BAIPHIL ON THE GO!

NOVEMBER 25, 2026

BAIPHIL'S NOVEMBER OFFERINGS:
SUSTAINING THE PURSUIT OF BANKING EXCELLENCE



BAIPHIL sustained its commitment to continuous professional learning in November with timely webinars covering corporate governance, accounting, artificial intelligence, financial account protection, and cybersecurity. The programs reached participants from across the banking and financial community, reflecting BAIPHIL's continuing effort to provide relevant learning opportunities in pursuit of banking excellence.

Through its course committees, BAIPHIL brought together industry professionals, regulators, and subject matter experts to strengthen knowledge, encourage meaningful dialogue, and address both fundamental and emerging areas of financial-sector practice. BAIPHIL's November offerings demonstrate **the breadth and continuity of its professional learning agenda.**

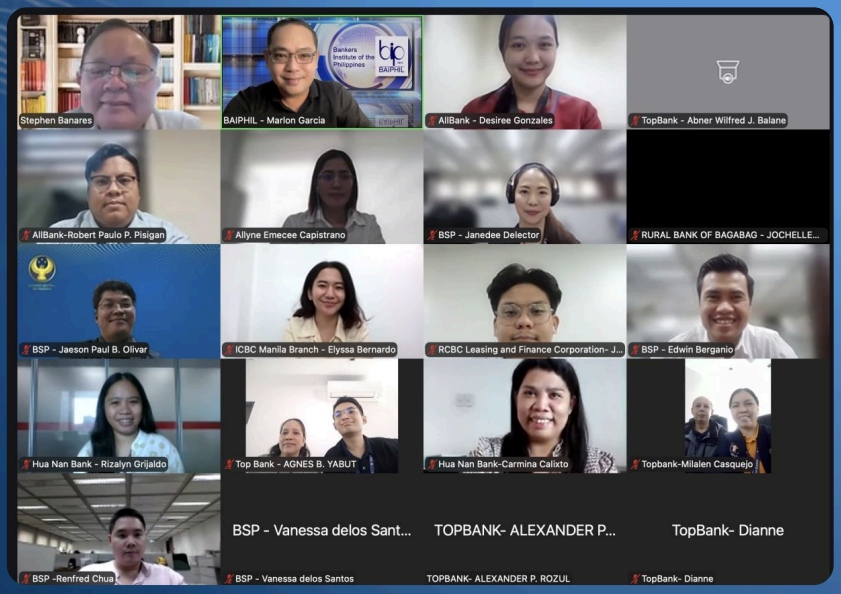
INSIDE STORIES

BUILDING STRONG FOUNDATIONS: ACCOUNTING FOR NON-ACCOUNTANTS

Opening the month, the **Finance and Audit Course Committee (FACOM)** conducted "Accounting for Non-Accountants" on November 4–5, 2026. The two-day program, FACOM's seventh offering for FY 2026–2027, was led by **Mr. Stephen I. Bañares CPA, Trainer and consultant. .**



Mr. Stephen I. Bañares
CPA, Trainer and consultant



The course provided participants with a practical grounding in accounting, beginning with its purpose and importance, the users of financial information, business transactions, account classification, generally accepted accounting principles, and the theory of debit and credit. Participants were then guided through the accounting cycle, from journalizing and posting to trial balances, adjusting and closing entries, and the preparation of basic financial statements.

The program concluded with financial statement analysis, covering horizontal, vertical, and trend analyses as well as financial ratios and exercises applying these concepts. As one of FACOM's recurring offerings, Accounting for Non-Accountantscontinues **to provide financial-sector professionals with an accessible foundation for understanding and interpreting financial information.**

INSIDE STORIES

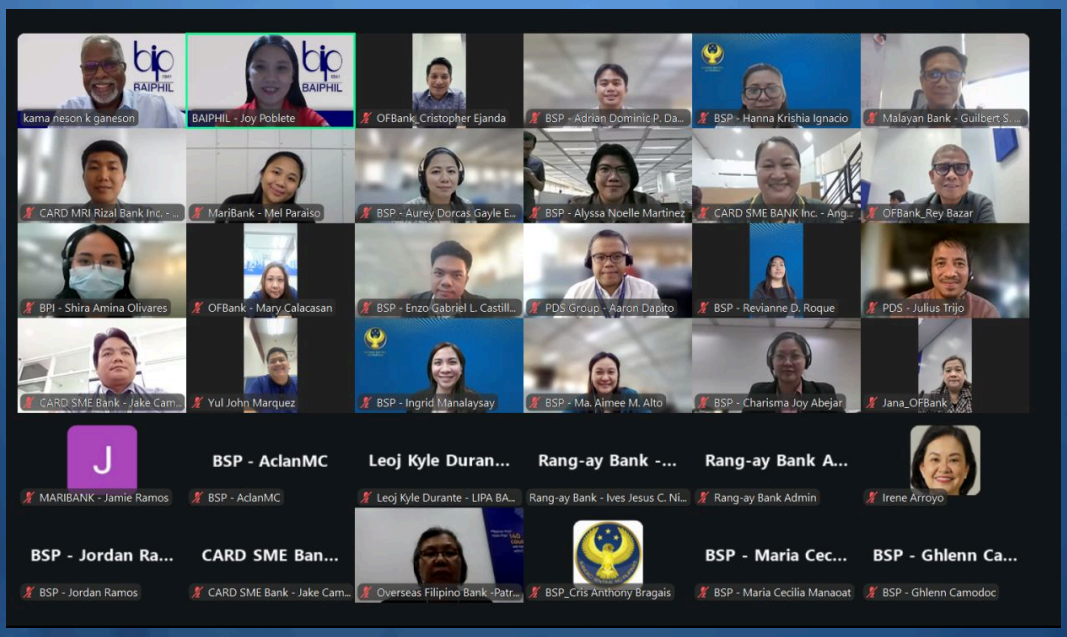
ADVANCING RESPONSIBLE AI MANAGEMENT

On November 10, BAIPHIL's **Information Technology & Security Course Committee (ITSEC)** turned the learning agenda toward emerging technology with "Artificial Intelligence Management ISO 42001:2023," its sixth program for FY 2026–2027. The webinar was led by **Mr. Kama Neson Ganeson PMP, PMI-RMP, CGOV, CORS, CCP, CSAP, CLA BCMC & ISMS 2026.**

Against the growing integration of artificial intelligence into business processes and information technology, the webinar focused on how organizations can responsibly use, develop, monitor, and manage AI systems. Participants were introduced to the requirements and key components of ISO 42001:2023, including the context and scope of an AI management system, leadership commitment, roles and responsibilities, policy direction, and AI planning.



Mr. Kama Neson Ganeson
PMP, PMI-RMP, CGOV, CORS, CCP, CSAP, CLA BCMC & ISMS 2026



The discussions further covered risk and opportunity assessment, change management, competency and awareness, communication and documentation, operational controls, AI systems impact assessment, performance evaluation, internal audit, management review, and continual improvement. Through presentations, videos, case scenarios, exercises, and a post-training quiz, **the program highlighted a structured approach to AI management that considers both technological opportunities and the corresponding requirements for risk management, oversight, and accountability.**

INSIDE STORIES

FROM REGULATION TO INDUSTRY ACTION: BSP, BAP AND BAIPHIL TAKE ON AFASA

The November learning series reached a significant point on November 11 with **"Understanding AFASA and the Industry Protocol,"** offered by BAIPHIL through its **Governance, Legal & Regulatory Committee**. The program brought together experts from the **Bangko Sentral ng Pilipinas (BSP)** and **Bankers Association of the Philippines (BAP)** for a practical, law-centered discussion of Republic Act No. 12010, or the Anti-Financial Account Scamming Act (AFASA), its implementing BSP circulars, the AFASA Industry Protocol, and legal liabilities arising from AFASA-related responsibilities.

The **BSP-BAP-BAIPHIL** convergence was a defining strength of the program. BAIPHIL provided the learning platform, BSP officials discussed the implementing regulatory framework and legal liabilities, while BAP brought the industry perspective through the AFASA Industry Protocol. Together, these perspectives connected regulatory requirements with the coordinated institutional response involved in addressing financial account scams.

The speaker roster reflected the breadth of expertise behind the program. From the BSP, **Mr. Dexter S. Macatangay, Manager of the Cybersecurity Supervision & Oversight Group**, and **Ms. Maricris A. Salud, Deputy Director, both from the Technology Risk &nnovation Supervision Department** , discussed BSP Circular No. 1213. **Atty. Alain Bert G. Regis, Director of the Consumer Account Protection Office**, covered BSP Circular No. 1214, while **Atty. Janice Ayson-Zales, Director of the Consumer Complaints Resolution Office**, and **Ms. Rochelle Tomas, Director of the Consumer Protection & Market Conduct Office**, discussed BSP Circular No. 1215.


Ms. Maricris A. Salud, Deputy Director
Technology Risk & Innovation Supervision Department


Atty. Alain Bert G. Regis
Director of the Consumer Account Protection Office


Ms. Rochelle Tomas
Director of the Consumer Protection & Market Conduct Office


Atty. Janice Ayson-Zales
Director of the Consumer Complaints Resolution Office

Completing the powerful roster, **Mr. Cesar C. Santos, Jr., Managing Director of BAP Data Exchange of the Bankers Association of the Philippines,** presented the AFASA Industry Protocol, while **Atty. Roberto L. Figueroa, BSP General Counsel**, tackled legal liabilities. BAIPHIL Governance, Legal & Regulatory Committee members **Atty. Gregorio M. Yaranon, Jr., SVP/Chief Compliance Officer of Bank of Commerce**, and **Atty. Virgilio Y. Farcon, Director of Government Relations of GoTyme Bank Corporation**, moderated the discussions. Together, the regulators, industry expert, legal authority, and BAIPHIL moderators formed a formidable roster that brought regulatory, industry, legal, and practical perspectives into one learning program.


Mr. Cesar C. Santos, Jr.
Managing Director of BAP Data Exchange of the Bankers Association of the Philippines


Atty. Roberto L. Figueroa
BSP General Counsel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Director of Government Relations of GoTyme Bank Corporation

INSIDE STORIES

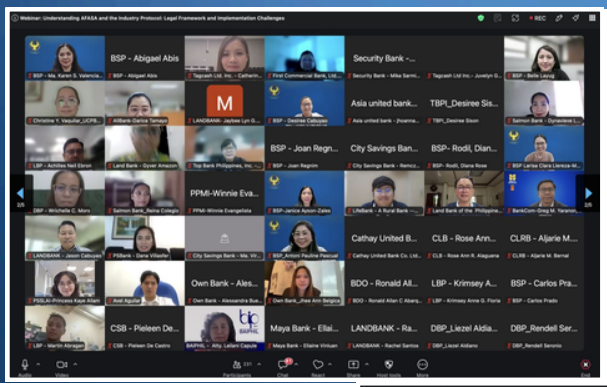
FROM REGULATION TO INDUSTRY ACTION:
BSP, BAP AND BAIPHIL TAKE ON AFASA

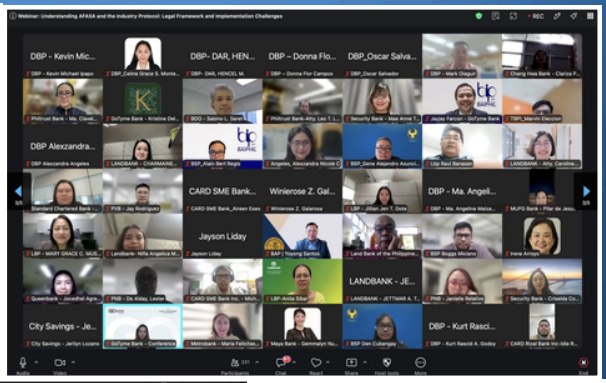
The webinar covered the full AFASA response chain, beginning with IT risk management, cybersecurity, and fraud controls under Circular No. 1213 and proceeding to BSP inquiries and information sharing under Circular No. 1214. Circular No. 1215 brought the discussion to the temporary holding of disputed funds, verification, customer notices, and reporting.

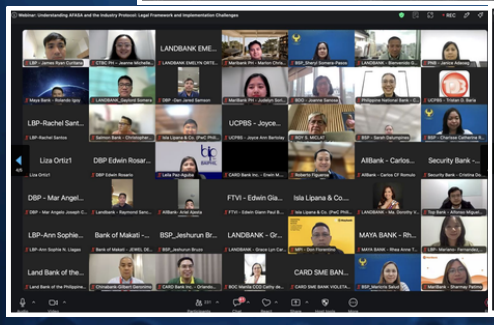
The BAP discussion then addressed the AFASA Industry Protocol, including the roles of originating, receiving, and subsequent receiving institutions, timelines and escalation, customer communication, documentation, confidentiality, and security. Completing this end-to-end treatment was an examination of legal liabilities, including potential institutional and individual accountability, administrative, civil, and criminal consequences, and practical measures for documentation, escalation, and legal-risk mitigation.

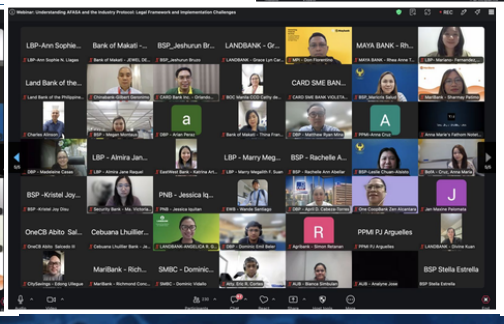
The program thus enabled participants to appreciate AFASA not simply as legislation, but as a framework involving interconnected responsibilities across legal, compliance, risk, fraud operations, information technology, cybersecurity, payments, customer assistance, investigations, and regulatory reporting.

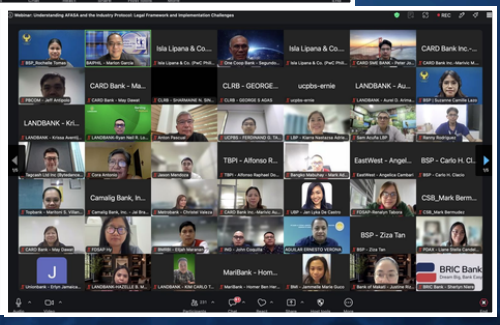
In bringing BSP regulatory expertise, the BAP industry perspective, and BAIPHIL's learning platform together, the webinar demonstrated the value of collaboration and shared learning in addressing an issue of importance to the financial community.











INSIDE STORIES

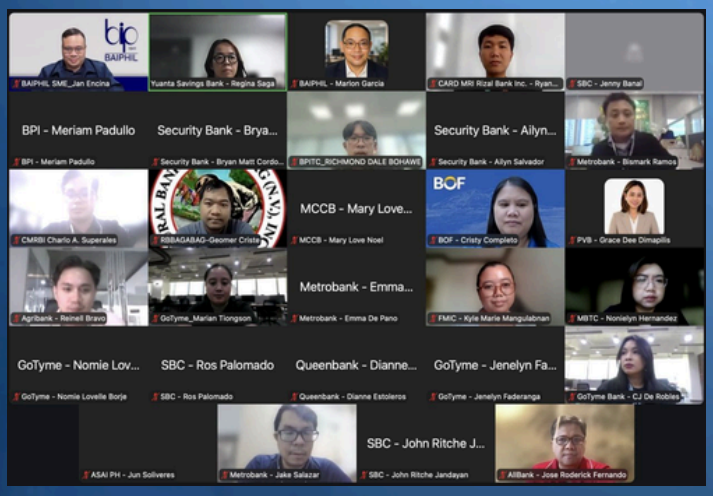
STRENGTHENING CYBERSECURITY GOVERNANCE, RISKS AND CONTROLS

Rounding out BAIPHIL's November offerings, ITSEC conducted **"Cybersecurity Governance, Risks, and Controls"** on November 13, its seventh program for FY 2026–2027. The webinar was led by **Mr. Jan Martin Encina, Director and Head of Information Security Governance & Operations of Maya PH.**

The program examined Governance, Risk, and Compliance in the context of cybersecurity, focusing on sound cybersecurity governance, practical information security risk management, and the development of a strong cybersecurity culture. Discussions covered six key areas: cybersecurity governance; cybersecurity programs and strategy; information security risk management; information security risk treatment; cybersecurity policies and compliance; and cybersecurity culture building.



Mr. Jan Martin Encina
Director and Head of Information Security Governance & Operations of Maya PH.



Participants examined the establishment of the cybersecurity function, roles and responsibilities, board and senior management support, and the alignment of information security strategies with business objectives. The course also addressed threat and vulnerability assessments, evaluation of risk likelihood and impact, residual risk monitoring, security policies and standards, risk and control reporting,security awareness, and internal and external collaboration.

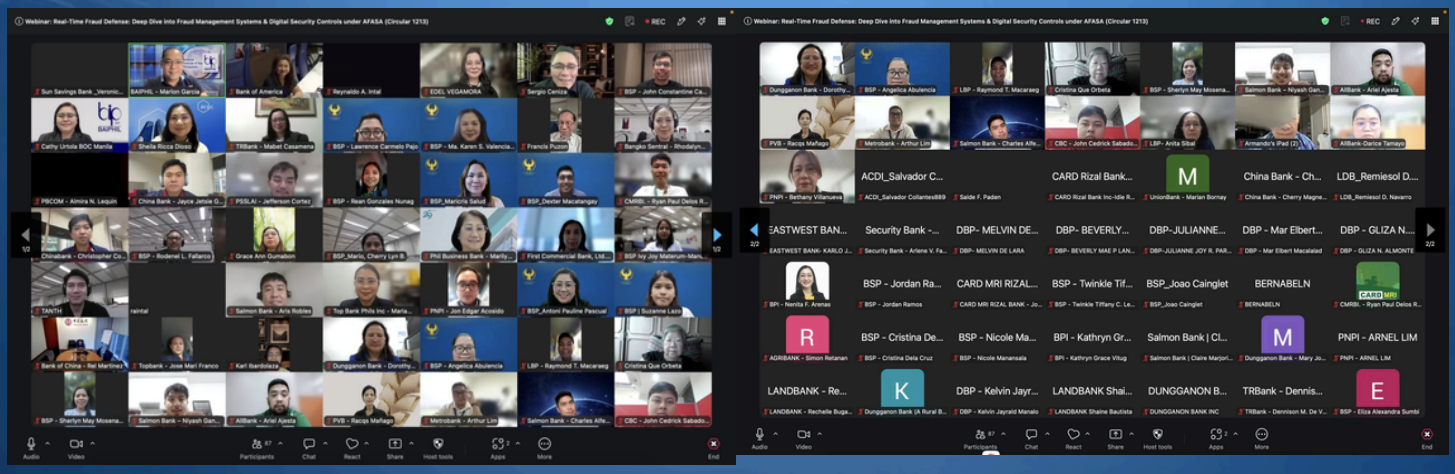
Through pre-work, lectures, breakout workshops, and plenary discussions, **the webinar strengthened participants' understanding of the relationship between cybersecurity strategy and business priorities.** It also focused on practical skills in information security risk assessment, selection of appropriate security policies, and identification of security awareness training needs.

INSIDE STORIES

REAL-TIME FRAUD DEFENSE: BAIPHIL DEEP DIVES INTO FRAUD MANAGEMENT SYSTEMS UNDER AFASA

The BAIPHIL Governance, Legal &Regulatory Committee (GLRC) conducted **"Real-Time Fraud Defense: Deep Dive into Fraud Management Systems under AFASA (Circular No. 1213)"** on November 20, 2026, via Zoom. The webinar highlighted the **importance of effective fraud controls in protecting transactions and strengthening confidence in the financial system.**

The session complemented the earlier seminar, **"Understanding AFASA and the Industry Protocol"** also organized by BAIPHIL through the GLRC. Together, the two programs provided a holistic treatment of AFASA. The first established the legal framework and industry protocol, while the second examined how institutions can translate these requirements into fraud management systems, real-time monitoring, and effective response measures under
Circular No. 1213.



This connection is essential because regulatory understanding must be supported by sound operational controls. Participants gained practical insights into emerging fraud risks, transaction monitoring, prevention and detection measures, and timely response. The discussions linked compliance requirements with the systems and processes needed to improve transaction security and address fraud incidents.

INSIDE STORIES

REAL-TIME FRAUD DEFENSE: BAIPHIL DEEP DIVES INTO FRAUD MANAGEMENT SYSTEMS UNDER AFASA

A**tty. Elmore O. Capule, Deputy Governor of the Corporate Services Sector of the Bangko Sentral ng Pilipinas (BSP),** delivered the opening remarks and program overview. The subject matter experts were **Ms. Maricris A. Salud, CPA, CISA, CISM, MSCF, Deputy Director and Head of the BSP Technology Risk and Innovation Supervision Department, and Mr. Dexter S. Macatangay, CPA, MBA, CISA, CIA, CISM, CC, CISSP, Manager of the Cybersecurity Supervision and Oversight Group** under the same department.

Atty. Serge Ceniza and Ms. Catherine Urtola served as moderators, while Ms. Edel Mary Vegamora delivered the closing remarks.



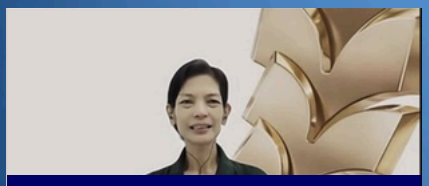
Atty. Sergio M. Ceniza



Ms. Catherine Urtola



Ms. Edel Mary Vegamora



Ms. Racquel Mañago



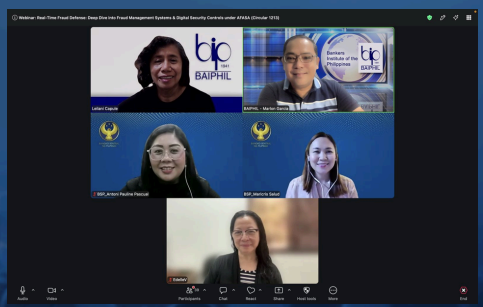
Ms. Maricris A. Salud
CPA, CISA, CISM, MSCF, Deputy Director and Head of the Technology Risk and Innovation Supervision Department of the Bangko Sentral ng Pilipinas



Atty. Leilani Capule

In these complementary webinars, BAIPHIL, through GLRC, provided banking and financial institutions with both the legal basis and practical insight required to grasp and apply this significant legislation. **The programs also reaffirmed BAIPHIL's commitment to timely and relevant learning initiatives that support governance, legal and regulatory compliance across the industry.**







INSIDE STORIES

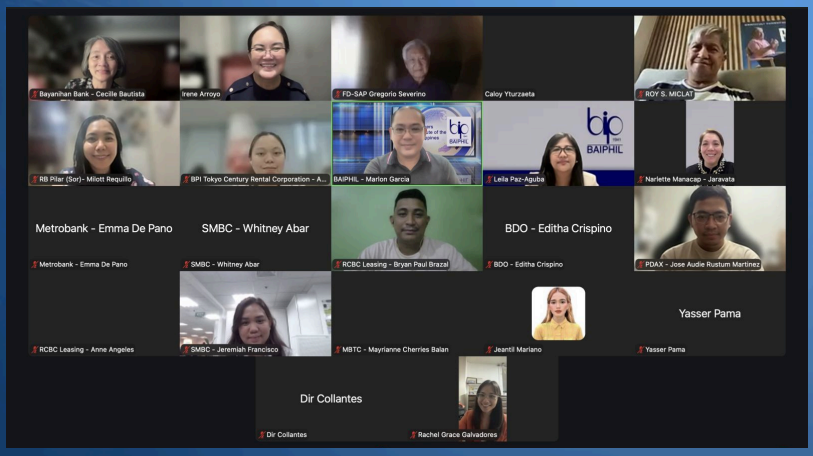
BUILDING GOVERNANCE-READY BANK LEADERS

As part of the FY 2026–2027 GLRC programs, the **"Basic Course on Corporate Governance"** was conducted via Zoom on November 19, 2026. Led by resource speaker **Ms. Irene Arroyo, former BAIPHIL president**, the whole-day session brought together participants from banks, financial institutions, and related organizations.



Ms. Irene Arroyo
Former BAIPHIL President

Now on its **fourth run for FY 2026-2027**, the course continues to draw strong interest from banking and financial professionals. More than a recurring and in-demand offering, **it is a dedicated governance program for new bank directors and officers,** equipping them with a focused foundation for understanding and carrying out their governance responsibilities.



Its distinct value lies in a curriculum **specifically chosen for the governance responsibilities of bank directors and officers.** The topics were carefully selected from the corporate governance principles of the Bank for International Settlements (BIS) and aligned with relevant Bangko Sentral ng Pilipinas (BSP) regulations. This focused combination provides participants with practical and regulatory context for effective governance, institutional accountability, compliance, and responsible decision-making.

The diverse participation of representatives from rural, thrift, savings, and development banks, payment processing companies, and other financial institutions underscores the vital role of corporate governance in the banking sector. Through initiatives like this, **BAIPHIL remains committed to delivering relevant and practical learning opportunities that enhance industry knowledge and promote sound practices across the financial sector.**

UPCOMING BAIPHIL WEBINARS

TRAINING PROGRAMS		PROGRAM DETAILS		
COMMITTEE	**TITLE**	**DATE**	**COURSE OUTLINE**	**REGISTRATION LINK**
Finance and Audit Course Committee (FACCOM)	Accounting for Non-Accountants (With Financial Statement Analysis)	Day 1: December 4, 2026 Day 2: December 7, 2026	PROGRAM DETAILS	REGISTER HERE
	Auditing the Cybersecurity Function	December 11, 2026	PROGRAM DETAILS	REGISTER HERE
	Accounting for Non-Accountants (With Financial Statement Analysis)	February 3 – 4, 2027	PROGRAM DETAILS	REGISTER HERE
	Essential Tools to Smart Financial Decisions: Cost-Benefit Analysis, Budgeting, Breakeven, and Beyond	February 24, 2027	PROGRAM DETAILS	REGISTER HERE
	Accounting for Non-Accountants (With Financial Statement Analysis)	April 13 – 14, 2027	PROGRAM DETAILS	REGISTER HERE
	Essential Tools to Smart Financial Decisions: Cost-Benefit Analysis, Budgeting, Breakeven, and Beyond	April 29, 2027	PROGRAM DETAILS	REGISTER HERE
	Accounting for Non-Accountants (With Financial Statement Analysis)	June 10 – 11, 2027	PROGRAM DETAILS	REGISTER HERE
Governance, Legal, Regulatory and Compliance (GLRC) Course Committee	Basic Course on Corporate Governance	January 18, 2027	PROGRAM DETAILS	REGISTER HERE
	Basic Course on Corporate Governance	March 22, 2027	PROGRAM DETAILS	REGISTER HERE
	Basic Course on Corporate Governance	April 20, 2027	PROGRAM DETAILS	REGISTER HERE
	Basic Course on Corporate Governance	May 24, 2027	PROGRAM DETAILS	REGISTER HERE
Information Technology and Security Course (ITSEC) Committee	Advanced Excel Training for Bankers	November 26 - 27, 2026	PROGRAM DETAILS	REGISTER HERE
	Artificial Intelligence Management System (ISO 42001:2023)	February 9, 2027	PROGRAM DETAILS	REGISTER HERE
	Artificial Intelligence Management System (ISO 42001:2023)	May 6, 2027	PROGRAM DETAILS	REGISTER HERE



UPCOMING BAIPHIL WEBINARS

TRAINING PROGRAMS		PROGRAM DETAILS		
COMMITTEE	**TITLE**	**DATE**	**COURSE OUTLINE**	**REGISTRATION LINK**
Products, Bank Operations and Management (PBOM) Course Committee	Signature Verification and Forgery Detection	November 26, 2026	PROGRAM DETAILS	REGISTER HERE
	Know Your Money and Counterfeit Detection	November 27, 2026	PROGRAM DETAILS	REGISTER HERE
	Fraud & Forgery Detection and Prevention Program	December 17, 2026	PROGRAM DETAILS	REGISTER HERE
	Basic Identification Documents, Business & Income Documents Verification	December 18, 2026	PROGRAM DETAILS	REGISTER HERE
	Treasury in Banking: The Very Basics	January 15, 2027	PROGRAM DETAILS	REGISTER HERE
	Signature Verification & Forgery Detection	January 21, 2027	PROGRAM DETAILS	REGISTER HERE
	Fraud and Forgery Detection and Prevention Program	January 22, 2027	PROGRAM DETAILS	REGISTER HERE
	Treasury in Banking: Asset-Liability Management	January 22, 2027	PROGRAM DETAILS	REGISTER HERE
	Treasury in Banking: Accounting & Financial Reporting	February 5, 2027	PROGRAM DETAILS	REGISTER HERE
	Money and Capital Market	February 12, 2027	PROGRAM DETAILS	REGISTER HERE
	Crash Course in Financial Instruments Part 1: Accounting & Financial Reporting	February 19, 2027	PROGRAM DETAILS	REGISTER HERE
	Basic Identification Documents, Business and Income Documents Verification	February 26, 2027	PROGRAM DETAILS	REGISTER HERE
	Crash Course in Financial Instruments Part 2: Risk Management & Valuation	March 5, 2027	PROGRAM DETAILS	REGISTER HERE
	Fraud and Forgery Detection and Prevention Program	March 18, 2027	PROGRAM DETAILS	REGISTER HERE
	Basics of Financial Derivatives	March 18, 2027	PROGRAM DETAILS	REGISTER HERE
	Signature Verification & Forgery Detection	March 19, 2027	PROGRAM DETAILS	REGISTER HERE
	Know Your Money and Counterfeit Detection	April 22, 2027	PROGRAM DETAILS	REGISTER HERE
	Basics of Financial Derivatives	March 18, 2027	PROGRAM DETAILS	REGISTER HERE
	Signature Verification & Forgery Detection	March 19, 2027	PROGRAM DETAILS	REGISTER HERE

UPCOMING BAIPHIL WEBINARS

TRAINING PROGRAMS		PROGRAM DETAILS		
COMMITTEE	**TITLE**	**DATE**	**COURSE OUTLINE**	**REGISTRATION LINK**
	Know Your Money and Counterfeit Detection	April 22, 2027	PROGRAM DETAILS	REGISTER HERE
	Basic Identification Documents, Business and Income Documents Verification	April 23, 2027	PROGRAM DETAILS	REGISTER HERE
	Signature Verification & Forgery Detection	May 26, 2027	PROGRAM DETAILS	REGISTER HERE
	Fraud and Forgery Detection and Prevention Program	May 27, 2027	PROGRAM DETAILS	REGISTER HERE
Risk Management Course (RMC) Committee	Market Risk, Interest Rate Risk, and Liquidity Risk Management Principles and Tools	November 28, 2026	PROGRAM DETAILS	REGISTER HERE
	Advanced Credit Risk Modeling	December 15 - 16, 2026	PROGRAM DETAILS	REGISTER HERE
	Methodologies for IFRS 9 ECL Modeling	January 14, 2027	PROGRAM DETAILS	REGISTER HERE
	An Introduction to Deploying AI for Financial Risk Management	January 28, 2027	PROGRAM DETAILS	REGISTER HERE
	Model Development and Validation	March 3 - 4, 2027	PROGRAM DETAILS	REGISTER HERE
	Advanced Credit Risk Modeling	April 1 - 2, 2027	PROGRAM DETAILS	REGISTER HERE
	Credit Risk Management: An Intro	April 8, 2027	PROGRAM DETAILS	REGISTER HERE
	IFRS 9 in Detail: ECL	April 15, 2027	PROGRAM DETAILS	REGISTER HERE
	An Introduction to Deploying AI for Financial Risk Management	April 16, 2027	PROGRAM DETAILS	REGISTER HERE
	Market Risk Management	May 11, 2027	PROGRAM DETAILS	REGISTER HERE
	Methodologies for IFRS 9 ECL Modeling	May 14, 2027	PROGRAM DETAILS	REGISTER HERE



EMPOWERING BANKING PROFESSIONALS THROUGH LIFELONG LEARNING

BAIPHIL provides a diverse range of learning programs aimed at strengthening the capabilities of banking professionals at all levels. Spanning regulatory compliance, risk management, corporate governance, treasury, digital transformation, cybersecurity, sustainable finance, and leadership, our offerings are designed to meet evolving industry needs and emerging trends.

BAIPHIL remains committed to our enduring pursuit of banking excellence—equipping professionals and institutions with the knowledge, competencies, and insights needed to navigate today's challenges and seize tomorrow's opportunities. We invite you to explore this catalog and discover the learning solutions that will support your organization's continued growth and success.

For the latest training schedules, program announcements, and updates, follow BAIPHIL on our Facebook page and LinkedIn, and visit our official website. This catalog is updated quarterly, with newly offered programs, revised schedules, and upcoming learning opportunities regularly posted across our digital platforms to keep you informed of our latest offerings.

STRATEGIC PARTNERS

- Bangko Sentral ng Pilipinas
- Bankers Association of the Philippines
- Institute of Internal Auditors Philippines
- Asia-Pacific Association of Banking Institutes

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- trainings@baiphil.org

QUEST FOR BANKING EXCELLENCE

BAIPHIL ON THE GO

BAIPHIL ON THE GO (BOG) is a periodic publication designed to keep members informed of key developments, achievements, and activities. It provides a concise and timely overview of the week's highlights, important announcements, upcoming events, and significant accomplishments
across the organization.

It also features available training programs, learning opportunities, and professional development offerings to support continuous growth and capability building. Through relevant and engaging updates, the newsletter serves as a reliable source of information that promotes awareness, alignment, and active participation in the organization's initiatives and priorities.

It is compiled and prepared by the **BAIPHIL Management Team** and **Corporate Communications and Information Exchange Committee.**

Stay connected with BAIPHIL. Scan the QR code below to follow us on Facebook and LinkedIn, or visit our official website for the latest training programs, announcements, and updates.



Quest for Banking Excellence