

# Metrobank

Literature, Russian Literature



The purpose of this study is to research and understand the real-world application system of an existing business information system of a company which is a requirement in the course, Management Information System or BA – 104. B.

Group Members and Individual Responsibilities Members:| Responsibilities|

Ma. Kamille Celebre| She is in charge with the typing of the documents and the information gathered through the interview. She is also in charge for

researching about the company via internet. Marie Guianne Janson| She is responsible for editing the paper and the power point as well as the

compilation of the work of her group mates. She is in charge of printing the paper and the power point presentation. | Maan Malait| She is in charge with

the reserving the projector for the group presentation. She is also the one who gave many information about the company because of the questions she asked during the interview from the resource person.

| Charisse Marie Paywan| She is the leader of the group. She has the contact with our resource person in Metrobank. She also gave the group information about the company. | II. Company Information A. History of the company:

The Metropolitan Bank and Trust Company (PSE: MBT), commonly known as Metrobank. It has a diverse offering of financial services, from regular banking to insurance.

Metrobank is the second largest bank in the country. Metropolitan Bank and Trust Company (Metrobank) was established by a group of businessmen on September 5, 1962 at the Wellington Building in Binondo, Manila. In August 1963, the bank's first branch was established in Divisoria. Four years later,

Metrobank opened its Davao branch, the bank's first provincial branch. At the onset of the 70s, Metrobank opened its first international branch in Taipei. The Central Bank, on April 1977, authorized Metrobank to operate a Foreign Currency Deposit Unit (FCDU). In the same year, branches and offices totalled 100 and the bank inaugurated its new Head Office at Metrobank Plaza in Makati.

On August 21, 1981, the Central Bank authorized Metrobank to operate as a universal bank. Following the grant of the universal banking license, Metrobank entered the following ventures: the acquisition of majority ownership of Philippine Savings Bank (the second largest savings bank in the country at that time); the establishment of a joint travel agency venture with Thomas Cook Group in Thomas Cook Phils. , Inc. in 1986; and the tying-up with Toyota Motor Corporation of Japan and Mitsui to put up Toyota Motor Philippines in 1988. Metrobank subsequently entered into joint ventures with several renowned corporations like Sumitomo Mitsui Banking Corporation of Japan to create Sumigin Metro Investment Corporation; the National Mutual Holdings Ltd. of Australia to create Philippine AXA Life Insurance Corporation; and the ORIX of Japan to create ORIX Metro Leasing and Finance Corporation. In September 1982, the number of Metrobank branches, offices and subsidiaries surpassed the 200 mark.

A year later, Metrobank topped all the private domestic bank in total resources with P8. 8 billion. The bank continued to experience steady growth through the years and in September 1989, it increased its authorized capital stock from P2 billion to P5 billion. The bank's total capital funds on June 30,

2006 stood at P57. 3 billion. Its consolidated resources amounted to P588. 1 billion as of the same period.

As of June 2007 assets reached P669. 1 billion (\$14. 5 billion) (P46=\$1).

Metrobank's subsidiaries are Toyota Motor Philippines Corporation, Philippine Savings Bank, First Metro Investment Corporation, Metrobank Card Corporation, ORIX Metro Leasing and Finance Corporation, SMBC Metro Investment Corporation, First Metro Travelex (formerly Thomas Cook (Phils. )), Philippine AXA Life Insurance Corporation, Mirant Global Corporation, Philippine Charter Insurance Corporation, MBTC Technology, Inc. , Toyota Financial Services Corporation, Toyota Cubao, Inc. , Toyota Manila Bay Corporation, First Metro Securities Corporation, First Metro International Investment Co.

Ltd. , Metropolitan Bank (Bahamas) Ltd. , MB Remittance Center Inc. (USA), Metro Remittance Singapore, Metro Remittance UK Limited, Metro Remittance (Italia) SpA, Metro Remittance S. A. (Spain) and MBTC Exchange Services GmbH (Austria). The Metrobank Group has a combined network of over 800 local and international branches/offices, remittance offices and subsidiaries worldwide.

It has 557 domestic branches and 32 offices in New York, Hong Kong, Tokyo, Osaka, Seoul, Pusan, Guam, Taipei, Kaohsiung, Madrid, Barcelona, Vienna, Rome, Bologna, Milan, Singapore, Chicago, Hawaii, and Shanghai. On September 28, 2009, Metrobank is the first local bank to offer a line of CNY denominated offerings. B. Company Profile: Mission & Vision of the company  
Vision Statement We envision: A professionally run, responsive, proactive,

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and creative organization through which the Metrobank Group of Companies is able to express its commitment to lead the private sector in fostering holistic human development in both the national and international arena, thereby effecting an empowered society whose members are able to realize their human potential. Mission Statement To realize its vision, the Foundation shall: Propagate a culture of excellence with a human face by actively implementing, assisting, and supporting programs which strengthen and advance the strategic sectors of society as well as respond to the needs of the disadvantaged. General Strategies and Approaches In order to achieve its stated mission, the Foundation shall actively engage in: • Strengthening and upgrading the professional skills of Foundation personnel to enable them to implement programs in keeping with or even surpassing the standards set by experts in the field of social development. Involving the officers and staff of the Metrobank group in the social development program of the foundation.

Organizational Chart  
 Manager Frederick Javate  
 Branch Operating Officer  
 Joanna Marcela  
 Branch Operating Officer  
 Stephen Delmoro  
 n New Accounts  
 Katrina Luna  
 New Accounts  
 Christine Paywan  
 Teller  
 3 Johannah Diaz  
 Teller  
 2 Marisol Jardineros  
 Teller  
 1 Dana Barios  
 C. Products/Services \* HOUSING AND CAR LOANS \* CREDIT CARDS | \* INTERNET BANKING | Bills Payment Solution  
 Car Loan Solution  
 Home Loan Solution | \* MOBILE BANKING | PERSONAL ACCOUNTS  
 Time Deposit (TD)  
 MetroDollar Time Deposit  
 Foreign Currency Time Deposit \* CHECKING ACCOUNTS  
 Account One  
 Regular Checking Account  
 MetroChecking Extra \* SAVINGS ACCOUNTS  
 Passbook Savings Account  
 Metrobank E. T. Savings Account  
 MetroDollar Savings

AccountOther Foreign Currency Savings Account (FXCY SA)Fun Savers Club \*  
 PERSONAL INSURANCE| \* Traditional Life Insurance Products \* Investment-  
 Linked Products (ILPs) or Unit-Linked Products (ULPs) | \* PHONE BANKING \*  
 TRAVELING| Travelers ChecksCredit Cards Metrobank E. T. | \* BUSINESS \*  
 CORPORATE ACCOUNTSSavings Accounts. Checking AccountsTime Deposit \*  
 CASH MANAGEMENT| | Metrocash ManagerMetrobank direct Corporate \*  
 CORPORATE LOANS Loans for Capital ExpendituresCorporate Finance and  
 ConsultancySME & Other Government Supported LoansTRADE PRODUCTS &  
 SERVICES DIRECTORY OF TRADE PROCESSING HUBS \* Financing for Imports  
 and Domestic Purchases \* Financing for Exports| | CORPORATE ISSURANCE| \*  
 Group Yearly Renewable Term Plan Security Assurance for Employees (SAFE)  
 Plan \* Group Credit Life Insurance \* Group Personal Accident Plan \* Group  
 Student Personal Accident Plan \* Group Retirement Plan CORPORATE  
 LEASINGGOVERNMENT LEASING| | \* BIR eFPS Tax Payments \* SSS  
 Contributions and Payments| | INVESTMENTS TRUST PRODUCTS AND  
 SERVICES \* Personal Trust and Investment Services \* Corporate Trust and  
 Investment Services TREASURY PRODUCTS| GOVERNMENT SECURITIES \*  
 Peso Treasury Bills (T-Bills) \* Peso Fixed-Rate Treasury Notes (FXTNs)| | \*  
 Peso Retail Treasury Bonds (RTBs) \* Foreign Currency-Denominated Bonds  
 (ROPs)| \* US Treasury Bills (US T-Bills)| CORPORATE SECURITIES 1.  
 Peso or USD Denominated Bonds 2. Corporate Promissory Notes \* FOREIGN  
 EXCHANGE \* INVESTMENT FUNDS NAVPU & PERFORMANCE \* CAPITAL  
 MARKETS| \* MARKET COMMENTARIES| III. Business Information System A.  
 Description & Overview of the System \* MOSAIC This is the system used by  
 Metrobank in processing a transaction. This has a command were to deposit,

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withdraw, debit/credit, encash check and inquire. \* Black Screen (IB3220)

This is where we could inquire an account like MOSAIC but in this system we could see the history of an account. \* Branch Automation System (BAS) This is an input of information of clients.

Microsoft Word and Excel These are system used by the company to store data. B. Information Flow Open Day PICOS Debit/Credit payment, deposit, withdrawal, encash and inquire Middle Day Balancing Transfer of Cash to offer payment, deposit, withdrawal, encash, inquire & debit/ credit Transfer of co- teller Transfer of cash ( bundles & PICOS) End of Day C. Input of Data Resources Data are captured by means of interview to the clients. They input the information to the Branch Automation System. This is used by new accounts to input information. After the information is filled up to their system our efficient will approve it, then an account is open and now can transact to their teller and also to ATM.

Data adjustment can be done upon presentation of document like in change of status. She must present a marriage contract & updated ID before they can change a file. Inquires in their company, they have a policy it is called Secrecy Law (RA1405). They are only the account holder can be the one who can only inquire he's/she's account to their bank. D. Processing of Data \* Clearing checks The teller received a checks, he/she must check first the face of the check like name of the payee, date, amount in words & figures, and the signature of the issuer. The bank officer will validate if the check being used is authentic.

After validation and the check is found authentic, the check will be stamped at the back with bank endorsement. The check is now ready for processing. The processing can only be cancelled if the client submitted an authorization letter for cancellation to good the check or any check transactions that are still on process. The officer will counter sign that specified check on the bank endorsement. The next step it will be encoded to the branch then it will be sent to PCHC (Philippine Clearing House Center). If there is a bank to bank transaction, PCHC will debit the issuing bank then credit to issuer. \* Payroll The teller will post the payroll submitted by the different branches of Metrobank through their terminal which is reviewed and approved by the officers because at the end of the day all employees of the companies can withdraw their payroll through ATM.

The term Terminal is their company jargon for the software they are using to store and survey data. Before a client can install money for payroll, the client must issue an authorization for installation of money and releasing of payroll money. This payroll system is used by large scale companies. \* Deposit The teller received cash and checks deposits they validate it through their terminal at the end of the day they balanced all their transactions. The cash were turned- over to the cashier while the checks are forwarded to the clerk and it is returned to the head office. Before a teller can start his transaction for this day, he must seek open day permission from the bank officer. Open day is their term for acquiring access for starting bank transactions.

Before executing transfer transaction a teller must have his PICOS or his initial cash. A teller has limit of 500, 000php on hand; if he/she exceed the



limit, the teller must surrender the excess to the clearing clerk. The clearing clerks are the people who monitor the inventory of money. In addition, this person is responsible for encoding of data transfer to the system and the system will send the data to the main office. E. Output of Information \* Reports The reports are being executed after office hours. These are essential for monitoring bank operations.

The report to be gathered will be subjected to analysis (data analysis, cash flow analysis, transaction analysis) they do report analysis to know the rank & performance of their company. The reports will serve as surveillance to know if the competitor is liquid or having liquidity problems. These data will their basis to compete with other companies. These reports are encoded into the computer to be used for call backing. Call backing is their term for rechecking data inputs to determine if there is error being committed and securing bank transaction placement Documents \* Checks \* Official receipt \* Deposit slips \* Withdrawal slips \* Payment slips \* Debit/credit memo \* Application for miscellaneous transactions \* Displays/responses They use terminal to encode, transmit & validate transaction. This display falls under the supervision of MOSAIC and BLACKSCREEN Systems. These systems are used to store and retrieve personal data and accounts of the clients.

\* Control listing The clients must submit instruction letters to authorize the bank to perform the processing of his/her transaction. A client must submit a payroll listing whenever they request to have a fund for their employees. \* Input of other System An example of input of other system is when customers' will be open an account for saving and payroll purposes for the

company. This means that the company and the bank have an agreement regarding this transaction. If a company opens an account it can easily process the payroll of each employee because they have an account in the bank. F. Storage of Data Resources The data resources are organized through the storage of their files to their system and filing cabinets.

It is sorted alphabetically and numerically so that whenever they need to search something, it could easily be found. G. Control of System

Performance: The input, process, output and storage activities are monitored by checking their officers the media, files & processing of their work. IV.

Conclusion We conclude that those business information systems that we had taken from that company are very important and useful because those systems help them to make their work easier and fast. Those kinds of system are accurate for their company. These systems helped them looking for the information that they needed.

In this company they use business information system for them to know what's wrong with their work so with the help of the systems, they can easily correct it through the use of the information system. There should be a process to be followed by this company because with this process it can easily understand and determined the work of each employee. V.

Acknowledgement The group would like to thank Metropolitan Bank and Trust Company (Metrobank) in Rosario branch in Pasig for allowing us to know the information system they used for their business processes. We also thank them for the knowledge and information they gave to us to be able to understand more the processes of banks, especially metrobank. It's a

pleasure and honour to conduct an interview in one of the top commercial banks here in our country. We also like to express our gratitude towards them because of their warm and friendly employees who supported us during the interview.

We also want to acknowledge the sister of Charisse Paywan, Ms. Christine Paywan for being our resource person for this project. We would like to thank our family for being supportive and for allowing us to conduct an interview at Metrobank. We also thank our friends for being supportive, for helping and for being an inspiration to us. Lastly, we would like to thank Mrs. Josefina Bina for letting us experience this kind of project that will surely help us in our endeavour when we start working in the corporate world. Hopefully, we can apply all the knowledge and information we have gathered during the one semester in Management Information System.

Thank you very much and God bless us all