

TO:	ALL BRANCHES CBE ESTRADA PAWNSHOP, INC.	DATE:	MAY 16, 2022
FROM:	OFFICE OF THE CHIEF OPERATIONS OFFICER CBE ESTRADA PAWNSHOP, INC.	REF#:	BOD-052022-01
SUBJECT:	GENERATION OF EXPIRED ITEMS FOR AUCTION	CC:	COO, OPS, FINANCE, HRD, FILE

I. OBJECTIVE:

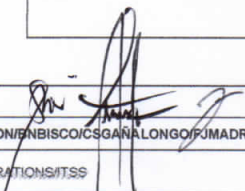

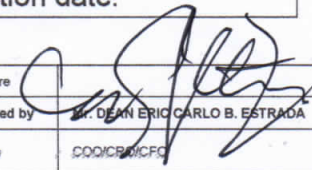
- This is to set guidelines on the usage of the Auctioned Generated module of the Pawnshop App Monitoring System (PAMS) in the posting of expired items for auction in anticipation of the cut-over of the old pawnshop information system (PIS).

II. GUIDELINES AND PROCEDURES

A. GENERAL

- The Pawnshop App Monitoring System is a system that is used to generate reports and shows information that is extracted from the Pawnshop App. It has the following modules:

MODULES	FUNCTIONS
Customers	Shows the list of customers stored in the Pawnshop App. The information shown on the system are the Customer ID, Customer Name, Customer Address, Birthdate and Contact Info.
Inventory	Used to generate the pledge loan inventory of the branch if there are no filter parameters specified. This module can also be used to generate New Loan, Renewal, Redemption, Auctioned, Posted for Auction and Voided transactions and the loan terms of the transactions within a specified date or date range. It depends on the filter parameters set on the system.
Matured/Expired	This module is used to generate the matured/maturing or expired/expiring items depending on the date or date range specified. Users may use this module to check the loans that may mature/expire in a future date to remind the customers in advance. The loans that are already renewed but has a maturity date on the specified parameter will no longer appear on the report.
Auction Rate	This is the module in which the head office may specify the auction rate for a specific auction date.

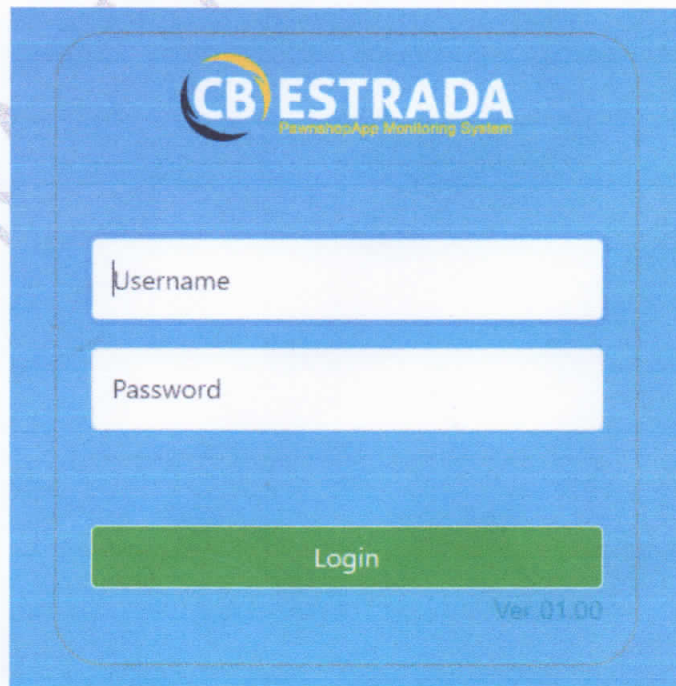
Signature		Signature		Signature	
Reviewed by	MR. BAILON B. BISCOICSA GALANG OF MADRID	Noted by	Mr. EDWARD B. ESTRADA	Approved by	Mr. DEAN ERIC CARLO B. ESTRADA
Position	PS OPERATIONS/ITSS	Position	Chief Operations Officer	Position	COO/CRICFO

Auctioned Generated	This module will reflect all the items to be posted for auction based on the specified auction date.
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2. Pawnshop branches that are still in parallel testing of the Pawnshop App and the old PIS, the number of items generated in the PAMS shall be matched with the number of items generated in the old PIS.
3. On the other hand, for branches with no old PIS, the number of the items generated in the PAMS shall be matched with the number of Posted for Auction and Auctioned Items extracted from the Pawnshop App database that are forwarded by the ITSS Department.
4. Should there be a discrepancy on the items generated, Branch Head, or the Vault Custodian in the absence of the latter, shall be able to determine the cause of the variance. Such shall be escalated to their respective Area Supervisors.

B. GENERATION OF ITEMS FOR AUCTION

1. CSSO shall file an online service request for the update of the auction rate in the PAMS.
2. System Admin/Web Developer shall log in on the system.



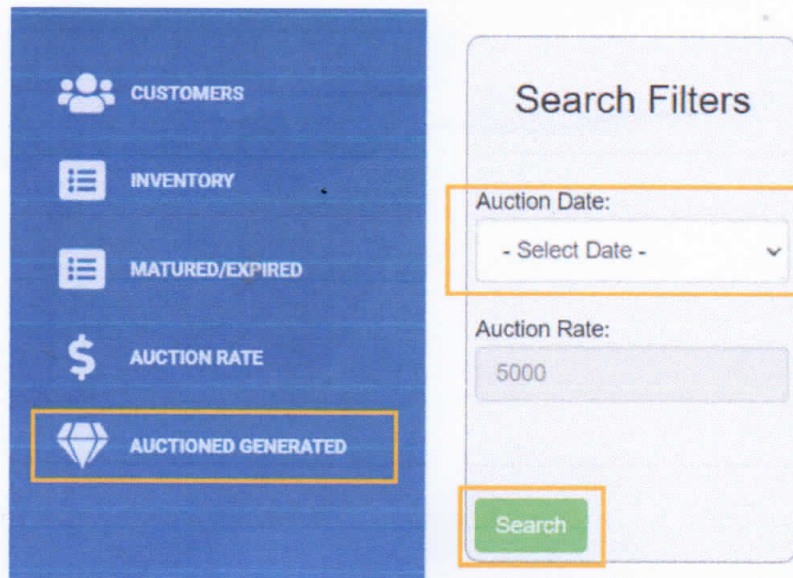
Signature		Signature		Signature	
Reviewed by	ML BAILON/BENBISCO/CSQA/NALONGO/JMADRID	Noted by	Mr. EDWARD B. ESTRADA	Approved by	Mr. DEAN ERIC CARLO B. ESTRADA
Position	PS OPERATIONS/ITSS	Position	Chief Operations Officer	Position	COO/CRO/CFO

- System Admin/Web Developer shall enter the approved auction rate for the period at the Auction Rate module every 22nd day of the month. The rate to be set shall be applicable to all branches.

Please note that once the Auction Rate is updated and the pawnshop branches have already posted items for auction, the rate can no longer be changed. Hence, the selling price of the items posted for auction shall be computed at the prevailing auction rate prior posting the items.

- System Admin/Web Developer shall inform the CSS once the auction rate has been updated.
- CSS shall then inform the branches thru email, copy furnish the Finance Department, ITSS Department, Marketing Department, Assistant Manager for CSS and Branch Operations, Quality Control Officer (QCO) and Chief Operations Officer (COO), on the approved rate for the period.
- To post the items for auction, Vault Custodian, or the Branch Head in the absence of the latter, shall log in to the PAMS using the credentials and link to be provided by the ITSS Department.
- On the Auctioned Generated module, Vault Custodian, or the Branch Head in the absence of the latter, shall select the Auction Date then click Search button. The items to be posted for auction will reflect on the screen. This shall be done every 22nd day of the month. Note, however, that prior posting of auction, Vault Custodian, or the Branch Head in the absence of the latter, shall ensure that the Items for Auction Checklist (as shown on Annex A) is properly accomplished.

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7. Vault Custodian, or the Branch Head in the absence of the latter, shall check if the items reflected on the screen are correct and complete. If the items are complete and correct, he shall click on the Generate button to trigger the system to post the items to the Head Office.



8. Since the PAMS will still be on test mode, branch personnel are required to attach the before-edit report generated from the old PIS (for branches with old PIS) or the reports forwarded by the System Admin/Web Developer (for branches using the new system only) until such time that the PAMS will be on go-live. A separate

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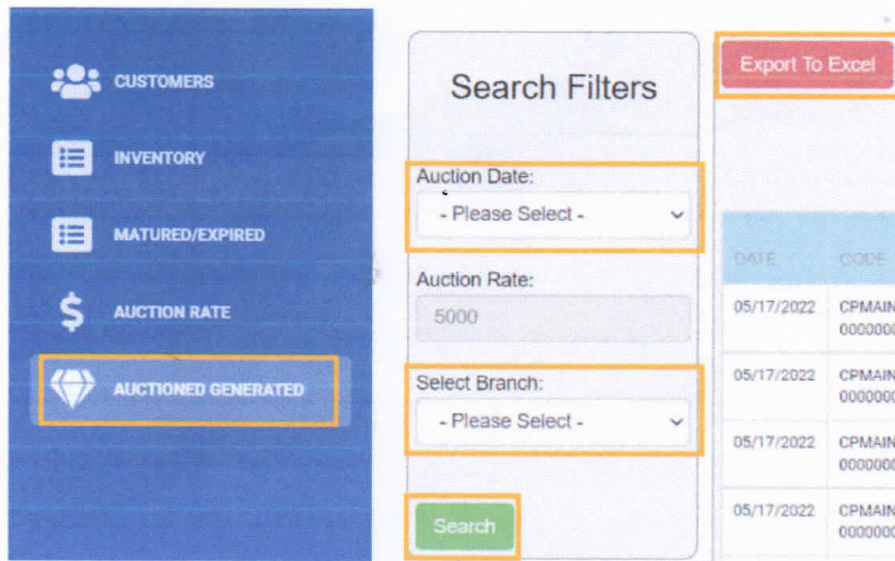
memo shall be released to inform the branch personnel on the go-live date of the PAMS.

9. Should there be discrepancy, Vault Custodian, or the Branch Head shall be able to track down the variance and report it to his Area Supervisor. Unidentified discrepancy shall be endorsed by the Area Supervisor to the System Admin/Web Developer for checking.
10. Once posted, Vault Custodian, or the Branch Head in the absence of the latter, shall click on the Export to PDF button to print the Auctioned Items Report. The report shall be endorsed during pick up of auction items which will be the basis of checking the auction items.

05/17/2022	CPMAIN-0000000012490-01
05/17/2022	CPMAIN-0000000012508-01
END	
<div style="background-color: #4CAF50; color: white; padding: 5px; display: inline-block; margin: 5px;">Generate</div> <div style="border: 2px solid orange; padding: 5px; display: inline-block; margin: 5px;">Export to PDF</div>	

11. After the branch has posted the auction items, CSS may now access and download the excel file of the Auctioned Items Report in the system per branch. This report shall be sent to the Assistant ITSS Manager, or the System Admin/Web Developer, in the absence of the latter, for the creation of tags.

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Position	PS OPERATIONS/ITSS	Position	Chief Operations Officer	Position	COO/CR/CFO



12. Assistant ITSS Manager, or the System Admin/Web Developer, in the absence of the latter, shall forward the tags to the branches for printing and cutting.
13. QCO shall be the one to attach the tags on the items at the head office.
14. Should there be changes as to the item details such as but not limited to weight, karat, diamond price, the QCO shall prepare the after-edit report to be checked by the Assistant Manager for CSS on or before 26th of the month.
15. The After-Edit Report and Auctioned Items Report shall then be forwarded by the Assistant Manager for CSS to the CSS Officer for counter-checking prior endorsement to the Assistant ITSS Manager, or the System Admin/Web Developer, in the absence of the latter, for the generation of retags.
16. On the 26th day of the month, the Assistant ITSS Manager, or the System Admin/Web Developer, in the absence of the latter, shall forward the retags to CSS.
17. The CSSO shall attach the retags on the items on the 27th day of the month.
18. Representatives from Finance Department shall check the karat, weight, serial number and selling price of the items on the After-Edit Report vs. tag. A representative from Pawnshop Operations Department shall witness the checking. This is done on the 28th day of the month.
19. Once the Finance team is done on the checking, the items shall be turned over to the CSSO. The latter shall recount the items to ensure the completeness of the items.

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Position	PS OPERATIONS/ITSS	Position	Chief Operations Officer	Position	COO/CRO/CFO

20. All the above-mentioned employees who have checked the items shall sign-off the After-Edit Report to signify that they have verified the details of the items.
21. Every end of the month, the Finance Officer shall prepare the Stock Items for Uploading in Acumatica System and forward it to ITSS Officer for uploading.
22. Once uploaded, ITSS Officer shall inform the Finance Officer for checking and receiving of items in the system.
23. CSSO shall prepare the Summary of Auctioned Items Report every end of the month. The following are the signatories of the report:
 - Prepared by – CSSO; and
 - Reviewed by – AOM for Central Support Services
24. Annex B summarizes the checking of auctioned items schedule.

III. EFFECTIVITY

This memorandum will take effect May 22, 2022.

IV. MODIFICATION


The company reserves the right to suspend, cancel or amend this program at any time as appropriate and necessary. Separate notice shall be provided should there any be amendments to the procedures stated herein.

Please be guided accordingly.

Thank you.

Signature		Signature		Signature	
Reviewed by	ML BAILON/BNBISCO/CSGAÑALONGO/FJ MADRID	Noted by	Mr. EDWARD B. ESTRADA	Approved by	Mr. DEAN ERIC CARLO B. ESTRADA
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ANNEX A

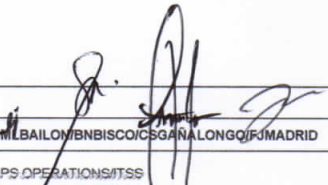


 ITEMS FOR AUCTION CHECKLIST			
ACTIVITIES	YES	NO	REMARKS
I. Notification Procedures			
90-day grace period for renewal has lapsed			
21-day grace period for renewal recall has lapsed			
Pawners were notified via mail, call or SMS			
II. Verification Activites			
Generated Posted for Auction Report from the system			
Received Posted for Auction Report generated from the system's database from System Admin/Web Developer			
Matched the Posted Auction Report generated from the system and the report extracted from the database			
Manually verified the expiration status of the loans on the pawn stub			
Items were already picked-up			

Prepared by:

Checked by:

 Vault Custodian

 Branch Head

Signature		Signature		Signature	
Reviewed by	MBAILONBNBISCO/CSGAÑALONGQ/FJ/MADRID	Noted by	Mr. EDWARD B. ESTRADA	Approved by	Mr. DEAN ERIC CARLO B. ESTRADA
Position	PS OPERATIONS/ITSS	Position	Chief Operations Officer	Position	COO/CRO/CFO

**ANNEX B
 CHECKING OF AUCTIONED ITEMS SCHEDULE**

Day	Particulars	Responsible Person
21 st day of the month	File online service request for the change/update of auction rate in PAMS.	CSSO
22 nd day of the month	Update the auction rate in PAMS.	System Admin/Web Developer
22 nd day of the month	Generate and send to the branches the Posted for Auction and Auctioned Report from the branch's database (for branches using the new system only).	System Admin/Web Developer
22 nd day of the month	Generate/post the items for auction in PAMS. Print Auctioned Items Report from PAMS.	Vault Head Custodian/Branch
22 nd day of the month	Match the actual items vs. reports generated from the old PIS and PAMS (for branches with old PIS) and the reports extracted from the new system and reports forwarded by System Admin/Web Developer (for branches using new system only).	Vault Head Custodian/Branch
22 nd day of the month	Export the excel file of the auctioned items per branch and endorse to Asst. ITSS Manager, or the System Admin/Web Developer in the absence of the latter.	CSS
22 nd day of the month	Generate the tags and send it to the branch for printing and cutting.	ITSS Manager, or the System Admin/Web Developer in the absence of the latter
23 rd – 24 th day of the month	Pick up of auctioned items	Pawnshop Operations
24 th day of the month	Checking of auctioned items from Urdaneta branches	Quality Control Officer
25 th day of the month	Preparation of After-Edit Report	Quality Control Officer
25 th day of the month	Checking of auctioned items	Assistant Manager for CSS
25 th day of the month	Checking of After-Edit Report vs. Auctioned Items Report	CSSO

Signature		Signature		Signature	
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26 th day of the month	Forward final After-Edit Report to ITSS Manager, or the System Admin/Web Developer in the absence of the latter	CSSO
26 th day of the month	Generation of retags	ITSS Manager, or the System Admin/Web Developer in the absence of the latter
27 th day of the month	Attachment of retags on the items	CSSO
28 th day of the month	Checking of auctioned items	Accounting Associate
29 th day of the month	Enter items in the system as "for display"	Central Support Services Officer
30 th day of the month	Item count and weighing of items to match the "Items for Display Report" with actual items received	Kiosk personnel/Central Support Services Associate
30 th day of the month	Preparation of Stock Items for Uploading	Finance Officer
30 th day of the month	Upload Stock Items in Acumatica	ITSS Officer
30 th day of the month	Receive Stock Items in Acumatica	Finance Officer
30 th day of the month	Prepare Summary of Auctioned Items Report	Central Support Services Officer
1 st day of the following month	Displaying of auctioned items	Kiosk personnel/Central Support Services Associate

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