



GUIDELINES AND PROCEDURES

Retention and Disposal rules for Documents with Personal Data (Payments-Related Document)

Manila Electric Company

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Project Name: Data Privacy Act 2017 IRR - Management of Payments-related Documents			
Process: Retention and Disposal Rules for documents containing Personal Data Information			

I. INTRODUCTION

A. Background

In August 15, 2012, the Data Privacy Act of 2012 (RA 10173 or DPA), which created the National Privacy Commission (NPC), was signed into law to protect personal data in information & communications systems.

- Personal Data includes: (i) personal information; (ii) sensitive personal information; and (iii) privileged information.
- Sec. 39 provides that within 90 days from effectivity thereof, Implementing Rules and Regulations (IRR) shall be promulgated.

In August 25, 2016, NPC transmitted a copy of the DPA IRR for registration in the University of the Philippines Office of the National Administrative Register (UP-ONAR) and for publication in the Official Gazette. The DPA IRR took effect fifteen (15) days after the publication, and all businesses were mandated to comply with the DPA initially by one year after effectivity, but later extended to 1st Quarter 2018.

The DPA and its IRR require the implementation of appropriate data protection policies that determine the amount of personal data collected, including the extent of processing involved, the period of their storage, and their accessibility. Specifically, these policies must not only provide for guidelines on the collection of personal data and for the limitation of the processing thereof but must establish procedures for access management and system monitoring as well as data retention schedule, including timeline or conditions for erasure or disposal of records. Accordingly, the following guidelines were developed, validated and approved for implementation by all concerned.

B. Objective

This document provides for the guidelines on the storage, including retention period, custodianship, accessibility, and recommendation for disposal of collections-related documents and records containing personal data such as Disconnection notice, Demand letter, Advice of Contract Termination and many others (complete list of documents is shown in table 1.0 below) in a manner that is compliant with the Data Privacy Act of 2012 and its IRR. These guidelines apply to all collection-related documents and records of the company containing customer's personal data in both physical and electronic format.

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C. Scope and Limitations

These guidelines shall cover documents containing customers' personal data collected, generated and/or processed during the execution of collections-related sub-processes such as but no limited to delivery of bills, Disconnection Notices (DN), Notices of Contract Termination (NCTs) and other collection letters, Acceptance of payments, Management of unpaid bills (MUB) actions, and processing of write-off, which are in the possession of offices under the Customer Retail Services department.

These guidelines shall be observed from collection & generation of forms, storage & retention, and recommendation for disposal of the subject documents containing personal data.

II. GUIDELINES

A. Generation/Printing of Forms and Collection of personal data

Guidelines on the process of generation and printing of collection letters, notices, registers, and field order forms; and the process of collecting personal data upon execution or delivery of such, are written in the following documents

1. CSP.PYMTS.G&P - MU 01 Mgt of GP Captive Customer Delinquency due to Nonpayment of Bills BP G&P [APPROVED]
2. CSP.PYMTS.G&P - MU 04 Writing Off Bad Debts REV1 (2011.07.28)
3. CSP.PYMTS.G&P - PM 06Processing Enrollment in or Cancellation of Auto-Paid Arrangement (2011.03.18))
4. CSP.PYMTS.WPM - Writing Off Bad Debts (2011.09.30)
5. Revised Guidelines in the Handling of Customer Refund Claims - July 19, 2017

B. Storage and Retention of Records with Personal Data of Customers

1. General Rules

a. SECURITY OF RECORDS WHILE IN STORAGE

i. CUSTODIAN

A designated custodian shall be responsible for safekeeping and security of the documents while in storage during the retention period. Custodian's responsibilities include keeping documents

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secure from loss, damage, tampering, and/or unauthorized access. The custodian shall allow the documents to be accessible only to authorized personnel, i.e. those identified to be responsible for conducting or carrying out the identified needs considered in determining the retention period for the documents.

The custodian will be designated by respective office's Team leader which shall be approved by the respective office's Manager and/or Area Head.

ii. STORAGE FACILITY

The storage facility should comply with the security standards and prescribed specifications of the supply-chain and logistics management department. The storage facility must be of aid in preventing unauthorized access, and unwanted damages or loss to the documents.

There should be sufficient storage dedicated for two types of files, soft (electronic) and hard (printed) copies. *(Examples of storage facilities for electronic files are CPUs, USBs, external and internal hard disc drives, laptops and many others. For printed files, samples are storage rooms, cabinets, drawers and vaults.)*

Custodians shall employ various means as needed, including but not limited to locks for storage facilities and passwords for electronic data storage facilities, in securing documents and files with personal data from unauthorized access, processing or loss. The following must be observed for the safekeeping of the keys to locks and passwords:

- **For printed files:** Keys to the storage facility, filing cabinets, and vault passcodes must be kept in secure places. The keys' whereabouts and any vault passcodes shall be available only to the designated custodian. Keys must not be easily accessible by any unauthorized personnel.
- **For electronic files:** Passwords for encrypted files, application logins, compressed (or "zipped") files and other electronic and digital files of the company shall be kept secure by the personnel storing the data. Disclosing it to another personnel

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for official business reason shall be upon the approval of the Customer Care Officer or Business Center Operations Team Leader. Passwords must be changed regularly and must comply with standards for “strong and heavily encrypted” passwords.

b. RETENTION PERIOD OF DOCUMENTS

Documents shall be kept in storage for a minimum period prescribed for retention.

The prescribed minimum retention periods differ from document to document since the prescribed retention period of each record group aims to make the records available as reference for purposes including not limited to addressing customer complaints or legal actions, compliance to regulatory rules and regulations, validation of accomplishment reports & contractor billings, and supporting recommendations for write-offs.

The actual retention of specific documents or group of documents may be longer than the minimum prescribed period as may be deemed necessary and upon written instruction by authorized office/s due to conditions wherein documents need to be used for certain cases such as legal investigation or evidentiary support, financial queries, auditing purposes, regulatory compliance or government mandates.

2. SPECIFIC RULES PER TYPE OF RECORD with CUSTOMER PERSONAL DATA INFORMATION

The specific prescribed retention period, assigned custodian, personal data found on document, and personnel who are authorized to have access to specific documents containing personal data information are consolidated in the table below.

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Table 1.0

Retention Period, Custodian of & Personnel with Authorized Access to Records with Personal Data Information						
Document/Record/Form	Retention Period	Custodian Office Personnel		Authorized Personnel	Form	Personal Data
1. Bill Register	3 months from delivery	Business Center Operations Support (BCOS)	Designated BCOS Staff	BCOS, BC Admin	Physical	Cust. Name, Address, Meralco Acct. No., SIN (Service ID No.), Cust/Rep's Signature, Relation to Cust.
2. DN Register	3 months from delivery	BCOS	Designated BCOS Staff	BCOS, BC Admin	Physical	Cust. Name, Address, Meralco Acct. No., SIN, Cust/Rep's Signature, Relation to Cust.
3. NCT Register	3 months from delivery	BCOS	Designated BCOS Staff	BCOS, BC Admin	Physical	Cust. Name, Address, Meralco Acct. No., SIN, Cust/Rep's Signature, Relation to Cust.
4. NCT Duplicate Copy	2 years from issuance	BCOS	Designated BCOS Staff	BCOS, BC Admin, Customer Care Team	Physical /Electronic	Cust. Name, Mailing & Service Address, Meter No., Meralco Acct. No., SIN, List of unpaid bills and amount, Cust/Rep's Signature, Rel'n to Cust.
5. DFO Form	3 months from execution	BCOS	Designated BCOS Staff	BCOS, Customer Care Team	Physical /Electronic	Cust. Name, Service Address, Meralco Acct. No., Meter Details, List of unpaid bills, Name and Signature of tenant.
6. RFO Form	3 months from execution	BCOS	Designated BCOS Staff	BCOS, Customer Care Team	Physical /Electronic	Cust. Name, Service Address, SIN, Meter Details, Name and Signature of tenant.

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Retention Period, Custodian of & Personnel with Authorized Access to Records with Personal Data Information						
Document/Record/Form	Retention Period	Custodian Office Personnel		Authorized Personnel	Form	Personal Data
7. Survey of Disconnected Service Form	3 months from execution	BCOS	Designated BCOS Staff	BCOS, Customer Care Team	Physical /Electronic	Cust. Name, Service Address, Meter Details, Meralco Acct. No, SIN, List of Unpaid Bills, Name and Signature of tenant, Rel'n to Cust.
8. Advice of Contract Termination Duplicate	2 years from issuance	BCOS	Designated BCOS Staff	BCOS, Customer Care Team	Physical Copy	Cust. Name, Service Address, Meralco Acct. No, List of Unpaid bills, Disconnection Date,
9. CIFO Form (Duplicate Copy - photocopy)	Until bill has been written-off or at least 1 year from execution (for cases wherein bill was paid)	BCOS	Designated BCOS Staff	BCOS	Physical Copy	Cust. Name, Service & Mailing Address, SIN, List of Unpaid Bills, Person Interviewed Info (Name, Address, Rel'n to Customer, Contact No., Period of Residency), Electric Service User, User whereabouts, present occupancy, capacity to pay, Nature of occupancy, Dwelling/Structure, Service and Meter Status.
10. Demand Letter duplicates (photocopy)	Until bill has been written-off or at least 1 year from execution (for cases wherein bill was paid)	BCOS	Designated BCOS Staff	BCOS, Customer Care Team	Physical Copy	Cust. Name, Service and Mailing Address, List of Unpaid Bills, Applied Deposit Amount, Name and Signature of Receiver, Rel'n to Customer

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Document/Record/Form	Retention Period	Custodian Office Personnel		Authorized Personnel	Form	Personal Data
11. Bills with special cases (pull-out bills, bill duplicates printed by P&S, rebilled etc...)	Until advised by the responsible office's manager	P&S/BOA/ Customer Payments/ Customer Care Team	Designated personnel of the office requesting the pull-out.	P&S, BOA, Customer Payments Team	Physical Copy	Cust. Name, Service and Mailing Address, Meralco Acct. No., SIN, Bill Details, Total unpaid amount,
12. Undelivered DN's	Until delivered to customer or as deemed irrelevant by custodian	BCOS	Designated BCOS Staff	BCOS	Physical Copy	Cust. Name, Service and Mailing Address, Meter No., List of Unpaid Bills, Total overdue bills.
13. Automatic Payment Arrangement (APA) Form - Original Copy <i>*Duplicate copy for certain bank/s</i>	1 year from application's approval	Payment Operations	Payment Operations Technical Staff	Customer Care Team/ Payment Operations	Physical Copy	Cust. Name, Meralco Acct. No., Bank Card Holder Details 1. Acct Name 2. Address 3. Contact No. 4. Email Address 5. Signature Bank Card Details 1. Card Company 2. Card No., 3. Card Type
14. Automatic Payment Arrangement (APA) Form - Scanned	1 year from application's approval	Payment Operations	Payment Operations Technical Staff	Payment Operations	Electronic	Same as item#15
15. Official Receipts (duplicate copy)	5 years from end of tax year of issuance	Customer Care Team/ Customer Frontline Solutions (CFS)	Customer Care Officer/ CFS Teller Coordinator	Customer Care Officer/ CFS Teller Coordinator	Physical Copy	Cust. Name, Service Address, Meralco Acct. No., Total amount paid, Cust. TIN

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Document/Record/Form	Retention Period	Custodian Office Personnel		Authorized Personnel	Form	Personal Data
16. Returned checks (unredeemed checks)	Until claimed by customer or bill has been settled.	Customer Care Team	Customer Care Officer	Customer Care Team	Physical Copy	Bank Acct. Holder's Name, Bank Acct. No., Check No., Check Amount, Signature
17. Refund - Application Form <i>For Check Refund: Duplicate Copy only</i>	Until refund request has been settled For Cash Refund: 10 years from Release	Customer Care Team	Customer Care Rep	Customer Care Team	Physical Copy	Claimant's Name, SIN, Service Address, Amount for refund, Contact Details, Mode of Refund, Signature,
18. Refund - Identification Document & Official Receipt <i>For Check Refund: Duplicate Copy only</i>	Until refund request has been settled For Cash Refund: 10 years from Release	Customer Care Team	Customer Care Rep	Customer Care Team	Physical Copy	Claimant's Valid ID no., Address, Birth Date, Photo, + all items in #17
19. Refund - Authorization Letter/ Notarized undertaking and Quitclaim/Other legal documents intended for refund processing <i>For Check Refund: Duplicate Copy only</i>	Until refund request has been settled For Cash Refund: 10 years from Release	Customer Care Team	Customer Care Rep	Customer Care Team	Physical Copy	Name of Person to be authorized, Cust. Name, SIN, Service Address, Cust's signature, Authorized Rep's signature
20. Other Reminder/Notification letters (e.g. Non- Payment Advice)	3 months from delivery	Customer Care Team/ Customer Payments team	Customer Care Rep/ Customer Payments - Payments Specialist	Customer Care Team/ Customer Payments Team	Physical Copy	Customer's Name, Payor's Name, Acct. No, SIN, Service Address, Service Premise Description, List of unpaid bills,

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Document/Record/Form	Retention Period	Custodian Office Personnel		Authorized Personnel	Form	Personal Data
21. Prepaid Top-up form	1 week from top-up or until complaint has been resolved	Customer Frontline Solution (CFS) Team	CFS Teller Coordinator	CFS Team/ Customer Care Team	Physical Copy	SIN, Payor's name, Top-up amount, Mobile No,
22. TRO Letter	Until issuance of advisory from Corporate Legal office	Customer Care Team	Customer Care Rep	Customer Care Team	Physical Copy	Name & Signature of Payor, SIN
23. Promissory Note	Until bill has been settled or written-off	Customer Care Team	Customer Care Rep	Customer Care Team	Physical Copy	Registered Customer's Name (RC), SIN, Account No., Contact No., Name of Actual user, Relationship of requester to RC, Unpaid Amount, Reason for requests, Signature of Requester
24. Promissory Note required document/s a) Death Certificate b) Valid/Government ID c) Medical Certificate d) Hospital/Mortuary Bill e) Contract of lease f) Authorization Letter	Until bill has been settled or written-off	Customer Care Team	Customer Care Rep	Customer Care Team	Physical Copy	Name & Signature of Requester and Meralco Registered Customer, Photo, Medical Findings, Cause of Death, Government ID No., Address, Contact Details

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Document/Record/Form	Retention Period	Custodian Office Personnel		Authorized Personnel	Form	Personal Data
25.Disconnection Waiver	3 months from submission or until service has been reconnected	Customer Frontline Solution (CFS) Team	CFS Teller Coordinator	CFS Team/ Customer Care Team	Physical Copy	SIN, Name and Signature of Requester,
26. Termination Waiver	3 months from submission or until service has been reconnected	Customer Frontline Solution (CFS) Team	CFS Teller Coordinator	CFS Team/ Customer Care Team	Physical Copy	SIN, Name, Signature, Contact No.
27. Payment Cancellation Letter Request Form	3 months from cancellation Or until a dispute has been resolved	Customer Frontline Solution (CFS) Team	CFS Teller Coordinator	CFS Team/ Customer Care Team	Physical Copy	Name & Signature of Requester, SIN, Account No., Reason for Request, Relationship of Requester with RC, Contact No.
28. Counterfeit Provisional Receipt (Meralco's Copy)	Until bill targeted for payment by the confiscated bill has been settled.	Customer Frontline Solution (CFS) Team	CFS Teller Coordinator	CFS Team/ Customer Care Team	Physical Copy	Name & Signature of Payor, Address, Valid Gov't ID No., Reason for non-conforming with signature (if applicable)

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C. Recommendation for the disposal of records

a. Guidelines

The process of disposal of records listed in Table 1.0 should be consistent with the provisions and guidelines as stated in the Company's Privacy Manual and Information Security Policy Manual:

1. Privacy Manual (September 25, 2017)
2. PL-ICIO-100 Information Security Policies v3,

Given that the following criteria has been met:

- a) The duration of records storage has already reached the prescribed retention period and said documents were recommended for disposal by the Records Custodian
- b) Records for disposal have already been inspected and approved for disposal by the Organization Head concerned.
- c) A register of records must be prepared containing the name of record, former location of physical file, and person authorizing the disposal
- d) The custodian is responsible for recommending the documents eligible for disposal, and for creating a register (list) of all the documents that will be disposed.
- e) The custodian is, likewise, responsible for regularly monitoring stored electronic files to ensure encryption has not been compromised and maturity of documents to determine which are due for disposal.
- f) All documents recommended for disposal shall be sorted out by the custodian, must be boxed and filed in a designated pick-up point.

b. Register of Records

During a disposal cycle, a register of records to be disposed shall be prepared. This register shall serve as proof that the records were already picked, disposed and/or no longer exists. Both the office responsible for the storage and office responsible for the disposal shall have a copy of this register and signed by respective authorities of both offices. The register must contain the following information, name of the physical document/ record, former location of physical file, date of destruction, the person who authorized the disposal of records, and the person assigned to destroy and dispose the record. The custodian shall be responsible in completely filling out the register. *(See sample below for reference)*

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(Sample Register of Documents for Disposal)

Register of Documents for Disposal			
Date and Time of Pick-up:		<hr/>	
Disposed by:		<hr/>	
Date of disposal:		<hr/>	
#	Name of Document	Former location of physical file	*Period Covered
1	<i>E.g.</i> Unredeemed "Returned Checks"	Filebox#01 (Blue Box), Filing Cabinet #2	01/08/2018 to 01/07/2019
2	<hr/>	<hr/>	<hr/>
3	<hr/>	<hr/>	<hr/>
4	<hr/>	<hr/>	<hr/>
5	<hr/>	<hr/>	<hr/>
6	<hr/>	<hr/>	<hr/>
7	<hr/>	<hr/>	<hr/>
8	<hr/>	<hr/>	<hr/>
<hr/> Prepared by (Custodian):			
<hr/> Recommended by (BCOS TL or CCO):			
<hr/> Approved by (Business Center Head)			
<div style="border: 1px solid black; padding: 10px; margin-top: 20px;"> <hr/> Received By (disposal crew) <i>*to be filled by the office/contracting company responsible for the disposal</i> </div>			
<small>*Period Covered starts from the date the document was kept in storage and not the date it was used for processing. (e.g. Indicate date when check was returned to BC and not date when it was paid by Cust.)</small>			

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c. Approval Process

Disposal of documents shall be subjected by different approval levels. After the documents for disposal has been identified and the register has been filled, the custodian shall have the documents to be inspected, verified and approved by either the Customer Care Officer or the BCOS Officer or Officer-in-charge present at the location of the storage, depending on the document's custodian. Upon verification, the approving officer shall endorse the documents to to the Business Center Head for the final approval.

For the documents which were approved, they shall be turned over to the office or contractors, authorized by Supply Chain and Logistic Management team, which is responsible for the actual disposal of the documents. On the other hand, for the documents which were not approved, the reason for must be explained by the officer to the custodian so that further measures shall be observed.

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Approval Signature Sheet

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