SOUTHBANK INC.

Technical and Operational Support Guidelines

Document Revision History:

Version	Date	Author	Description of Changes
Version 1.0	March 2025	Norman Armian	Initial Draft

Purpose:

The Technical and Operational Support Procedure is designed to ensure a structured, transparent, and efficient process for handling disputes and resolving customer or system-related issues within SBPay. This procedure establishes clear guidelines for identifying, reporting, and addressing concerns, minimizing service disruptions while maintaining compliance with regulatory requirements. It also defines the roles, responsibilities, and escalation paths for resolving disputes in a timely manner, ensuring customer satisfaction and operational integrity.

1. **Support Identification and Reporting**

Detection:

All **issues, concerns, or anomalies** encountered within the SBPay system or any IT-related facilities (e.g., failed transactions, system downtime, incorrect balances) must be promptly identified, documented, and reported for immediate resolution.

As part of the standard procedure, all incidents shall be logged and classified under the support ticketing system, categorized as either:

- **Internal Support Tickets** – Issues requiring resolution within SouthBank's internal IT and operations teams.
- **External Support Tickets** – Concerns that is issued directly from the bank clients relating to the IT systems or facility of the bank.

Filing and Reporting:

- Users encountering issues must report them to the Support Group using the designated support channels.

- All reports should include comprehensive details to facilitate faster resolution. The required information includes:

  - **Incident Type** (e.g., failed transaction, system error)
  - **Affected User or Account Details**
  - **Transaction Reference Number(s)** (if applicable)
  - **Screenshots or Error Messages**
  - **Date and Time of Occurrence**
  - **Reported By** (for internal clients)

Support Channels:

For IT Support Requests

Covers IT operations, including troubleshooting of IT-related equipment, systems, security, and other technical services.

- Requests may require either online or onsite support from technical personnel.
- To initiate a request, users must create a support ticket via www.southbankinc.com/itsupport.
- All requests submitted through this ticketing system will be automatically logged in the task workflow tool and categorized as **OPEN**, pending processing, evaluation, or confirmation.

For SBPay Client Support:

Handles SBPay-related concerns, including transactions, account access, security, and other system issues.

Standard Procedure:

- **Onsite Clients (Branch Transactions):** The branch is responsible for assisting clients with their requests.
- **Independent Requests:** Clients may choose to submit requests on their own.
- To initiate a support request, clients must create a ticket via www.southbankinc.com/ticket.

Support Levels and Contacts:

- **SouthBank Support Group (SouthBank)**

Type	Primary Responder	Secondary Responder	Contact Information	Remarks
SBPay Concerns *(Clients & System users)*	Angeline Damalan	Paula Suralta	angeline@southbankinc.com paula@southbankninc.com	Next in line: Norman A., Ed V.
IT Support *(for internal clients)*	James Viscayno	Rob Castillon	james@southbankinc.com rob@southbankinc.com	Next in line: Norman A., Ed V.

- **Partners Support Group (3rd Party)**

Type	Primary Responder	Secondary Responder	Contact Information	Remarks
UBX -i2i	Alpha Cansana	Cindy Pascual	support@i2i.ph cindypascual@ubx.ph	
ECPay	Aileen Vismonte	Joan Lapurga	aileen.vismonte@ecpay.com.ph joan.lapurga@ecpay.com.ph	
iCore Technologies	Kenneth Menor	CJ Bayno	kenneth@ictph.com cj@ictph.com	

2. Ticket Submission Process

These procedures ensure consistent, secure, and efficient handling of client support requests, with proper distinction between material issues requiring workflow logging and general inquiries.

- **Saving Reference Information:**

Requestors are encouraged to save a screenshot or note the ticket number for easy tracking and follow-up on their support request.

- **Acknowledgment and Response:**

A. Primary Support: This support is responsible for acknowledging all submitted tickets. Acknowledgment can be communicated through one of the following channels:

- SMS Blaster Facility
- Email
- Phone Call

B. Escalation to Secondary Support: If Level 1 support is unavailable, the responsibility to acknowledge and respond to tickets is escalated to Level 2 support.

C. Third-Party Escalation:

- If a ticket requires escalation to third-party support:
- Level 1 support must promptly send an email to the designated contact person(s) of the third-party partner, providing comprehensive details of the issue.
- Alternatively, the concern may be escalated through the partner's defined support channels, such as Viber, ticketing systems, or other approved communication methods.

D. Support Escalation Workflow Categories:

- **Open:** The ticket/request has been filed and is ready to be assigned.
- **Ongoing:** The ticket/request is actively being worked on.
- **Escalated:** The issue/request has been escalated to strategic partners for resolution, which may take additional time depending on dependencies.
- **Resolved:** The support request has been completed.
- **Archived:** A repository of all resolved tasks for future reference.

E. Internal Support Requests (Employees):

- Only support requests filed through the designated ticketing system will be entertained.
- For urgent cases, support may be initiated in advance, but a ticket must be submitted afterward.

F. External Support Requests (Clients):

For all direct support requests:

- Acknowledge the client's issue promptly and maintain standard customer service protocols.
- Maintain clear communication by calling the client or by any form to reach the client, acknowledging receipt of their concern, and providing updates until the issue is fully resolved.

3. **Classification and Prioritization**

- The **Support Group** will classify the issue based on its nature and severity:

The following are the classifications.

1. **Critical:** Issues causing complete system failure or major service disruptions affecting multiple users.
2. **High:** Issues significantly impacting transaction accuracy or service reliability.
3. **Medium:** Non-urgent issues with minor impacts on operations.
4. **Low:** Cosmetic or user-interface-related issues that do not impact functionality.

- Prioritize response and resolution efforts based on issue classification. The standard response and resolution times are outlined below.
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Severity Level	Description	Response Time	Resolution Time
Critical (P1)	System-wide outage or major functionality failure impacting all users. No workaround is available.	Within 15 minutes	Within 1 hour
High (P2)	Severe impact on functionality for multiple users or critical operations. Workaround may exist.	Within 30 minutes	Within 2 hours
Medium (P3)	Limited functionality for certain users or a minor feature issue. Business operations can continue.	Within 3-5 hours	Within 24 hours
Low (P4)	Cosmetic issues, enhancement requests, or non-urgent matters not affecting current operations.	Within 8 hours	Within 7 business days

4. Additional Procedure for Direct Tickets from Clients

When direct tickets are submitted by clients, the following extra procedures must be performed to ensure proper handling and resolution:

A. Validation and Qualification

Upon receiving a support request, support personnel must perform the following steps to ensure accurate issue identification and client verification:

- **Initial Validation:** The support personnel must validate the client's concern to determine and to do initial isolation and validation.

  - Assess the client's concern to determine the nature of the issue. (e.g. app version, transactional, user access, etc.)
  - Conduct initial troubleshooting and isolation to validate the problem before proceeding with further actions.

- **Identity Confirmation:** To verify the client's identity, support personnel must confirm key information, which may include (but is not limited to):

  - Full Name
  - Birthdate
  - Mother's Maiden Name
  - Address
  - Registered Mobile Number or Email

  If the **client provides incorrect or uncertain responses**, the following actions should be taken:

- Document the discrepancies for reference and further validation.
- Request additional supporting documents if there is any doubt regarding the client's identity.
- Advise the client to visit the servicing branch for identity verification and record updates, if necessary.

B. Support Request Qualification

Support requests are categorized based on their nature and eligibility for task workflow logging.

1. Qualified Support Requests

The following types of requests require logging and resolution within the support workflow:

- **Transaction Issues** – Errors, failed transactions, or discrepancies.
- **Access Concerns** – Login issues, account lockouts, or authentication failures.
- **Modification Requests** – Updates to user details, permissions, or configurations.
- **System-Related Interventions** – Technical issues affecting platform functionality.

2. Non-Qualified Support Requests

Certain inquiries do not require logging in the task workflow and can be addressed through available resources:

- **General Inquiries** – Questions about account opening, service availability, or product features.
- **Basic Transaction Guidance** – Requests on performing financial transactions that can be resolved using self-service resources such as FAQs, knowledge base articles, or guided voice walkthroughs.

5. Procedure for Updating Client Information

When a client requests an update to their information, the following procedure should be followed:

1. **Submit a Support Request:**
   - The client must submit an official support request through our ticketing system.

2. **KYC Modification Form:**
   - Based on the nature of the request, the support personnel will provide the client with the link to the KYC modification form: https://southbankinc.com/kycmod/.
   - This website form is converted into a PDF file format upon submission.

3. **Review and Cross-Check:**
   - Upon submission of the form, the support personnel will review and cross-check the provided information.
   - The form will also be placed in the task workflow for monitoring purposes.

4. **Endorsement for Implementation:**
   - Once the form is verified, the support personnel will endorse the form to the branch New Accounts Personnel (NAC) for implementation.

5. **Implementation by NAC:**
   - The branch NAC will modify the client's information as requested.
   - After successful modification, the signed KYC Modification Form will be emailed to sbpaysupport@southbankinc.com / suppor@southbankinc.com for record-keeping.
   - The support personnel shall store these files in a central repository designed for this purpose.

6. **Ticket Closure:**

   - Once the form is received by the support team, the support ticket will be closed, and the client will be notified of the successful update.

6. Manual Reversal Procedure

When a support request involves a failed transaction requiring a manual reversal, the following procedure must be followed:

1. **Submit a Support Request:**

   - The client must submit an official support request through the ticketing system, providing complete transaction details.

2. **Validation Process:**

   - The support personnel will coordinate with third-party providers (e.g., **ECPay, i2i UBX**) to confirm the final status of the transaction.
   - Only confirmed failed transaction is considered or is qualified for manual reversal.

3. **Notification and Approval Procedure:**

   - Once the validation process confirms the issue, the SBPay Support Personnel **(Initiator)** shall formally notify the Bank Operations Manager (BOM) via email, attaching the corresponding proof of transactions from external partners (i2i or ECPay) as part of the request for approval of the manual reversal. The approval process is system-driven; all requests initiated by the SBPay Support Team will be automatically routed to the designated approving roles, as outlined below:

     Level 1 (L1): Gerna Pineda, Assistant BOM
     Level 2 (L2): Harmon Galigao, AVP – BOM

4. **Review Procedure:**

   - The BOM will review the request and either approve or deny the manual reversal based on transaction details.
   - Further validation may be conducted using SBPay's default system, partner portals (i2i /ECPay), and reporting tools for accuracy.

5. **Email Request Format:**

   - **Subject:** Request for Transaction Reversal as of [Date]
   - **Email Body:** Must follow the format outlined in **Annex _____** , detailing the transaction specifics.

6. **Implementation and Reporting of the Manual Reversal:**

   - If approved, the SBPay support personnel will initiate the manual reversal using the designated tool within the system.
   - All reversed transactions will be documented and compiled into a weekly report for submission to the BOM's office for:
     - Signature
     - Record-keeping
     - Further review
   - The support team will maintain a copy of all related documents for reference.
   - Must follow the format outlined in **Annex _____**, detailing the transaction specifics.

7. **Supplementary Support for Transactional Process:**

Depending on the nature of the issue, the following standard procedures must be followed.

1. **Interbank Transfer Reversal**

- For interbank transfers, the support team must verify if the transaction appears as "failed" in transaction reports from ECPay or i2i.
- Once failure is confirmed, a manual reversal is processed, ensuring the client is credited for the transaction amount and any associated fees.

2. **Floating Status Transactions**

- If a transaction is marked as "floating" (i.e., the final status is unconfirmed), the Head Office (HO) support team will escalate the matter to **ECPay or i2i** for confirmation.
- The escalation process continues through the appropriate support channels until the final status is determined.

3. **Floating Status Transactions**

- If a transaction is marked as "floating" (i.e., the final status is unconfirmed), the Head Office (HO) support team will escalate the matter to ECPay or i2i for confirmation.
- The escalation process continues through the appropriate support channels until the final status is determined.

3. **OTP Concerns/Issues**

- If a client reports an issue with One-Time Password (OTP) delivery, the support team should:

  - Validate the client's registered mobile number in their KYC profile.
  - Confirm whether the client has access to the registered number.
  - Check for signal strength issues or conduct a manual test if necessary.

- If the issue is related to the provider of the OTP facility, it must be escalated to the technology partner or 3rd party provider for further investigation and resolution.

4. **Advisories or Notices**

- If an issue is affecting the functionality or availability of SBPay, the support team will issue an advisory to all internal and external clients.
- Advisories should be sent through email, SMS blasts, and other communication channels.
- The advisory must provide clear instructions or updates on the issue and the resolution steps being taken.

5. **Training and enablement**

- The Head Office Support Group conducts annual training and knowledge transfer sessions to all branch personnel.
- A comprehensive FAQ document has been developed to standardize inquiry, and support procedures and ensure consistency in documentation.

8. **Reporting Procedure: SBPay and IT Support Tickets**

The weekly summary report provides a structured overview of support requests, ensuring transparency, tracking, and efficient resolution management.

A. Details to Include in the Summary Report

Each report must contain the following details:

- **Card or Ticket Number** – A unique identifier assigned to each ticket.

- **Reported By** – Name of the individual or team that raised the ticket.

- **Date Raised** – The date the issue was initially reported.

- **Date Resolved** – The date the issue was successfully resolved.

- **Supported By** – The support team or individual who handled the request.

- **Remarks** – Additional notes, including resolution status or required follow-up actions.

B. Frequency of Reporting

Primary Support is responsible for submitting the report every Monday or the next banking day.

1. **Weekly Submission**

   - The summary report must be compiled and emailed (but not limited to) to all **DIGI/TIDB Unit members,** including ASU, OTP units every Monday or the next banking day for record-keeping and reference.

2. **Archiving Process**

   - Closed tickets shall be moved to the archive section every Monday to ensure the task workflow is updated for new entries in the upcoming week.

3. **Responsibility**

   - Primary Support is responsible for updating the task workflow tool (e.g., Trello) by organizing, closing, and archiving resolved tickets. Unless otherwise the primary support is not available, the secondary support shall perform this task.

9. Post-resolution Monitoring

- **Enhancement:** When a system improvement or feature enhancement is identified, it will be submitted as a formal change request. This request will be evaluated and prioritized for inclusion in future development cycles or regular updates.

- **Follow-up**: In cases where corrective actions are taken, monitor the client's account to ensure that no further discrepancies arise.

- **Compliance Check**: Ensure all procedures followed align with regulatory requirements and internal policies.