



BANGKO SENTRAL NG PILIPINAS

OFFICE OF THE DEPUTY GOVERNOR | FINANCIAL SUPERVISION SECTOR

MEMORANDUM NO. M-2025- 024

To : **ALL DIGITAL BANKS (DGBs), UNIVERSAL/COMMERCIAL BANKS (UBs/KBs) AND THEIR SUBSIDIARY THRIFT BANKS/QUASI-BANKS (TBs/QBs)**

Subject : **Guidelines on the Submission of the Report on Intraday Liquidity (INTRADAY) using Extensible Mark-up Language (XML) Format through Prudential Reporting Innovation and Monitoring Engine (PRIME)**

Pursuant to Section 145 of the Manual of Regulation for Banks (MORB) and Section 145-Q of the Manual of Regulations for Non-Bank Financial Institutions (MORNBFI) on Liquidity Risk Management, as amended, all covered banks/quasi-banks shall observe the following guidelines relative to the submission of Report on Intraday Liquidity (INTRADAY) using Extensible Mark-up Language (XML) format through the Prudential Reporting Innovation and Monitoring Engine (PRIME) beginning reference period 30 September 2025 report:

1. The XML Schema Definition (XSD), Control Prooflist (CP), and Report Template can be downloaded from the Report Details module of the PRIME under the BSP Relationship Management System (BRMS), which can be accessed at <https://brms.bsp.gov.ph> using the latest version of web browsers.
2. The generated XML, together with the scanned CP, duly signed by the authorized officials of the reporting BSP Supervised Financial Institutions (BSFIs), shall be submitted within the prescribed deadline via the PRIME facility in accordance with the following specifications:

Report Code	Files for Submission	File extension/ Format
INTRADAY	INTRADAY	Report in XML
	Control Prooflist	CP in PDF

3. The parallel run of the INTRADAY shall begin with reference period 31 July 2025 through the use of the Sandbox module of PRIME.
4. The live submission of INTRADAY in PRIME shall start with reference period 30 September 2025. Accordingly, covered BSFIs shall discontinue its submission of the report through the BSP Financial Institution Portal.

For Covered Banks

5. Detailed guidelines on the implementation of API-based submission via machine-to-machine modality and the use of the PRIME Submission Portal of covered institutions are provided in Memorandum No. M-2023-022 dated 20 July 2023.

For Subsidiary QBs

6. Subsidiary QBs shall continue to use the official registered PRIME accounts of the authorized officers named in their submitted registration forms under Memorandum No. M-2017-028 dated 11 September 2017.
7. In generating their XML reports, subsidiary QBs may use either their own XML converter facility or BSP XML converter facility, which is made available in PRIME under the BRMS until otherwise advised.
8. Subsidiary QBs shall submit their generated XML report through machine-to-machine modality using the QB's chosen process as coordinated with the BSP. In case submission via machine-to-machine is not yet available, subsidiary QBs may use the PRIME Submission Portal under the BRMS until further notice.

Other Submission Guidelines

9. Report submissions should continue to comply with existing BSP reporting standards. It likewise follows that only files prescribed by the BSP for the report shall be accepted, subjected to validation and applicable penalties for reporting violations as provided under Section 171/172-Q of the Manual of Regulations for Banks (MORB)/ Manual of Regulations for Non-Bank Financial Institutions (MORNBFI).
10. Queries regarding the INTRADAY submission guidelines shall be sent via e-mail to **DSAREports@bsp.gov.ph** following the prescribed subject format: [INQUIRY] INTRADAY.
11. This issuance supersedes Memorandum No. M-2021-063 dated 15 November 2021.

For compliance.

 Digitally signed by
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14:52:46 +08'00'

CHUCHI G. FONACIER
Deputy Governor

29 July 2025