify concerned users.
- **Marketing Head Endorsement Approval:**
Allow Marketing Head users to review Request for Endorsement transactions, approve or reject requests, return for revision, add remarks, and forward approved transactions to General Manager.
- **General Manager Endorsement Approval:**
Allow General Manager users to review Request for Endorsement transactions, approve or reject requests, return for revision, add remarks, and approve transactions for Insurance Company processing.
- **Policy Details and Endorsement Tagging:**
Allow LIBI personnel to encode endorsement details, tag endorsement documents as received, and submit the transaction for Team Leader verification.
- **Team Leader Verification Routing:**
Allow processors to forward endorsement documents, SOA, and endorsement policy transactions to assigned verifiers or Team Leaders for validation.
- **Verifier Selection:**
Allow processors to select verifiers within the assigned team.
- **Endorsement Accuracy Validation:**



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



Allow Team Leaders and Verifiers to review and validate endorsement details and uploaded endorsement documents.

- **Verification Revision Submission:**
Allow inaccurate endorsement details or uploaded documents to be submitted for revision with remarks and correction instructions.
- **Verified Transaction Notification:**
Automatically notify assigned personnel once endorsement transactions have been verified.
- **Endorsement Verification Processing:**
Allow authorized users to verify endorsement transactions and update transaction verification status.
- **SOA Printing and Sales Invoice Generation:**
Allow generation, preview, download, and printing of SOA and Sales Invoice documents for endorsement transactions requiring billing.
- **Credit Memo Printing:**
Allow generation, preview, download, and printing of Credit Memo documents for endorsement transactions requiring credit adjustment.
- **Endorsement Output Determination:**
The system shall determine whether the endorsement transaction will generate an SOA, Sales Invoice, Credit Memo, or endorsement policy based on the selected type of endorsement.
- **Forward SOA and Endorsement Policy:**
Allow authorized users to forward SOA and endorsement policy documents to concerned users or process owners.
- **Endorsement / SOA / Endorsement Policy / Credit Memo Notification:**
Automatically notify Landbank personnel once Endorsement, SOA, Endorsement Policy, or Credit Memo documents are available.
- **View or Download Endorsement / SOA / Endorsement Policy / Credit Memo:**
Allow users to view, download, and print Endorsement, SOA, Endorsement Policy, and Credit Memo documents.



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- **The system shall send reminders to:**
 - Landbank personnel with pending endorsement confirmation or incomplete documents
 - LIBI personnel with pending review, validation, approval, or verification actions
 - Insurance companies with pending endorsement document submissions
 - Verifiers with pending validation actions
- **The system shall allow administrators to configure notification templates for:**
 - Pending approval notification
 - Verification reminder notification
 - Incomplete document notification
 - Returned request notification
 - Endorsement document upload reminder
 - SOA generation notification
 - Credit memo generation notification
- **The system shall track reminder status such as Sent, Delivered, Failed, Pending, and Resent.**



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



Feature 17: Insurance Renewal Process - Processing expiring policies for renewal.

Core Focus: Expiring policy identification, Renewal notice processing, Renewal quotation, Updated document validation, Premium computation, Approval, and Renewal booking.

Functionality:

- **Landbank Renewal Portal:**

Provide Landbank personnel with secured access to upload renewal requirements, confirm renewals, monitor renewal processing, receive notifications, and download renewal transaction documents.

Features:

- Upload renewal supporting documents
- Upload additional requirements
- Confirm renewal request
- View renewal transaction status
- Receive renewal notifications
- Download Coverage / Policy / SOA documents
- View remarks and comments
- Track renewal processing history

- **LIBI Renewal Processing Portal:**

Provide LIBI Marketing personnel with secured access to process renewal transactions, review uploaded requirements, upload documents, process approvals, verify transactions, and monitor renewal processing.

Features:

- Review renewal transactions
- Upload evaluation documents
- Upload approval attachments
- Upload verification documents
- Encode renewal details
- Process approvals
- Assign verifier
- Generate SOA and Sales Invoice
- View renewal transaction history
- Monitor pending renewal transactions



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- **Insurance Company Renewal Portal:**

Provide insurance companies with secured access to process Request for Renewal transactions and upload renewal insurance policy documents.

Features:

- View Request for Renewal
- Upload renewal insurance policy documents
- Encode renewal policy details
- Upload supporting files
- Submit renewal transactions
- Request additional documents
- Add remarks and comments
- Receive renewal processing notifications

- **Insurance Renewal Notification:**

Automatically notify Landbank personnel regarding policies subject for renewal processing.

- **Renewal Transaction Selection:**

Allow authorized users to select renewal transactions for processing.

- **Renewal Request Confirmation:**

Allow Landbank personnel to confirm whether the client will proceed with insurance renewal processing.

- **Renewal Request Creation:**

Allow LIBI personnel to create, edit, save draft, and submit Request for Renewal transactions.

- **Renewal Details Encoding:**

Allow LIBI personnel to encode renewal details including policy information, premium amount, coverage details, policy validity, remarks, and renewal transaction information.

- **Quotation and Previous Policy Viewing:**

Allow users to view previous quotation details, previous policy records, remarks, claims history, and renewal transaction information before processing renewals.

- **Client Information Management:**

Allow encoding and viewing of client information, insured details, contact



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



information, and renewal transaction history related to insurance renewal processing.

- **CIF Link Validation:**

The system shall validate whether a CIF is linked to the selected renewal transaction.

- **CIF Creation:**

Allow LIBI personnel to create CIF records if no CIF is linked to the selected renewal transaction.

- **Renewal Turnaround Time Monitoring:**

Track renewal processing turnaround time from TAT Start until TAT Ended including approvals, revisions, verification, and billing preparation.

- **Insurance Company Renewal Policy Upload and Encoding:**

Allow insurance companies to upload renewal policy documents, encode policy details, add remarks, and submit renewal policy transactions directly into the system.

Supported File Types:

- PDF (.pdf)
- Microsoft Word (.doc, .docx)
- Microsoft Excel (.xls, .xlsx)
- JPEG Image (.jpg, .jpeg)
- PNG Image (.png)

- **Renewal Attachment Versioning:**

Track revisions and version history of uploaded renewal attachments and supporting documents.

- **Returned Request and Revision Management:**

Allow renewal requests, uploaded documents, and policy details to be returned for correction, revision, incomplete requirements, or resubmission with remarks, notifications, and revision tracking.

- **Renewal Record Creation:**

Automatically generate renewal transaction records and unique configurable transaction reference numbers upon successful request creation.



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- **Insurance Company Management:**
Maintain accredited insurance company records, accreditation validity, activation status, and renewal response performance.
- **Additional Document Request Management:**
Allow insurance companies and authorized users to request additional supporting documents and notify concerned users.
- **Marketing Head Renewal Approval:**
Allow Marketing Head users to review Request for Renewal transactions, approve or reject requests, return for revision, add remarks, and forward approved transactions to General Manager.
- **General Manager Renewal Approval:**
Allow General Manager users to review Request for Renewal transactions, approve or reject requests, return for revision, add remarks, and approve transactions for Insurance Company processing.
- **Loan Account Fully Paid Tagging:**
Allow authorized users to tag renewal transactions as Loan Account Fully Paid and automatically update transaction processing status.
- **Archive Transaction Management:**
Allow inactive or completed renewal transactions to be archived together with transaction history, attachments, and remarks.
- **Policy Details Encoding:**
Allow LIBI personnel to encode renewal policy information and tag renewal policy documents as received.
- **Team Leader Verification Routing:**
Allow processors to forward renewal policy documents and SOA transactions to assigned verifiers or Team Leaders for validation.
- **Verifier Selection:**
Allow processors to select verifiers within the assigned team.
- **Policy Accuracy Validation:**
Allow Team Leaders and Verifiers to review and validate renewal policy details and uploaded policy documents.



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- **Verification Revision Submission:**
Allow inaccurate renewal policy details or uploaded documents to be submitted for revision with remarks and correction instructions.
- **Verified Transaction Notification:**
Automatically notify assigned personnel once renewal transactions have been verified.
- **Renewal Verification Processing:**
Allow authorized users to verify renewal transactions and update transaction verification status.
- **For Billing Status Tagging:**
Automatically tag verified renewal transactions with "For Billing" status.
- **SOA Printing and Sales Invoice Generation:**
Allow generation, preview, download, and printing of SOA and Sales Invoice documents after successful verification.
- **E-SOA Sending to LBP Email:**
Allow the system to automatically send electronic SOA copies to Landbank email addresses.
- **Forward SOA and Policy Document:**
Allow authorized users to forward SOA and policy documents to concerned users or process owners.
- **Coverage / Policy / SOA Notification:**
Automatically notify Landbank personnel once Coverage, Policy, and SOA documents are available.
- **View or Download Coverage / Policy / SOA:**
Allow users to view, download, and print Coverage, Policy, and SOA documents.
- **Automatic Renewal Reminder Notification:**
Provide centralized automated reminder notifications for pending renewal transactions and expiring insurance policies.
- **The system shall support automated reminder notifications based on predefined templates and configured intervals including:**



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- 30-Day Reminder Notification
 - 60-Day Reminder Notification
 - 90-Day Reminder Notification
- **The system shall send reminders to:**
 - Landbank personnel with pending renewal confirmation
 - Clients with pending renewal approval or acknowledgment
 - LIBI personnel with pending review, validation, approval, or verification actions
 - Insurance companies with pending renewal policy submissions
 - Verifiers with pending validation actions
- **The system shall allow administrators to configure notification templates for:**
 - Renewal reminder notification
 - Pending approval notification
 - Verification reminder notification
 - Incomplete document notification
 - Returned request notification
 - Renewal policy upload reminder
 - Billing preparation notification
- **The system shall track reminder status such as Sent, Delivered, Failed, Pending, and Resent.**
- **Automatic Reminder Stop Functionality:**

Automatically stop sending renewal reminder notifications once renewal confirmation or renewal processing has been completed.



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



Feature 18: Insurance Claims Process - Handling incident reports, policy validation, and insurance settlement offers

Core Focus: Claims notification, Claim registration, Policy coverage validation, Required document review, Insurer coordination, Settlement offer handling, Approval, and Claims closure.

Functionality:

- **Landbank Client Claims Portal:**

Provide Landbank clients with secured access to submit insurance claims, upload claims files, monitor claims processing, receive notifications, review insurance offers, submit reconsideration requests, and view settlement updates.

Features:

- User login authentication
- Select type of transaction
- Upload Excel files for claims
- Upload supporting claim documents
- Submit claims request
- View claim transaction status
- View insurance offer
- Approve insurance offer
- Submit re-offer request
- Submit reconsideration letter
- View remarks and comments
- Receive denied claims notification
- Receive reconsidered claims notification
- Receive check ready notification
- Track claim processing history

- **LIBI Claims Processing Portal:**

Provide Claims Officers and Claims Staff with secured access to review claims, validate policies, process insurance coordination, monitor settlements, and manage claims processing lifecycle.

Features:

- Review claims transactions
- Review insurance policy coverage
- Review uploaded attachments



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Filter claims type
 - Filter new claims notification
 - Process claims validation
 - Submit claims for approval
 - Process insurance offer acceptance
 - Monitor settlement processing
 - Monitor denied claims
 - Monitor reconsidered claims
 - Tag received checks
 - Notify client regarding check release
 - View claims transaction history
- **Marketing Head Claims Approval Portal:**
Provide Marketing Head users with secured access to review, approve, reject, and return insurance claims transactions.

Features:

- Filter claims for approval
 - Select claims transaction
 - View claims request
 - Add approval remarks
 - Approve claims request
 - Reject claims request
 - Return claims for revision
 - Notify insurance company
 - Approval history tracking
- **Insurance Company Claims Portal:**
Provide insurance companies with secured access to review submitted claims, process settlement offers, upload claims offers, update claim status, and process reconsideration requests.

Features:

- View claims request
 - Review uploaded claim documents
 - Upload settlement offer
 - Upload claims processing documents
 - Add remarks and comments
 - Process settlement validation
 - Submit settlement offer
 - Deny insurance claims



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Process reconsideration request
- Notify claims staff regarding claims status
- Update claims processing status

- **Claims Transaction Creation:**

Allow Landbank clients and authorized users to create, edit, save draft, and submit insurance claims transactions.

Features:

- Create claims request
- Edit claims request
- Save as draft
- Submit claims request
- Auto-generate claims number
- Select claims type
- Encode incident details
- Encode claims details
- Encode policy details
- Add remarks and comments

- **Claims Policy Validation:**

Allow Claims Officers and authorized users to validate whether insurance policies are valid before processing claims requests.

Features:

- Validate active policy
- Validate insurance coverage
- Validate policy expiration
- Validate premium payment status
- Validate remittance status
- Validate policy eligibility

- **Claims Details Encoding:**

Allow authorized users to encode claims transaction details and insurance claims information.

Features:

- Encode claims information
- Encode client details
- Encode incident details
- Encode claims amount



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Encode policy details
- Encode insurance company details
- Encode remarks and comments

- **Insurance Company Claims Upload and Encoding:**

Allow insurance companies to upload settlement offers, claims processing documents, reconsideration responses, and encode claims processing details directly into the system.

Supported File Types:

- PDF (.pdf)
- Microsoft Word (.doc, .docx)
- Microsoft Excel (.xls, .xlsx)
- JPEG Image (.jpg, .jpeg)
- PNG Image (.png)

- **Claims Attachment Versioning:**

Track revisions and version history of uploaded claims attachments and supporting documents.

- **Returned Claims and Revision Management:**

Allow claims requests, uploaded documents, settlement offers, and claims details to be returned for correction, revision, incomplete requirements, or resubmission with remarks, notifications, and revision tracking.

- **Claims Record Creation:**

Automatically generate claims transaction records and unique configurable claims reference numbers upon successful claims request creation.

- **Claims Officer Claims Review:**

Allow Claims Officers to review submitted claims, validate insurance policy coverage, review uploaded attachments, and submit claims for approval.

- **Marketing Head Claims Approval:**

Allow Marketing Head users to review claims transactions, approve or reject claims requests, return claims for revision, add remarks, and notify insurance companies.

- **Claims Turnaround Time Monitoring:**

Track claims processing turnaround time from TAT Start until TAT Ended including approvals, revisions, verification, and settlement.



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- **Insurance Settlement Offer Management:**

Allow insurance companies to upload and submit claims settlement offers for client review and approval.

Features:

- Upload settlement offer
- Submit insurance offer
- Add settlement remarks
- Notify claims staff
- Notify Landbank client
- View offer approval status
- Track settlement processing

- **Claims Offer Acceptance Management:**

Allow Landbank clients to review and approve insurance settlement offers.

Features:

- View insurance settlement offer
- View remarks and comments
- Approve settlement offer
- Submit acceptance confirmation
- Notify claims officer
- Track acceptance history

- **Claims Reconsideration Management:**

Allow Landbank clients to request reconsideration for denied or unacceptable claims settlement offers.

Features:

- Submit reconsideration request
- Upload reconsideration letter
- Submit re-offer request
- View reconsideration status
- Notify insurance company
- Notify claims officer
- Track reconsideration history

- **Settlement Check Processing:**

Allow insurance companies and claims personnel to monitor and process settlement checks.



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



Features:

- Settlement check processing notification
- Settlement check monitoring
- Tag check as received
- Update check release status
- Notify client that check is ready
- Track settlement check history

- **Claims Notification and Communication Management:**

Provide centralized notification and communication management for approvals, revisions, settlement offers, reconsideration requests, denied claims, settlement check processing, and pending claims activities.

- **The system shall send notifications and reminders to:**

- Clients with pending claims submission
- Claims Officers with pending review actions
- Marketing Head with pending approvals
- Insurance companies with pending settlement processing
- Clients with settlement offer notifications
- Clients with denied claims notifications
- Clients with reconsidered claims notifications
- Clients with check ready notifications

- **The system shall allow administrators to configure notification templates for:**

- Claims approval notification
- Claims rejection notification
- Settlement offer notification
- Reconsideration notification
- Claims revision notification
- Settlement check notification
- Check ready notification

- **The system shall track notification status such as Sent, Delivered, Failed, Pending, and Resent.**



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



Feature 19: Salary Loan Batch Upload Process - A specific operational line of business for processing group loans and COCs.

Core Focus: Salary loan batch upload, File validation, Borrower and loan mapping, COC generation, Premium computation, Exception handling, and Posting to related modules.

Functionality:

- **Cashier Salary Loan Processing Portal:**

Provide Cashier personnel with secured access to generate salary loan Excel files, process batch uploads, download SOA batch files, upload batch files, and monitor Salary Loan Batch Upload transactions.

Features:

- Generate salary loan Excel file
- Download salary loan SOA Excel file
- Convert file to Excel
- Upload Excel batch files
- Select cashier transaction module
- Process salary loan batch upload
- View upload history
- Monitor pending uploads
- Redirect to dashboard after upload
- Receive SOA notifications

- **Marketing Officer Salary Loan Processing Portal:**

Provide LIBI Marketing Officers and Staff with secured access to process salary loan transactions, receive notifications, upload COC PDF files, review generated files, and monitor salary loan batch processing.

Features:

- View salary loan dashboard
- Filter new salary loan transactions
- Receive salary loan notifications
- View uploaded batch transactions
- Process salary loan transactions
- Upload generated COC PDF
- View or download salary loan COC files
- Monitor pending transactions
- Track upload processing history



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- **Insurance Company Salary Loan Portal:**

Provide Insurance Companies with secured access to receive salary loan notifications, download salary loan Excel files, process salary loan requests, upload Group COC documents, and notify LIBI Marketing personnel.

Features:

- View salary loan requests
- Download salary loan Excel file
- Process salary loan requests
- Upload Group COC documents
- Submit processed salary loan documents
- Notify LIBI Marketing Officer
- View salary loan processing history
- Receive salary loan processing notifications

- **Salary Loan Batch Upload Transaction Processing:**

Allow authorized users to create, upload, process, validate, and monitor Salary Loan Batch Upload transactions.

Features:

- Create batch upload transaction
- Upload salary loan batch file
- Select salary loan transaction
- Process uploaded salary loan file
- Save transaction draft
- Submit batch upload transaction
- Automatic dashboard redirection
- Validate uploaded file contents
- Generate transaction reference number

- **Salary Loan Excel File Generation:**

Allow the system to automatically generate salary loan Excel files based on salary loan transaction records and selected processing criteria.

Features:

- Generate Excel file for salary loan
- Auto-generate batch processing file
- Export salary loan transaction data
- Generate downloadable Excel format
- Batch file generation monitoring



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- File generation history tracking

- **Salary Loan SOA Processing:**

Allow the system to validate whether Salary Loan transactions have SOA and automatically redirect transactions to cashiering posting or processing workflow.

Features:

- SOA validation
- SOA transaction checking
- Automatic cashiering process routing
- SOA processing monitoring
- SOA notification handling
- Salary loan SOA tracking

- **COC PDF Generation:**

Allow the system to generate COC PDF documents for Salary Loan processing transactions.

Features:

- Generate COC PDF
- Download COC PDF
- View generated COC files
- Auto-generate COC document number
- PDF generation monitoring
- COC file history tracking

- **Group COC Upload Management:**

Allow Insurance Companies and authorized users to upload Group COC documents for Salary Loan processing.

Features:

- Upload Group COC
- Validate uploaded COC file
- Replace uploaded COC
- Track uploaded Group COC history
- Notify LIBI Marketing Officer after upload
- Monitor uploaded COC processing

- **Landbank / Client Salary Loan File Management:**

Allow authorized users to upload salary loan supporting files, transaction



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



attachments, Excel files, SOA files, and related Salary Loan processing documents.

- **LIBI Salary Loan File Upload Management:**

Allow LIBI Marketing personnel to upload generated COC PDFs, evaluation documents, approval attachments, and related Salary Loan processing documents.

- **Insurance Company Salary Loan File Upload Management:**

Allow Insurance Companies to upload Group COC files, processed Salary Loan documents, and related processing attachments directly into the system.

Supported File Types:

- PDF (.pdf)
- Microsoft Word (.doc, .docx)
- Microsoft Excel (.xls, .xlsx)
- CSV (.csv)
- JPEG Image (.jpg, .jpeg)
- PNG Image (.png)

- **Salary Loan Attachment Versioning:**

Track revisions and version history of uploaded Salary Loan attachments, Excel files, SOA files, and COC documents.

- **Returned Request and Revision Management:**

Allow Salary Loan batch upload requests, uploaded documents, and transaction details to be returned for correction, revision, incomplete requirements, or resubmission with remarks, notifications, and revision tracking.

- **Salary Loan Batch Record Creation:**

Automatically generate Salary Loan batch upload transaction records and unique configurable transaction reference numbers upon successful Salary Loan Batch Upload creation.

- **Salary Loan Batch Upload Validation:**

Allow authorized users to validate uploaded Salary Loan Excel files and processing transactions before final submission.

Features:

- Validate Excel file format



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Validate uploaded batch contents
 - Validate duplicate records
 - Validate required transaction fields
 - Validate uploaded Group COC
 - Validate SOA availability
- **Salary Loan Notification and Communication Management:**
Provide centralized notification and communication management for Salary Loan Batch Upload transactions, Excel generation, Group COC uploads, SOA processing, returned requests, and pending Salary Loan activities.
- **The system shall send notifications and reminders to:**
 - Cashiers with pending Salary Loan processing
 - Marketing personnel with pending uploads or validations
 - Insurance Companies with pending Group COC submissions
 - Users with returned or rejected Salary Loan uploads
 - Processors with pending SOA validations
- **The system shall allow administrators to configure notification templates for:**
 - Salary Loan upload notification
 - Excel file generation notification
 - Group COC upload notification
 - SOA processing notification
 - Returned request notification
 - Rejected upload notification
- **The system shall track notification status such as Sent, Delivered, Failed, Pending, and Resent.**



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



Feature 20: Other Batch Upload Process (EHL, Microinsurance, Agisenso, Other Landbank Loan Products)

Core Focus: Non-salary-loan batch upload for EHL, Microinsurance, AgriSenso, and Other Landbank loan products, With validation, Mapping, COC generation, and Posting support.

- **Batch File Format Validation:**
 - Supported file formats: Excel (.xls, .xlsx), CSV (.csv)
 - Column header validation
 - Mandatory field validation
 - Data type validation (numeric, date, text)
 - Duplicate record detection
 - Invalid data detection
 - Pre-upload error reporting
- **Batch Upload Processing:**
 - Upload batch file to the system
 - Preview batch records before confirmation
 - Automated mapping of batch fields to system database fields
 - Record status tagging (Valid, Invalid, Duplicate)
 - Automatic insertion of valid records into the system
 - Generation of unique primary keys for each batch record
 - Link batch records to client, loan, or insurance account
 - Maintain processing timestamp and uploaded by user
- **Batch Approval Workflow:**
 - Notify authorized approvers after batch upload
 - Multi-level approval based on product type
 - Approve, reject, or return batch for correction
 - Add approval remarks
 - Track approval history and audit trail
 - Automatic escalation for pending approvals
- **Error Handling and Exception Management:**
 - Generate error logs for rejected or invalid records
 - Provide download of invalid records for correction
 - Allow re-upload of corrected batch files
 - Track retry attempts and processing status



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- **Notification and Reminder Management:**
 - Notify users on successful batch upload
 - Notify approvers for pending approvals
 - Notify users for rejected batch records
 - Email/SMS integration for notifications
- **Batch Data Linking:**
 - Link uploaded batch records to corresponding system modules
 - EHL batch → Policy module
 - Microinsurance batch → Coverage module
 - Agisenso batch → Loan module
 - Other Landbank Loan Products → Loan/Collection module
 - Maintain foreign key relationships for traceability
- **Audit and Reporting:**
 - Batch upload summary report (Total records, valid, invalid, duplicates)
 - Batch processing status report
 - Batch approval report
 - Record-level audit trail with user and timestamp
 - Downloadable report in PDF/Excel format
- **Data Retention and Archiving:**
 - Archive processed batch files
 - Retain batch history for compliance and audit purposes
 - Configure retention period per product type
- **Data Security and Encryption:**
 - Ensure batch files are uploaded via secure connection
 - Encrypt sensitive data within batch files
 - Restrict unauthorized access to batch upload module
 - Maintain security logs for upload activity
- **Integration with System Modules:**
 - Auto-post valid batch records to Cashiering, Collection, Reconciliation, and General Ledger modules
 - Update client, loan, and insurance records in real-time
 - Maintain traceability across modules
- **Primary Key and Linking:**
 - Assign unique primary key for each uploaded batch record
 - Link batch record to client, insurance policy, or loan account



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Ensure foreign key integrity with master data
- Maintain end-to-end traceability from batch upload to financial posting



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



Feature 21: Automated Commission Splitting & Trust Fund Management

Core Focus: Gross premium allocation, Commission or brokerage fee computation, Trust fund segregation, Insurer remittance basis, SOA generation, and Accounting traceability.

Functionality:

- **Commission/Brokerage Fee Calculator:**

The system shall automatically split gross premium payments into the premium trust fund payable to the insurance company and the commission or brokerage revenue account retained by LIBI at the time of payment posting.

Features:

- Gross premium identification
- Commission rate setup
- Brokerage fee computation
- Premium trust fund allocation
- LIBI commission or revenue allocation
- Tax and withholding consideration
- Automatic accounting entry generation
- Posting to payable and revenue accounts
- Commission computation audit trail
- Exception handling for manual review

- **Insurer Statement of Account (SOA) Generation:**

The system shall generate bulk remittance reports and insurer Statements of Account showing the policies, clients, premiums, commissions, deductions, net remittance amounts, and batch references included in each remittance cycle.

Features:

- Insurance company SOA generation
- Bulk remittance report generation
- Policy-level remittance details
- Client and COC reference details
- Gross premium, commission, and net remittance breakdown
- Remittance batch numbering
- SOA export to PDF and Excel
- SOA approval workflow



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- SOA transmission tracking
- Remittance audit trail



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



Feature 22: Specific COA and Insurance Commission (IC) Reporting

Core Focus: Insurance Commission reporting templates, Chart of Accounts mapping, COA-compliant audit controls, tamper-evident accounting history, and regulatory report generation.

Functionality:

- **IC Annual Statement Generation:**

The system shall provide pre-configured reporting templates that map the Chart of Accounts and financial data to the Insurance Commission annual statement format and other required regulatory report layouts.

Features:

- Insurance Commission annual statement template
- Chart of Accounts to IC line-item mapping
- Regulatory report data validation
- Annual report generation
- Supporting schedule generation
- Report preview and review workflow
- Export to PDF and Excel
- Report version history
- IC reporting audit trail

- **COA Audit Trail Compliance:**

The system shall support Commission on Audit reporting and audit trail requirements by maintaining tamper-evident accounting records, complete posting histories, and compatibility considerations for government accounting reporting formats where applicable to LIBI.

Features:

- COA-compliant audit trail logging
- Tamper-evident GL entry history
- Hash-chain or equivalent integrity controls for posted entries
- Post-audit change prevention control
- Electronic report export support
- e-NGAS compatibility consideration, where applicable
- Accounting entry approval history
- Audit log retention and retrieval
- COA report generation support
- Regulatory compliance monitoring



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



Feature 23: Generation of Marketing Reports (e.g., List of Booking, etc.)

Core Focus: Marketing, Booking, Quotation, Policy, Renewal, Endorsement, and Product performance reports with filter, Export, Drill-down, and Scheduled generation capabilities.

Functionality:

- **Report Types:**
 - List of Bookings
 - Quotation Conversion Reports
 - Policy Coverage Reports
 - Renewal Reports
 - Endorsement Reports
 - Client Engagement Reports
 - Insurance Product Performance Reports
 - High-Risk Client Reports
 - Marketing KPIs and Analytics
- **Data Selection and Filtering:**
 - Filter reports by branch, department, or region
 - Filter by product type (e.g., Package, Non-Package)
 - Filter by date range
 - Filter by customer type (individual/corporate)
 - Filter by status (approved, pending, rejected)
 - Filter by risk rating
 - Filter by insurance company
- **Report Generation Options:**
 - Generate reports in real-time
 - Batch report generation
 - Scheduled report generation
 - Export reports to PDF, Excel, CSV
 - Print-ready report formatting
 - Summary and detailed views
 - Drill-down options from summary to transaction level
- **Dashboard Integration:**
 - Display marketing reports on dashboards
 - Visual charts and graphs (bar, pie, line)
 - KPI indicators (conversion rate, booking volume, renewal rate)



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Alerts for thresholds (e.g., low conversion rate, pending bookings)
- Role-based dashboards per user or department
- **Notifications and Reminders:**
 - Notify users when scheduled reports are generated
 - Email/SMS integration for report notifications
 - Pending report generation reminders
 - Approval request notifications for restricted reports
- **Primary Key and Data Linking:**
 - Link each report entry to primary transaction or master record (e.g., CIF, quotation, policy, renewal)
 - Maintain foreign key relationships for traceability
 - Ensure consistency across modules
 - Generate unique report IDs for tracking
- **Audit and Compliance:**
 - Maintain report generation logs
 - Record user generating report, timestamp, filters used
 - Historical report archive
 - Access control on sensitive data
 - Export audit logs for compliance review
- **Custom Report Builder:**
 - Allow users to create ad-hoc custom reports
 - Drag-and-drop field selection
 - Custom filtering
 - Grouping and sorting options
 - Save report templates for repeated use
 - Shareable report templates
- **Data Accuracy and Validation:**
 - Validate linked data before report generation
 - Highlight missing or incomplete records
 - Alert on inconsistent data
 - Ensure reports reflect real-time status



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



3: Cashiering & Collections

Feature 24: Advanced Accounting Controls and Financial Governance - Enhancing premium handling, trust fund monitoring, reconciliation, posting, and period controls.

Functionality:

- **Accounting Control Automation:**

The system shall strengthen accounting controls by automating premium allocation, commission recognition, trust fund monitoring, insurer remittance tracking, reconciliation matching, and General Ledger validation before posting.

Features:

- Premium trust fund monitoring
- Commission income recognition controls
- Insurer remittance tracking
- Automated bank reconciliation matching
- GL validation before posting
- Debit and credit balancing validation
- Subsidiary ledger validation
- Closed-period posting prevention
- Reversal and adjustment approval controls
- Financial exception dashboard
- Accounting control audit trail

- **Financial Governance Monitoring:**

The system shall provide governance monitoring over financial transactions, accounting periods, adjustments, remittances, disbursements, collections, and postings to reduce accounting risk and improve audit readiness.

Features:

- Unreconciled transaction monitoring
- Unposted voucher monitoring
- Aging of financial exceptions
- Adjustment approval monitoring
- Remittance status monitoring
- Posting failure monitoring
- Period close checklist
- Financial governance reports



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



Feature 25: Cashiering Issue of Acknowledgement Receipt Process - Processing payments, validating invoices, handling online payments, and issuing receipts.

Core Focus: Payment acceptance, Invoice validation, Online payment confirmation, Acknowledgement receipt issuance, Payment allocation, Cashier balancing, and Posting interface.

Functionality:

- **Cashiering Portal:**

Provide authorized cashiering personnel with secured access to process payments, issue acknowledgement receipts, validate invoices, compute CWTax, process online payments, and monitor cashiering transactions.

Features:

- Select payment transaction
- Search client records
- Select type of payment
- Select mode of payment
- Input payment amount
- Input invoice number
- Process invoice payment
- Compute CWTax
- Process online payment
- Print acknowledgement receipt
- View cashiering transaction history

- **Cashiering Transaction Processing:**

Allow cashiering personnel to process payment transactions and issue acknowledgement receipts.

Features:

- Create cashiering transaction
- Select payment type
- Select mode of payment
- Search client transaction
- Input payment details
- Save transaction draft
- Submit payment transaction
- Validate invoice payment
- Generate acknowledgement receipt



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- **Client Search and Validation:**

Allow users to search and validate client records before processing payment transactions.

Features:

- Search by client name
- Search by invoice number
- Search by policy number
- Search by transaction number
- View client payment information
- View outstanding balance
- Validate active transaction

- **Invoice Validation and Processing:**

Allow the system to validate invoice information before payment processing.

Features:

- Validate invoice number
- Retrieve invoice details
- Retrieve invoice balance
- Compute invoice payment
- Validate payment amount
- Prevent duplicate paymentValidate outstanding balance

- **Mode of Payment Management:**

Allow cashiering personnel to select and process different payment methods.

Features:

- Cash payment
- Check payment
- Online payment
- Bank transfer
- Manager's check
- E-wallet payment
- QR payment
- Credit card payment
- Debit card payment
- Multiple payment mode support
- Payment reference encoding



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- **Online Payment Processing:**

Allow clients and authorized users to process online payments through integrated electronic payment channels and automatically generate acknowledgement receipts after successful payment transactions.

Features:

- Online payment gateway integration
- Real-time payment validation
- Automatic payment posting
- Automatic acknowledgement receipt generation
- Online payment reference generation
- Payment status synchronization
- Failed payment handling
- Payment retry functionality
- Online payment confirmation notification
- Electronic payment receipt generation
- Payment transaction logging
- Secure payment session handling

- **Online Payment Channel Management:**

Allow the system to support multiple online payment channels and electronic payment providers.

Features:

- Bank transfer integration
- Online banking payment
- E-wallet payment support
- QR payment support
- Credit card payment support
- Debit card payment support
- Payment provider maintenance
- Payment channel activation/deactivation
- Payment channel configuration
- Payment transaction monitoring

- **Online Payment Validation and Verification:**

Allow the system to validate and verify successful online payment transactions before generating acknowledgement receipts.

Features:

- Real-time payment verification



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Duplicate payment validation
 - Payment callback validation
 - Payment reconciliation
 - Payment amount validation
 - Invoice matching validation
 - Automatic payment confirmation
 - Failed payment notification
 - Pending payment monitoring
- **Online Payment Notification Management:**
Automatically notify clients and cashiering personnel regarding online payment transaction status.

Features:

- Successful payment notification
 - Failed payment notification
 - Pending payment notification
 - Payment confirmation email
 - Payment confirmation SMS
 - Electronic receipt notification
 - Payment acknowledgment notification
 - Online payment reminder notification
- **Payment Amount Encoding:**
Allow cashiering personnel to encode payment details and amounts for acknowledgement receipt processing.

Features:

- Encode payment amount
 - Encode payment reference number
 - Encode payment remarks
 - Encode payment date
 - Encode depositor details
 - Encode bank details
- **CWTax Validation and Computation:**
Allow the system to validate and compute Creditable Withholding Tax (CWTax) based on configured formulas and transaction rules.

Features:

- CWTax validation



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- CWTax checkbox selection
 - Automatic CWTax computation
 - Formula-based CWTax calculation
 - CWTax deduction computation
 - Display computed CWTax amount
 - Verify CWTax before processing
- **Automatic Invoice Computation:**
Automatically compute invoice payment amounts, balances, deductions, and payable totals during cashiering processing.

Features:

- Automatic balance computation
 - Invoice deduction computation
 - Outstanding balance update
 - Payment allocation computation
 - Tax deduction computation
 - Net payment computation
- **Acknowledgement Receipt Generation:**
Allow the system to automatically generate acknowledgement receipts after successful payment validation and processing.

Features:

- Generate acknowledgement receipt number
 - Auto-generate receipt transaction reference
 - Generate printable receipt format
 - Generate electronic receipt copy
 - Include payment details in receipt
 - Include CWTax details in receipt
 - Include invoice details in receipt
- **Automatic Receipt Printing:**
Allow automatic printing of acknowledgement receipts after successful cashiering transaction processing.

Features:

- Automatic receipt printing
 - Printable receipt preview
 - Re-print acknowledgement receipt
 - Download acknowledgement receipt



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Electronic receipt generation
- PDF receipt generation

- **Acknowledgement Receipt Without CWTax:**

Allow the system to process and generate acknowledgement receipts without CWTax deductions when CWTax is not applicable.

Features:

- Process payment without CWTax
- Automatic receipt generation without CWTax
- Skip CWTax computation
- Validate non-CWTax transaction

- **Cashiering Record Creation:**

Automatically generate cashiering transaction records and unique configurable acknowledgement receipt reference numbers upon successful transaction processing.

- **Payment Verification and Validation:**

Allow authorized users to validate payment details and transaction accuracy before acknowledgement receipt generation.

Features:

- Verify payment amount
- Verify invoice balance
- Verify payment reference
- Verify CWTax deduction
- Verify online payment transaction
- Validate duplicate payment

- **Voiding and Cancellation Management:**

Allow authorized users to void acknowledgement receipts and cancel cashiering transactions with mandatory remarks and approval validation.

Features:

- Void acknowledgement receipt
- Cancel payment transaction
- Add void remarks
- Add cancellation remarks
- Track void history
- Approval for void transaction



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- **Rejection, Change Request, and Revision Management:**

Allow authorized users to reject, revise, return, update, and re-process cashiering transactions.

Features:

- Reject cashiering transaction
- Add rejection remarks
- Rejection reason tagging
- Request transaction correction
- Upload revised supporting files
- Add revision remarks
- Re-process cashiering transaction
- Multiple revision cycle support
- Revision history tracking

- **The system shall send notifications and reminders to:**

- Cashiering personnel with pending payment processing
- Accounting personnel with pending validations
- Clients with successful payment confirmation
- Users with rejected or returned transactions
- Supervisors with pending approvals or void requests
- Clients with failed online payments

- **The system shall allow administrators to configure notification templates for:**

- Payment confirmation notification
- Receipt generation notification
- Rejected transaction notification
- Void transaction notification
- Pending payment reminder
- Invoice validation notification
- Online payment confirmation notification

- **The system shall track notification status such as Sent, Delivered, Failed, Pending, and Resent.**

- **Online Payment Audit Trail:**

Maintain complete audit history for online payment transactions.

Features:



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Payment transaction logs
- Payment gateway logs
- User payment activity logs
- Payment verification logs
- Failed payment logs
- Payment retry logs
- Receipt generation logs
- Payment reconciliation logs



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



Feature 26: Collection Process - Monitoring unpaid accounts, sending follow-ups, and generating demand letters

Core Focus: Receivable monitoring, Collection follow-up, Aging analysis, Payment commitment tracking, Demand letter generation, Escalation, and Collection status updates.

Functionality:

- The system shall provide secure login authentication using username and password validation for authorized users involved in the collection process.
- The system shall restrict module access, viewing permissions, collection processing rights, approval rights, follow-up rights, communication rights, editing rights, and transaction processing based on assigned user roles and authorization levels.
- Provide role-based dashboards displaying pending collections, overdue collections, collection approvals, demand letters, follow-up notifications, paid accounts, unpaid accounts, transaction summaries, and KPI monitoring.
- **Collection Team Processing Portal:**
Provide Collection Team personnel with secured access to process collections, send follow-up notifications, send demand letters, monitor client payment status, and track collection activities.

Features:

- Select Collection Module
- Filter collections from and to date
- View collection dashboard
- Search overdue accounts
- Select client for follow-up
- Send collection email
- Send text message notification
- Send follow-up letter
- Send demand letter
- Submit collection for approval
- View collection transaction history
- Track follow-up attempts



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- **Collection Supervisor Approval Portal:**

Provide Collection Supervisors with secured access to review collection requests, approve or reject collection actions, review follow-up activities, and monitor collection processing.

Features:

- Filter collections for approval
- Review collection requests
- Approve collection request
- Reject collection request
- Add approval remarks
- View follow-up history
- View demand letter history
- View collection transaction history
- Monitor pending approvals

- **Collection Transaction Processing:**

Allow authorized users to create, process, review, monitor, and update collection transactions.

Features:

- Create collection transaction
- Select collection account
- Search client records
- Select overdue account
- Save collection transaction draft
- Submit collection transaction
- Update collection status
- Monitor collection activity
- Generate transaction reference number

- **Collection Client Management:**

Allow Collection Team personnel to search, review, and monitor client collection accounts and overdue balances.

Features:

- Search client account
- Search overdue balance
- View payment history
- View collection history
- View outstanding balance



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- View due dates
- View client contact details
- View previous collection activities

- **Collection Follow-Up Management:**

Allow Collection Team personnel to send collection follow-ups to clients with overdue balances.

Features:

- Select client for follow-up
- Send collection email
- Send SMS/text message
- Send follow-up reminder
- Send automated follow-up notification
- Monitor follow-up status
- Track follow-up attempts
- Follow-up history tracking

- **Automatic Follow-Up Monitoring:**

Automatically track follow-up attempts and determine escalation processing requirements.

Features:

- Monitor first follow-up
- Monitor second follow-up
- Monitor third follow-up
- Validate if follow-up reached 3 attempts
- Trigger demand letter process after 3 follow-ups
- Follow-up escalation tracking

- **Demand Letter Management:**

Allow Collection Team personnel to generate and send demand letters to clients with unpaid accounts after follow-up attempts.

Features:

- Generate demand letter
- Send demand letter through email
- Download demand letter
- Print demand letter
- Track demand letter history
- Add collection remarks



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Monitor unpaid accounts

- **Collection Approval Workflow:**

Support configurable approval workflow for collection processing and collection escalation activities.

Features:

- Submit collection for approval
 - Collection Supervisor approval
 - Approval remarks and comments
 - Approval notification alerts
 - Return for revision functionality
 - Approval history tracking
 - Approval audit trail
- Allow Collection Supervisors to reject collection requests with mandatory remarks and rejection reasons before returning the transaction to the processor.

Features:

- Reject collection request
 - Add rejection remarks
 - Rejection reason tagging
 - Return rejected request
 - Re-submit collection request
 - Track rejection history
- **Collection Change Request and Revision Management:**
Allow authorized users to request changes or corrections to collection transactions and follow-up activities.

Features:

- Request transaction changes
 - Update collection details
 - Add revision remarks
 - Track requested changes
 - View revision history
 - Re-submit revised collection request
- Track collection statuses including:
 - New Collection Account



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Pending Follow-Up
 - First Follow-Up Sent
 - Second Follow-Up Sent
 - Third Follow-Up Sent
 - Demand Letter Sent
 - Awaiting Approval
 - Returned for Revision
 - Rejected Collection
 - Paid Account
 - Unpaid Account
 - Completed Collection
- **Paid and Unpaid Account Monitoring:**

Allow the system to monitor whether collection accounts are paid or unpaid and automatically update collection transaction status.

Features:

 - Validate payment status
 - Monitor unpaid accounts
 - Monitor paid accounts
 - Automatic paid status update
 - Automatic unpaid status update
 - Collection closure validation
- **Collection Email and SMS Notification Management:**

Allow Collection Team personnel to send collection communications through email and SMS notifications.

Features:

 - Send collection email
 - Send collection SMS/text message
 - Send follow-up reminder
 - Send demand letter notification
 - Send payment reminder
 - Notification delivery tracking
 - Failed notification monitoring
- **Provide centralized notification and communication management for collection processing, follow-ups, approvals, unpaid accounts, and demand letter activities.**



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- **The system shall send notifications and reminders to:**
 - Clients with overdue balances
 - Clients with pending payments
 - Clients requiring follow-up actions
 - Collection Team personnel with pending collection activities
 - Collection Supervisors with pending approvals
 - Users with rejected or returned collection requests
- **The system shall allow administrators to configure notification templates for:**
 - Collection reminder notification
 - Follow-up notification
 - Demand letter notification
 - Collection approval notification
 - Rejected collection notification
 - Payment confirmation notification
- **The system shall track notification status such as Sent, Delivered, Failed, Pending, and Resent.**
- **Allow searching and filtering of collection records based on:**
 - Client name
 - Policy number
 - Collection number
 - Outstanding balance
 - Collection status
 - Follow-up status
 - Approval status
 - Payment status
 - Date range
 - Assigned collection personnel
- **Maintain complete audit history including user activities, follow-up actions, demand letter generation, approvals, revisions, payment updates, communication logs, and status changes.**
- **Generate collection operational and management reports including:**
 - Pending Collection Reports
 - Follow-Up Reports
 - Demand Letter Reports
 - Paid Accounts Reports



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Unpaid Accounts Reports
 - Rejected Collection Reports
 - Collection Completion Reports
 - Turnaround Time Monitoring Reports
- **Display collection process KPI metrics including:**
 - Pending Collections
 - Paid Accounts
 - Unpaid Accounts
 - Follow-Up Transactions
 - Demand Letters Sent
 - Rejected Collections
 - Average Collection Turnaround Time
 - Collection Completion Rate
 - Payment Recovery Rate
- Allow authorized users to create customizable collection reports and export records into PDF, Excel, and CSV formats.
- Allow users to access collection processing features through desktop, tablet, and mobile devices.
- Provide session monitoring, automatic timeout, data encryption, login monitoring, communication security validation, and optional two-factor authentication for sensitive collection approvals and payment-related activities.
- Provide collection transaction monitoring, automated backup, disaster recovery, archive management, and communication recovery functionality.
- Track compliance with collection procedures, company collection policies, communication standards, overdue account handling policies, and audit requirements.
- Provide administrator functionality for collection user management, workflow configuration, notification setup, template maintenance, follow-up configuration, demand letter configuration, approval hierarchy configuration, and system parameter configuration.



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



4: Accounting Adjustments & Disbursements

Feature 27: Payment Reconciliation Process - Applying payments against outstanding invoices and computing taxes

Core Focus: Bank and payment matching, Invoice application, Reconciliation exception handling, CWTax computation, Variance resolution, and Preparation for accounting posting.

Functionality:

- **Accounting Staff Reconciliation Portal:**

Provide Accounting Staff with secured access to process payment reconciliation transactions, search invoices, apply payments, compute CWTax, and monitor reconciliation activities.

Features:

- Select Payment Reconciliation Module
- Filter outstanding due for reconciliation
- Search client name
- Search billing number
- Select invoice for reconciliation
- Add new reconciliation transaction
- Encode payment details
- Apply payment
- Compute CWTax
- Save reconciliation transaction
- Complete reconciliation transaction
- Monitor reconciliation history

- **Payment Reconciliation Transaction Processing:**

Allow authorized users to create, process, review, validate, and complete payment reconciliation transactions.

Features:

- Create reconciliation transaction
- Edit reconciliation transaction
- Save reconciliation draft
- Submit reconciliation transaction
- Generate reconciliation transaction number
- Validate payment details
- Validate invoice information



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Process reconciliation transaction
- Complete reconciliation transaction

- **Outstanding Invoice Monitoring:**

Allow Accounting Staff to monitor and filter all outstanding invoices due for reconciliation.

Features:

- Filter invoices by due date
- Filter invoices by client
- Filter invoices by billing number
- View outstanding balances
- View invoice aging
- View payment history
- View reconciliation status
- Monitor unpaid invoices

- **Invoice Search and Selection:**

Allow users to search and select invoices for reconciliation processing.

Features:

- Search by client name
- Search by billing number
- Search by invoice number
- Search by policy number
- Select invoice from outstanding list
- View invoice details
- View invoice balances
- Validate selected invoice

- **Reconciliation Modal Management:**

Allow the system to display reconciliation transaction details through reconciliation modal processing.

Features:

- Display reconciliation modal
- Display invoice details
- Display outstanding balances
- Display applied payments
- Display reconciliation history
- Add new reconciliation row



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- View transaction summary

- **Payment Encoding and Application:**

Allow Accounting Staff to encode payment details and apply payments against outstanding invoices

Features:

- Encode payment amount
- Encode payment reference number
- Encode payment remarks
- Apply payment to invoice
- Apply partial payment
- Apply full payment
- Allocate payment balance
- Update outstanding balance

- **CWTax Validation and Computation:**

Allow the system to validate and compute Creditable Withholding Tax (CWTax) during reconciliation processing.

Features:

- Validate CWTax applicability
- Detect client with CWTax
- Automatic CWTax computation
- Compute tax deductions
- Apply CWTax deductions
- Display computed CWTax amount
- Validate CWTax before posting

- **Automatic Reconciliation Computation:**

Automatically compute invoice balances, applied payments, deductions, and reconciliation totals during payment reconciliation processing.

Features:

- Automatic balance computation
- Outstanding balance update
- Payment allocation computation
- Deduction computation
- Net payment computation
- Reconciliation amount validation
- Automatic reconciliation total update



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- **Invoice Row Management:**

Allow Accounting Staff to add multiple invoice rows and reconcile multiple invoices within a single reconciliation transaction.

Features:

- Add new invoice row
- Edit invoice row
- Remove invoice row
- Apply payment per row
- Validate multiple invoice entries
- Monitor invoice row balances

- **Reconciliation Record Creation:**

Automatically generate reconciliation transaction records and unique configurable reconciliation reference numbers upon successful reconciliation transaction processing.

- **Transaction Save and Completion Management:**

Allow Accounting Staff to save reconciliation transactions and complete payment reconciliation processing.

Features:

- Save reconciliation transaction
- Complete reconciliation transaction
- Validate transaction completeness
- Display successful transaction message
- Redirect to reconciliation modal
- Reflect generated transaction number

- **Posting and Completion Processing:**

Allow authorized users to post completed reconciliation transactions into accounting records and finalize reconciliation processing.

Features:

- Post reconciliation transaction
- Complete posting process
- Validate posting status
- Update accounting records
- Update invoice balances
- Reflect reconciliation in ledger



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- **Payment Validation and Verification:**

Allow authorized users to validate payment details and reconciliation transaction accuracy before posting reconciliation transactions.

Features:

- Verify payment amount
- Verify invoice balance
- Verify payment allocation
- Verify CWTax deduction
- Verify outstanding balance
- Validate duplicate payment
- Validate reconciliation totals

- **Rejection, Change Request, and Revision Management:**

Allow authorized users to reject, revise, return, update, and re-process payment reconciliation transactions.

Features:

- Reject reconciliation transaction
- Add rejection remarks
- Rejection reason tagging
- Request reconciliation correction
- Add revision remarks
- Re-process reconciliation transaction
- Multiple revision cycle support
- Revision history tracking

- **The system shall send notifications and reminders to:**

- Accounting Staff with pending reconciliations
- Supervisors with pending approvals or validations
- Users with rejected or returned reconciliation transactions
- Accounting personnel with pending posting activities
- Users with incomplete reconciliation transactions

- **The system shall allow administrators to configure notification templates for:**

- Reconciliation completion notification
- Posting notification
- Rejected reconciliation notification
- Returned transaction notification



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Pending reconciliation reminder
 - CWTax validation notification
- **The system shall track notification status such as Sent, Delivered, Failed, Pending, and Resent.**



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



Feature 28: Payment Adjustment Process - Handling invoice adjustments, deductions, and journal voucher generation.

Core Focus: Invoice adjustment request, Adjustment type selection, Account and SL validation, Balancing entry preparation, Approval, Journal voucher generation, and Posting completion.

Functionality:

- **Accounting Staff Payment Adjustment Portal:**

Provide Accounting Staff with secured access to process payment adjustments, search invoices, apply payment adjustments, select chart of accounts, encode adjustment amounts, and monitor payment adjustment transactions.

Features:

- Select Payment Adjustment Module
- Search invoice for adjustment
- Input invoice number
- Search client records
- Select type of payment adjustment
- Apply payment adjustment
- Add adjustment remarks
- Save payment adjustment record
- Submit payment adjustment for approval
- Generate transaction number
- Monitor adjustment transaction history

- **Financial Specialist Approval Portal:**

Provide Financial Specialist II users with secured access to review, approve, revise, reject, and generate vouchers for payment adjustment transactions.

Features:

- Review payment adjustment transaction
- Approve payment adjustment
- Reject payment adjustment
- Submit transaction for revision
- Add approval remarks
- Generate journal voucher
- Monitor pending approvals
- View adjustment history



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- **Payment Adjustment Transaction Processing:**

Allow authorized users to create, process, review, validate, and complete payment adjustment transactions.

Features:

- Create payment adjustment transaction
- Edit payment adjustment transaction
- Save adjustment draft
- Submit payment adjustment transaction
- Generate payment adjustment number
- Validate invoice details
- Process payment adjustment
- Complete adjustment transaction

- **Invoice Search and Validation:**

Allow Accounting Staff to search and validate invoice transactions before payment adjustment processing.

Features:

- Search by invoice number
- Search by client name
- Search by billing number
- Search by policy number
- View invoice details
- View outstanding balances
- Validate selected invoice
- Retrieve invoice transaction details

- **Automatic Invoice Information Retrieval:**

Automatically retrieve invoice information and populate invoice details once the invoice is successfully searched.

Features:

- Auto-fill invoice details
- Retrieve outstanding balance
- Retrieve client information
- Retrieve invoice amount
- Retrieve invoice status
- Retrieve billing details
- Display payment information



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- **Type of Payment Adjustment Management:**

Allow Accounting Staff to select and process different payment adjustment transaction types.

Features:

- Select adjustment type
- Display adjustment type list
- Validate adjustment type
- Adjustment category monitoring
- Adjustment type configuration
- Automatic adjustment tagging

- **Payment Adjustment Amount Encoding:**

Allow Accounting Staff to encode adjustment amounts and payment deduction details for payment adjustment processing.

Features:

- Encode adjustment amount
- Encode deduction amount
- Automatic adjustment amount retrieval
- Validate adjustment totals
- Encode adjustment remarks
- Encode adjustment reference details

- **Payment Application Processing:**

Allow authorized users to apply payment adjustments against invoices and outstanding balances.

Features:

- Apply payment adjustment
- Apply invoice deduction
- Allocate adjustment amount
- Validate payment adjustment
- Update outstanding balance
- Monitor applied adjustment

- **Payment Application Screen Management:**

Allow the system to display payment application transaction details and invoice adjustment processing screens.



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



Features:

- Display payment application screen
- Display invoice details
- Display applied adjustment
- Display outstanding balances
- Display adjustment totals
- View transaction summary

- **Accounts for Other Payments Management:**

Allow authorized users to process accounts for other payment adjustments and balancing entries.

Features:

- Open Accounts for Other Payments screen
- Add new adjustment row
- Encode account details
- Process balancing entries
- Save account adjustment
- Monitor adjustment records

- **Chart of Accounts Lookup Management:**

Allow Accounting Staff to search and select Chart of Accounts using LOV (List of Values) functionality.

Features:

- Open Chart of Accounts LOV
- Search account description
- Search account code
- Select chart of account
- Display selected account
- Validate account code
- Monitor account selection history

- **SL Code Validation and Lookup:**

Allow the system to validate whether the selected Chart of Account requires an SL Code and automatically display LOV for SL selection.

Features:

- Validate SL Code requirement
- Display SL LOV
- Search SL Code



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Select SL Code
- Validate selected SL Code
- Display encoded SL Code
- Monitor SL usage history

- **Automatic Account Validation:**

Automatically validate selected Chart of Accounts and SL Codes before processing payment adjustment transactions.

Features:

- Validate account existence
- Validate account status
- Validate SL code mapping
- Validate adjustment account usage
- Validate balancing entries
- Prevent invalid account posting

- **Balancing Entry Management:**

Allow Accounting Staff to encode balancing entries and adjustment accounts to ensure invoice balancing before posting transactions.

Features:

- Encode balancing amount
- Add balancing account
- Validate balancing totals
- Compute adjustment balance
- Monitor balancing status
- Validate adjustment completeness

- **Payment Adjustment Record Creation:**

Automatically generate payment adjustment transaction records and unique configurable payment adjustment reference numbers upon successful payment adjustment transaction processing.

- **Payment Adjustment Validation:**

Allow authorized users to validate payment adjustment transactions before final approval and posting.

Features:

- Validate invoice adjustment
- Validate adjustment totals



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Validate balancing entries
 - Validate Chart of Accounts
 - Validate SL Code
 - Validate adjustment amounts
 - Prevent duplicate adjustment posting
 - Reject payment adjustment transaction
 - Add rejection remarks
 - Rejection reason tagging
 - Return rejected adjustment
 - Re-submit adjustment transaction
 - Track rejection history
 - Submit for revision
 - Add revision remarks
 - Update payment adjustment details
 - Upload revised supporting files
 - Re-submit adjustment transaction
 - Multiple revision cycle support
 - Revision history tracking
- **Journal Voucher Generation:**
Allow Financial Specialist II users to generate Journal Vouchers after successful approval of payment adjustment transactions.

Features:

- Generate journal voucher
 - Auto-generate voucher number
 - Generate accounting entries
 - Validate voucher balances
 - Download journal voucher
 - Print journal voucher
 - Monitor voucher generation history
- **Posting and Completion Processing:**
Allow authorized users to post completed payment adjustment transactions into accounting records and finalize adjustment processing.

Features:

- Post payment adjustment transaction
- Complete posting process
- Validate posting status
- Update accounting records



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Reflect payment adjustment in ledger
 - Monitor posted adjustments
- **The system shall send notifications and reminders to:**
 - Accounting Staff with pending payment adjustments
 - Financial Specialist II users with pending approvals
 - Users with returned or rejected payment adjustments
 - Accounting personnel with pending voucher generation
 - Users with pending posting activities
- **The system shall allow administrators to configure notification templates for:**
 - Payment adjustment approval notification
 - Revision notification
 - Journal voucher generation notification
 - Rejected adjustment notification
 - Posting completion notification
 - Pending adjustment reminder
- **The system shall track notification status such as Sent, Delivered, Failed, Pending, and Resent.**



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



Feature 29: Disbursement Process - (Refund, Remittance, Authority to Debit, and Collection) - Processing refunds, remittances to insurance companies, authority to debit, and voucher generation

Core Focus: Refund, Remittance, Authority-to-debit, and Collection disbursement requests, Payee validation, Voucher generation, Funding verification, Approval, and Release monitoring.

Functionality:

- **Accounting Staff Disbursement Portal:**

Provide Accounting Staff with secured access to process disbursement transactions, encode disbursement details, select clients, manage disbursement records, process authority to debit transactions, and monitor disbursement processing.

Features:

- Select Disbursement Module
- Select disbursement transaction type
- Select client or payee
- Search client records
- Input disbursement details
- Select mode of payment
- Add remarks and comments
- Save disbursement transaction
- Submit disbursement transaction
- View transaction history
- Monitor pending disbursements

- **Accounting Head Approval Portal:**

Provide Accounting Head users with secured access to review, approve, reject, revise, verify, and print disbursement transactions.

Features:

- Review disbursement transactions
- Verify disbursement records
- Approve disbursement transactions
- Reject disbursement transactions
- Submit disbursement for revision
- View disbursement voucher preview
- Print approved disbursement
- Monitor pending approvals



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- View approval history

- **Disbursement Transaction Processing:**

Allow authorized users to create, process, review, validate, approve, and complete disbursement transactions.

Features:

- Create disbursement transaction
- Edit disbursement transaction
- Save disbursement draft
- Submit disbursement transaction
- Generate disbursement transaction number
- Validate transaction details
- Process disbursement transaction
- Complete disbursement processing

- **Disbursement Transaction Type Management:**

Allow users to process different disbursement transaction types within a single disbursement module.

Supported Disbursement Types:

- Refund Disbursement
- Remittance Disbursement
- Authority to Debit Disbursement
- Collection Disbursement

- **Client and Payee Management:**

Allow Accounting Staff to search, select, and validate clients or payees before processing disbursement transactions.

Features:

- Search client records
- Search payee records
- Select payee
- Validate client information
- Validate payee information
- Retrieve transaction details
- Display client information
- Display payee information

- **Disbursement Details Encoding:**



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



Allow Accounting Staff to encode disbursement transaction details and payment information.

Features:

- Encode disbursement details
- Encode payment information
- Encode transaction remarks
- Encode reference details
- Encode transaction description
- Encode disbursement amount
- Encode payment references

- **Mode of Payment Management:**

Allow Accounting Staff to select and process different disbursement payment methods.

Features:

- Cash disbursement
- Check disbursement
- Bank transfer disbursement
- Online payment disbursement
- Authority to Debit payment
- Multiple payment mode support
- Payment reference encoding

- **Authority to Debit Processing:**

Allow Accounting Staff to process Authority to Debit disbursement transactions including Chart of Accounts selection and account balancing.

Features:

- Add disbursement row
- Open Chart of Accounts LOV
- Select Chart of Accounts
- Search account description
- Search account code
- Select account type
- Input adjustment amount
- Validate account balances
- Validate Authority to Debit entries
- Monitor Authority to Debit processing



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- **Chart of Accounts and LOV Management:**

Allow authorized users to search and select Chart of Accounts through LOV (List of Values) functionality.

Features:

- Open LOV screen
- Search Chart of Accounts
- Select account code
- Select account description
- Validate selected account
- Monitor account selection history
- Validate account status

- **Automatic Printout Preview:**

Allow the system to automatically generate printout previews before final approval and printing of disbursement vouchers.

Features:

- Generate printout preview
- Display disbursement voucher preview
- Preview printable format
- Validate printout contents
- Display payment details
- Display approval information

- **Disbursement Voucher Generation:**

Allow the system to automatically generate Disbursement Vouchers after successful approval of disbursement transactions.

Features:

- Generate disbursement voucher
- Auto-generate voucher number
- Generate printable voucher format
- Generate electronic voucher cop
- Download disbursement voucher
- Print disbursement voucher
- Monitor voucher generation history

- **Approval and Certification Management:**

Allow authorized users to assign and validate approval and certification authority before final disbursement approval.



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



Features:

- Select Approved By
- Select Certified By
- Select Authorized By
- Validate approvers
- Validate authorization hierarchy
- Monitor approval assignment history

- **Disbursement Verification Processing:**

Allow Accounting Head users to verify and validate disbursement transactions before approval and posting.

Features:

- Verify disbursement transaction
- Validate transaction details
- Validate payment information
- Validate disbursement amount
- Verify approval routing
- Verify supporting documents

- **Disbursement Approval Workflow:**

Support configurable sequential approval workflows for disbursement transactions.

Features:

- Submit disbursement for approval
- Accounting Head approval
- Approval remarks and comments
- Approval notification alerts
- Return for revision functionality
- Approval history tracking
- Approval audit trail
- Reject disbursement transaction
- Add rejection remarks
- Rejection reason tagging
- Return rejected disbursement
- Re-submit disbursement transaction
- Track rejection history
- Submit for revision
- Add revision remarks



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Update disbursement details
- Upload revised supporting files
- Re-submit disbursement transaction
- Multiple revision cycle support
- Revision history tracking

- **Disbursement Printout Processing:**

Allow authorized users to print approved disbursement vouchers and disbursement records.

Features:

- Print approved disbursement
- Re-print disbursement voucher
- Download printable copy
- Generate PDF printout
- Monitor print history
- Validate print authorization

- **Disbursement Record Creation:**

Automatically generate disbursement transaction records and unique configurable disbursement reference numbers upon successful transaction processing.

- **Disbursement Validation:**

Allow authorized users to validate disbursement transactions before final approval and posting.

Features:

- Validate transaction details
- Validate payment information
- Validate client information
- Validate payee information
- Validate account balances
- Validate approval hierarchy
- Prevent duplicate disbursement posting

- **Posting and Completion Processing:**

Allow authorized users to post completed disbursement transactions into accounting records and finalize disbursement processing.

Features:



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Post disbursement transaction
 - Complete posting process
 - Validate posting status
 - Update accounting records
 - Reflect disbursement in ledger
 - Monitor posted transactions
- **The system shall send notifications and reminders to:**
 - Accounting Staff with pending disbursement processing
 - Accounting Head users with pending approvals
 - Users with returned or rejected disbursement transactions
 - Accounting personnel with pending voucher generation
 - Users with pending posting activities
- **The system shall allow administrators to configure notification templates for:**
 - Disbursement approval notification
 - Revision notification
 - Voucher generation notification
 - Rejected disbursement notification
 - Posting completion notification
 - Pending disbursement reminder
- **The system shall track notification status such as Sent, Delivered, Failed, Pending, and Resent.**



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



5: Ledger Posting & Financial Reports

Feature 30: Enterprise Analytics, KPI Dashboards, and Decision Support - Providing operational, financial, compliance, and executive visibility across the system.

Functionality:

- **Enterprise Dashboard Management:**

The system shall provide configurable dashboards and analytics views for executives, managers, processors, approvers, compliance officers, accounting users, claims users, marketing users, and system administrators.

Features:

- Executive dashboard
- Operational dashboard
- Financial dashboard
- Compliance dashboard
- Claims dashboard
- Collection aging dashboard
- Renewal pipeline dashboard
- Premium volume dashboard
- Commission income dashboard
- Insurer performance dashboard
- Branch and user productivity dashboard
- Dashboard export functionality

- **KPI and Decision Support Analytics:**

The system shall calculate and display key performance indicators, trends, aging, bottlenecks, turnaround time, workload, exception counts, and productivity metrics to support management decision-making.

Features:

- Pending transaction count by module
- SLA and TAT breach monitoring
- Claims aging analysis
- Collection aging analysis
- Renewal conversion tracking
- Quotation conversion tracking
- User workload monitoring
- Branch performance monitoring
- Insurer performance scoring



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Trend analysis and drill-down reporting



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



Feature 31: System Application Posting Process - Posting transaction interfaces to accounting distributions and General Ledger.

Core Focus: Transaction interface extraction, Distribution posting validation, Accounting entry generation, Failed posting exception handling, and Handoff to General Ledger processing.

Functionality:

- **Accounting Head Posting Portal:**

Provide Accounting Head users with secured access to process System Application Posting transactions, select accounting periods, post transactions to distribution, post transactions to General Ledger, and monitor posting activities.

Features:

- Select System Application Posting Module
- Select accounting period
- View posting interface
- Select transaction interface
- Post transactions to distribution
- Post transactions to General Ledger
- Complete posting process
- Monitor posting history
- View posting transaction status

- **System Application Posting Transaction Processing:**

Allow authorized users to create, process, validate, review, and complete System Application Posting transactions.

Features:

- Create posting transaction
- Edit posting transaction
- Save posting draft
- Submit posting transaction
- Generate posting transaction number
- Validate posting transaction
- Process posting transaction
- Complete posting process

- **Accounting Period Management:**

Allow authorized users to select and validate accounting periods before



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



processing posting transactions.

Features:

- Select accounting period
- Validate accounting period
- View accounting period status
- Open accounting period
- Close accounting period
- Monitor accounting period history
- Prevent posting to closed period

- **System Application Interface Management:**

Allow the system to display available transaction interfaces for posting processing.

Features:

- Display system application interface
- Display transaction interface list
- Select transaction interface
- View transaction interface details
- Monitor interface status
- Validate interface availability

- **Transaction Interface Selection:**

Allow Accounting Head users to select transaction interfaces for posting to accounting distribution and General Ledger processing.

Features:

- Select transaction interface
- Validate selected interface
- View interface transaction details
- View interface transaction totals
- Monitor selected interface status
- Track interface selection history

- **Distribution Posting Processing:**

Allow authorized users to post transaction interfaces into accounting distribution processing.

Features:

- Post to distribution



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Validate distribution posting
 - Generate distribution entries
 - Validate distribution balances
 - Monitor distribution posting status
 - Track distribution posting history
- **General Ledger Posting Processing:**
Allow authorized users to post approved transactions into General Ledger processing.

Features:

- Post to General Ledger
 - Generate General Ledger entries
 - Validate GL posting balances
 - Update General Ledger records
 - Monitor GL posting status
 - Track GL posting history
- **Automatic Posting Validation:**
Automatically validate transaction interfaces, accounting periods, balances, and posting requirements before final posting.

Features:

- Validate accounting period
 - Validate transaction balances
 - Validate distribution totals
 - Validate General Ledger totals
 - Validate transaction interface
 - Prevent duplicate posting
 - Validate posting completeness
- **Posting Completion Management:**
Allow authorized users to finalize posting transactions and complete System Application Posting processing.

Features:

- Complete posting transaction
 - Validate posting completion
 - Display successful posting message
 - Update posting status
 - Reflect posting completion in records



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Monitor completed postings
- **System Application Posting Record Creation:**
Automatically generate posting transaction records and unique configurable posting reference numbers upon successful posting transaction processing.
- **Posting Validation and Verification:**
Allow authorized users to validate posting transactions before final posting completion.

Features:

- Verify accounting period
- Verify transaction interface
- Verify distribution totals
- Verify General Ledger balances
- Verify posting completeness
- Validate duplicate posting
- Validate posting transaction totals
- Reject posting transaction
- Add rejection remarks
- Rejection reason tagging
- Return rejected posting
- Re-submit posting transaction
- Track rejection history
- Submit for revision
- Add revision remarks
- Update posting details
- Re-submit posting transaction
- Multiple revision cycle support
- Revision history tracking
- **The system shall send notifications and reminders to:**
 - Accounting Head users with pending posting transactions
 - Accounting personnel with pending validations
 - Users with rejected or returned posting transactions
 - Accounting personnel with failed posting transactions
 - Users with pending General Ledger posting activities
- **The system shall allow administrators to configure notification templates for:**
 - Posting completion notification



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Distribution posting notification
 - General Ledger posting notification
 - Rejected posting notification
 - Failed posting notification
 - Pending posting reminder
- The system shall track notification status such as Sent, Delivered, Failed, Pending, and Resent.



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



Feature 32: On Backing Process - Managing specific backend accounting entries and general ledger distribution processing.

Core Focus: Back-office accounting distribution, Backend posting validation, Exception correction, Ledger preparation, and Control of transactions requiring specialized accounting handling.

Functionality:

- **Accounting Head On Backing Portal:**

Provide Accounting Head users with secured access to process On Backing transactions, select accounting periods, review transaction interfaces, post transactions to distribution, post transactions to General Ledger, and complete On Backing processing.

Features:

- Select System Application Posting Module
- Select accounting period
- View system application interface
- Select transaction interface
- Post transactions to distribution
- Post transactions to General Ledger
- Complete posting process
- Monitor posting history
- View transaction posting status

- **On Backing Transaction Processing:**

Allow authorized users to create, process, validate, review, and complete On Backing transactions.

Features:

- Create On Backing transaction
- Edit On Backing transaction
- Save transaction draft
- Submit posting transaction
- Generate posting transaction number
- Validate transaction interface
- Process On Backing transaction
- Complete posting process

- **Accounting Period Management:**

Allow authorized users to select and validate accounting periods before



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



processing On Backing transactions.

Features:

- Select accounting period
- Validate accounting period
- View accounting period status
- Open accounting period
- Close accounting period
- Monitor accounting period history
- Prevent posting to closed period

- **System Application Interface Management:**

Allow the system to display available transaction interfaces for On Backing processing.

Features:

- Display system application interface
- Display transaction interface list
- Select transaction interface
- View transaction interface details
- Monitor interface status
- Validate interface availability

- **Transaction Interface Selection Management:**

Allow Accounting Head users to select transaction interfaces for posting to accounting distribution and General Ledger processing.

Features:

- Select transaction interface
- Validate selected interface
- View interface transaction details
- View interface transaction totals
- Track interface selection history
- Monitor selected interface status

- **Distribution Posting Processing:**

Allow authorized users to post selected transaction interfaces into accounting distribution processing.

Features:

- Post to distribution



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Generate distribution entries
- Validate distribution balances
- Validate posting totals
- Monitor distribution posting status
- Track distribution posting history

- **General Ledger Posting Processing:**

Allow authorized users to post approved transactions into General Ledger processing.

Features:

- Post to General Ledger
- Generate General Ledger entries
- Validate GL balances
- Update General Ledger records
- Validate posting totals
- Monitor GL posting status
- Track GL posting history

- **Automatic Posting Validation:**

Automatically validate accounting periods, transaction interfaces, balances, and posting requirements before final posting.

Features:

- Validate accounting period
- Validate transaction balances
- Validate distribution totals
- Validate General Ledger totals
- Prevent duplicate posting
- Validate posting completeness
- Validate posting eligibility

- **Posting Completion Management:**

Allow authorized users to finalize On Backing posting transactions and complete posting processing.

Features:

- Complete posting transaction
- Validate posting completion
- Display successful posting message
- Update posting status



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Reflect posting completion in records
- Monitor completed postings

- **On Backing Record Creation:**

Automatically generate On Backing transaction records and unique configurable posting reference numbers upon successful posting transaction processing.

- **Posting Validation and Verification:**

Allow authorized users to validate posting transactions before final posting completion.

Features:

- Verify accounting period
 - Verify transaction interface
 - Verify distribution totals
 - Verify General Ledger balances
 - Verify posting completeness
 - Validate duplicate posting
 - Validate posting transaction totals
 - Reject posting transaction
 - Add rejection remarks
 - Rejection reason tagging
 - Return rejected posting
 - Re-submit posting transaction
 - Track rejection history
 - Submit for revision
 - Add revision remarks
 - Update posting details
 - Re-submit posting transaction
 - Multiple revision cycle support
 - Revision history tracking
- **The system shall send notifications and reminders to:**
 - Accounting Head users with pending posting transactions
 - Accounting personnel with pending validation
 - Users with rejected or returned posting transactions
 - Accounting personnel with failed posting transactions
 - Users with pending General Ledger posting activities
 - The system shall allow administrators to configure notification templates for:



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Posting completion notification
 - Distribution posting notification
 - General Ledger posting notification
 - Rejected posting notification
 - Failed posting notification
 - Pending posting reminder
- The system shall track notification status such as Sent, Delivered, Failed, Pending, and Resent.



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



Feature 33: General Ledger Posting and Financial Statement Generation Process - Finalizing accounting periods and generating the Trial Balance, Income Statement, Balance Sheet, and Cash Flows

Core Focus: GL period selection, Journal voucher selection, Unposted voucher validation, General Ledger posting, Financial statement generation, and Period-end reporting.

Functionality:

- **Accounting Head General Ledger Portal:**

Provide Accounting Head users with secured access to process General Ledger postings, select accounting periods, review journal interfaces, validate vouchers, generate financial statements, and complete General Ledger processing.

Features:

- Select General Ledger Module
- Select accounting period
- View journal interface
- Select from and to date
- View count of unposted vouchers
- Select journal vouchers
- Post to General Ledger
- Generate financial statements
- View financial reports
- Export financial reports
- Print financial reports
- Complete posting process
- Monitor posting history

- **General Ledger Posting Transaction Processing:**

Allow authorized users to create, process, validate, review, and complete General Ledger Posting transactions.

Features:

- Create GL posting transaction
- Edit GL posting transaction
- Save posting draft
- Submit posting transaction
- Generate posting transaction number
- Validate journal transaction



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Process General Ledger posting
- Complete posting process

- **Accounting Period Management:**

Allow authorized users to select and validate accounting periods before processing General Ledger posting transactions and financial statement generation.

Features:

- Select accounting period
- Validate accounting period
- View accounting period status
- Open accounting period
- Close accounting period
- Monitor accounting period history
- Prevent posting to closed period

- **Journal Interface Management:**

Allow the system to display journal interfaces and journal voucher transactions for General Ledger posting processing.

Features:

- Display journal interface
- Display journal voucher list
- Display unposted voucher count
- View journal voucher details
- Filter journal vouchers
- Monitor journal interface status

- **Date Range Selection Management:**

Allow authorized users to select journal voucher transaction date ranges before General Ledger posting and financial statement generation.

Features:

- Select from date
- Select to date
- Filter journal vouchers by date
- Validate selected date range
- Display filtered vouchers
- Monitor date range history



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- **Unposted Voucher Monitoring:**
Allow the system to automatically display and monitor all unposted vouchers available for General Ledger posting.

Features:

- Display count of unposted vouchers
- View unposted voucher details
- Monitor pending vouchers
- Filter unposted vouchers
- Validate voucher posting eligibility
- Track voucher posting history

- **Journal Voucher Selection Management:**
Allow Accounting Head users to select journal vouchers for General Ledger posting processing.

Features:

- Select journal vouchers
- Select voucher range
- Validate selected vouchers
- View voucher transaction details
- View voucher totals
- Track voucher selection history

- **General Ledger Posting Processing:**
Allow authorized users to post selected journal vouchers into General Ledger records.

Features:

- Post to General Ledger
- Generate General Ledger entries
- Validate GL balances
- Update General Ledger records
- Validate voucher posting totals
- Monitor GL posting status
- Track posting history

- **Automatic Posting Validation:**
Automatically validate accounting periods, journal vouchers, balances, and posting requirements before final General Ledger posting.



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



Features:

- Validate accounting period
- Validate journal vouchers
- Validate General Ledger balances
- Validate voucher totals
- Prevent duplicate posting
- Validate posting completeness
- Validate posting eligibility

• Financial Statement Generation:

Allow authorized Accounting users to generate financial statements based on posted General Ledger transactions and selected accounting periods.

Features:

- Generate Trial Balance
- Generate Income Statement
- Generate Balance Sheet
- Generate Statement of Cash Flows
- Generate Statement of Changes in Equity
- Select accounting period
- Filter by branch, department, or profit center
- Validate posted GL balances before generation
- Automatically retrieve posted journal entries
- Automatically compute account balances
- Automatically summarize debit and credit totals
- Generate comparative financial statements
- Generate monthly financial reports
- Generate quarterly financial reports
- Generate yearly financial reports
- View financial statement preview
- Download financial statements
- Print financial statements
- Export financial statements to PDF
- Export financial statements to Excel
- Maintain financial statement generation history
- Track generated financial statement versions
- Restrict access based on user role and authority
- Maintain audit trail of generated reports
- Monitor generated financial statement status
- Support consolidated financial reporting
- Support branch-level financial reporting



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- Support customizable financial report templates
- Automatically tag generated reports with report number and generation date

- **General Ledger Record Creation:**

Automatically generate General Ledger posting records and unique configurable posting reference numbers upon successful posting transaction processing.

- **Posting Validation and Verification:**

Allow authorized users to validate posting transactions before final General Ledger posting completion.

Features:

- Verify accounting period
- Verify journal vouchers
- Verify General Ledger balances
- Verify voucher totals
- Verify posting completeness
- Validate duplicate posting
- Validate posting transaction totals
- Reject posting transaction
- Add rejection remarks
- Rejection reason tagging
- Return rejected posting
- Re-submit posting transaction
- Track rejection history
- Submit for revision
- Add revision remarks
- Update posting details
- Re-submit posting transaction
- Multiple revision cycle support
- Revision history tracking

- **The system shall send notifications and reminders to:**

- Accounting Head users with pending posting transactions
- Accounting personnel with pending validations
- Users with rejected or returned posting transactions
- Accounting personnel with failed posting transactions
- Users with pending General Ledger posting activities
- Users with generated financial statements



LBP INSURANCE BROKERAGE, INC.

(A SUBSIDIARY OF THE LAND BANK OF THE PHILIPPINES)

12/F SyCip Law Centre Bldg., 105 Paseo De Roxas, Legaspi Village, Makati City 1229



- **The system shall allow administrators to configure notification templates for:**
 - General Ledger posting notification
 - Financial statement generation notification
 - Posting completion notification
 - Failed posting notification
 - Rejected posting notification
 - Pending posting reminder
 - Voucher validation notification
- **The system shall track notification status such as Sent, Delivered, Failed, Pending, and Resent.**