

# **GUIDE ON BANKS AND NON-BANKS PAYMENT FACILITIES ACCEPTING Pag-IBIG FUND PAYMENTS THROUGH E-WALLETS**

## **I. NON-BANK - INDIVIDUAL PAYOR**

### **A. GCash**

- **Membership Savings (MS, Pag-IBIG I Mandatory), Modified Pag-IBIG II (MP2) Savings, Loan Amortizations (Short-Term Loan [STL - Multi-Purpose Loan [MPL]/Calamity Loan [CL]/Housing Loan [HL])**

#### **1. Register to GCash**

- 1.1 Download the GCash app via Apple Store or Google Playstore.
- 1.2 Create an account using your mobile number (any mobile network).
- 1.3 Select the “GCash” and “REGISTER”. Enter the registration details as required and you will be asked to confirm the details entered and agree on the “Terms and Conditions”.
- 1.4 Once the transaction is successfully completed, you will receive an acknowledgement reflecting the successful registration and an instruction to change the MPIN for security purposes.

#### **2. Cash-in to GCash wallet**

- 2.1 Go to the app and select the “Cash-in via online bank account/s” available on the options or go to the nearest GCash outlet to fund your GCash wallet.
- 2.2 You will receive an SMS notification that your GCash Fund has been credited to your account.
- 2.3 Your money is now converted to GCash.
- 2.4 Use your GCash wallet in paying your Pag-IBIG Fund MS (Pag-IBIG I Mandatory)/MP2 Savings/STL Amortization/HL Amortization.

#### **3. Pay your Pag-IBIG Fund MS (Pag-IBIG I Mandatory)/MP2 Savings/STL Amortization/HL Amortization**

- 3.1 Click “Bills” icon and select the “Government”.
- 3.2 Select “Pag-IBIG” from the list of billers and fill-out the required information:
  - Amount Due
    - Minimum of Php 200 for MS, except for those with income that fall below the maximum fund salary (MFS) which is Php 10,000
    - Exact amount due for MPL and CL as indicated in the Billing Statement

- Minimum of Php 500 for MP2 Savings
- Any amount for HL Amortization

▪ Payment Type and Account Number:

Payment Type	Account Number
MS (Pag-IBIG I Mandatory)/ STL (MPL/CL)	Pag-IBIG MID Number
MP2 Savings	MP2 Account Number
HL Amortization	Housing Account Number (HAN)

- Period Covered From
- Period Covered To
- E-mail Address (optional)
- Glnsure Bill Protect (optional)

- 3.3 Once the payment details are accomplished, a Transaction Summary will be displayed reflecting the program type and amount.
- 3.4 Confirm the amount, type of transaction, and Payment Reference Number (PRN) to complete the transaction.
- 3.5 Upon confirmation, you will receive an electronic acknowledgement message. You may download or screenshot the confirmation message as proof of your payment in lieu of the Collection Invoice.

**Note:** A corresponding convenience fee shall be included in the total payment for every successful payment transaction.

**B. Coins.ph powered by Bayad**

➤ **MS (Pag-IBIG I Mandatory), MP2 Savings, STL Amortization, and HL Amortization**

1. Create an account at Coins.ph app or website (<https://coins.ph>).
2. Cash-in at any 7-Eleven stores.
3. Tap the “Pay Bills” and choose the following type of Pag-IBIG Fund payment you need to make:
  - a. MS (Pag-IBIG I Mandatory)
  - b. MP2 Savings
  - c. STL Amortization (MPL/CL)
  - d. HL Amortization

4. Enter your Pag-IBIG details and slide to pay:

Payment Type	Account Number
MS (Pag-IBIG I/Mandatory)/ STL (MPL/CL)	Pag-IBIG MID Number
MP2 Savings	MP2 Account Number
HL Amortization	HAN

5. Upon confirmation, you will receive an electronic acknowledgement message. You may download or screenshot the confirmation message as proof of your payment in lieu of the Collection Invoice.

**Notes:**

- a. *To confirm if the payments are successful, check your available balance to know whether the payment has been deducted from your account. If your account has been debited, make sure to get the reference number, if any. If none, you must contact Coins.ph to confirm your payment.*
- b. *A corresponding convenience fee shall be included in the total payment for every successful payment transaction.*

**C. Maya eWallet powered by Bayad**

- **MS (Pag-IBIG I Mandatory), MP2 Savings, STL Amortization, and HL Amortization**

**1. Register to Maya**

- 1.1 Download the Maya app via Apple Store or Google Playstore.
- 1.2 Create an account using your mobile number (any mobile network).
- 1.3 Select “Start an Account”.
- 1.4 Enter the registration details and you will be asked to confirm the details entered and tap “Agree”.
- 1.5 You will receive a verification code via SMS to your registered number.
- 1.6 Encode the verification code.
- 1.7 Tap “Proceed” and input the invite code for the additional rewards.

**Note:** *Your mobile number will be your official Maya Account Number.*

## 2. Cash-in via Maya eWallet

- 2.1 Go to the Maya app and select the “Cash In” icon at the homepage or go to your nearest Maya Cash-in partner channels to fund your Maya eWallet.
- 2.2 You will receive an SMS notification that your Maya eWallet Fund has been credited to your account.
- 2.3 Use your Maya eWallet in paying your Pag-IBIG Fund MS (Pag-IBIG I Mandatory)/MP2 Savings/STL (MPL/CL)/HL Amortization.

## 3. Pay your Pag-IBIG Fund MS (Pag-IBIG I Mandatory)/MP2 Savings/STL Amortization/HL Amortization

### 3.1 Bills payment

- 3.1.1. Log in to your Maya Account and select the “Bills” icon to see the list of Maya Billers.
- 3.1.2. Select “Government” from the list of Billers, and choose what payment type or account to be paid:

Payment Type	Account Number
MS (Pag-IBIG I Mandatory/ STL (MPL/CL)	Pag-IBIG MID Number
MP2 Savings	MP2 Account Number
HL Amortization	HAN

- 3.1.3. Fill-out the required information.
- 3.1.4. Input the amount due.
  - Minimum of Php 200 for MS, except for those with income that fall below the MFS which is Php 10,000
  - Exact amount due for MPL and CL as indicated in the Billing Statement
  - Minimum of Php 500 for MP2 Savings
  - Any amount for HL Amortization
- 3.1.5. Confirm the amount to be paid.
- 3.1.6. Upon confirmation, you will receive an acknowledgement message via SMS.

### 3.2 Payment through Partner-Merchants

- 3.2.1. Log in to your Maya Account and select “More” option at the homepage. Select “Government” from the list of Billers.
- 3.2.2. Select “Pag-IBIG Housing Loan” or “Pag-IBIG Membership Savings” and you will be redirected to the Virtual Pag-IBIG website to pay directly to Pag-IBIG Fund.

**Note:** A corresponding convenience fee shall be included in the total payment for every successful payment transaction.

## D. Shopee Pay

### ➤ MS (Pag-IBIG I Mandatory), MP2 Savings, and HL Amortization

1. Launch the Shopee app from your iOS or Android device.
2. From the main page, choose “Loads, Bills & Travel”.
3. Choose “Government Services”.
4. Choose “Pag-IBIG”.
5. Choose payment type or account to be paid:

#### ➤ Account Number and Payment Type:

Payment Type	Account Number
MS (Pag-IBIG I Mandatory)	Pag-IBIG MID Number
MP2 Savings	MP2 Account Number
HL Amortization	HAN

- Mobile Number
- Period covered
- Amount Due:

- Minimum of Php 200 for MS, except for those with income that fall below the MFS which is Php 10,000
- Minimum of Php 500 for MP2 Savings
- Any amount for HL Amortization

6. Click “CONTINUE”.
7. Check if all the details are correct before proceeding.
8. Choose the payment method.

**Note:** A corresponding convenience fee shall be included in the total payment for every successful payment transaction.

9. Claim the applicable vouchers and coins (if any).
10. Click “PAY NOW”.

**Notes:**

- a. The Shopee app shall display the message “CONGRATULATIONS! You just paid your Pag-IBIG Membership Savings/Housing Loan!”.
- b. Since ShopeePay Bills Payment is Onboarded via Aggregator, the transaction is practically REAL TIME. Posting of payment in Pag-IBIG account will depend on the remittance of Bayad Center to Pag-IBIG Fund.
- c. As of this moment, Shopee Management opted to open ShopeePay and ShopeePay Later as the only payment method until further notice.

**E. San Nicolas de Tolentino (SNDT) Express**

➤ **MS (Pag-IBIG I Mandatory), MP2 Savings, STL Amortization, and HL Amortization**

- 1. Launch the SNDT Express app from your iOS or Android device.
- 2. From the main page, click “Government”.
- 3. Completely fill-out the Account Verification Form for “Pag-IBIG FUND (HDMF)” biller:

3.1 Payment Type

Payment Type	Account Number
MS (Pag-IBIG I Mandatory)/ STL (MPL/CL)	Pag-IBIG MID Number
MP2 Savings	MP2 Account Number
HL Amortization	HAN

3.2 Amount Due:

- Minimum of Php 200 for MS, except for those with income that fall below the MFS which is Php 10,000
  - Minimum of Php 500 for MP2 Savings
  - Any amount for HL Amortization
- 4. Click “Submit” to proceed with the transaction.
  - 5. Click the print icon to print receipt or you may screenshot the receipt as proof of payment in lieu of the Collection Invoice.

**Note:** A corresponding convenience fee shall be included in the total payment for every successful payment transaction.

## F. Tonik App

### ➤ MS (Pag-IBIG I Mandatory), MP2 Savings, STL Amortization, and HL Amortization

#### Bills Payment Walkthrough – Pag-IBIG

1. On the dashboard, click “Pay”.
2. On the sales screen, click “Start a bill”.
3. Click “Add a Biller”.
4. On the biller list, type in or select “Pag-IBIG Fund” tile.
5. On the “Name this bill” page, customer may customize bill name and click “Next”.
6. On the Account Info screen, customer shall provide the following details:
  - a. Account Number
  - b. Payment Type
  - c. Bill Date
  - d. Due Date
  - e. Contact Number
7. Upon clicking on “Payment Type”, a pop-up screen will appear. Customer shall select which payment type they would like to pay:

Payment Type	Account Number
MS (Pag-IBIG I Mandatory)/ STL (MPL/CL)	Pag-IBIG MID Number
MP2 Savings	MP2 Account Number
HL Amortization	HAN

8. After clicking the selected Payment Type, the “Payment Type reference field” will appear on the Account Info page.
9. Set “Due Date” and click “Save” to activate the payment reminder feature and the “Pay Now” prompt will appear.
10. On the Pay Bill screen, input the amount to be paid, then click "Next".
  - Minimum of Php 200 for MS, except for those with income that fall below the MFS which is Php 10,000
  - Exact amount due for MPL and CL as indicated in the Billing Statement
  - Minimum of Php 500 for MP2 Savings
  - Any amount for HL Amortization
11. On the Confirm Bills Payment screen, click “Confirm”.
12. Input the One-Time Pin (OTP).

13. Depending on the status of the transaction, you will receive a message via SMS or an e-mail:

- If the transaction is successful:
  - Processing e-mail notification
  - Successful payment e-mail notification
  - Successful payment push notification
- If the transaction did not proceed:
  - Error screen after payment via the app
  - Failed payment e-mail notification
  - Failed payment push notification

**Note:** A corresponding convenience fee shall be included in the total payment for every successful payment transaction.

#### **G. Asia United Bank (AUB) INSTAPAY**

➤ **MS (Pag-IBIG I Mandatory), MP2 Savings, STL Amortization, and HL Amortization**

1. Log in to your Online Banking Account.
2. Click the “Select the Fund Transfer via InstaPay” option.
3. Select “Asia United Bank (AUB)” as the receiving Bank and fill-out the required information, as follows:

- a. In the Account Number type:

“Biller ID Number (BIN) + applicable Account Number”.

<b>Payment Type</b>	<b>Biller ID Number (BIN)</b>
MP2 Savings	8001
HL Amortization	8002
MS (Pag-IBIG I Mandatory)	8003
CL	8004
MPL	8005



b. Account Number:

Payment Type	Account Number
MS (Pag-IBIG I/Mandatory)/ STL (MPL/CL)	Pag-IBIG MID Number
MP2 Savings	MP2 Account Number
HL Amortization	HAN

c. Use the BIN as the first 4 digits, then add the 12-digit Pag-IBIG ID Number as the 5th to 16th digit.

Example 1:            8001 + 510351000200 = 8001510351000200  
(BIN + MP2 Account Number) for MP2 payment

Example 2:            8002 + 315000063875 = 8002315000063875  
(BIN + HAN) for Housing Loan

d. In the Account Name, type the Borrower's Name.

e. Other details: Use Others and/or add some remarks (depends on the other bank)

4. Proceed with the transaction.

5. The Sender Bank will provide a transaction receipt as proof of successful payment in lieu of the Collection Invoice.

**Note:** *The convenience fee will depend on the applicable rate of the Sender Bank.*

## II. BANK – INDIVIDUAL AND EMPLOYER-ESRS

### A. AUB

➤ **MS (Pag-IBIG I Mandatory), MP2 Savings, STL Amortization, and HL Amortization**

Pag-IBIG member/member-borrower/employer with existing AUB Preferred Accounts and enrolled in AUB's Mobile Banking may pay through the AUB Mobile App.

1. Log in to your Mobile Banking account via the AUB Mobile App.

2. Tap "Pay Bills" icon.

3. If you have multiple accounts enrolled, select the Source Account No. then tap the Biller Institution to see the dropdown.

4. Select “Pag-IBIG Fund” from the list of billers and fill-out the required information:

4.1 Input the Payment Type:

- MS (Pag-IBIG I Mandatory)
- MP2 Savings
- STL Amortization (MPL/CL)
- HL Amortization
- eSRS

4.2 Input the Account Number:

Payment Type	Account Number
MS (Pag-IBIG I/Mandatory)/ STL (MPL/CL)	Pag-IBIG MID Number
MP2 Savings	MP2 Account Number
HL Amortization	HAN
eSRS	Payment Instruction Number (PIN)

5. Input the other required information:

- Last Name: (Mandatory)
- First Name: (Mandatory)
- Period Covered: (Mandatory) – “MM/YYYY” for MS (Pag-IBIG I Mandatory), MP2 Savings, and HL Amortization
- Amount Due:
  - Minimum of Php 200 for MS, except for those with income that fall below the MFS which is Php 10,000
  - Exact amount due for MPL and CL as indicated in the Billing Statement
  - Minimum of Php 500 for MP2 Savings
  - Any amount for HL Amortization
  - Exact amount due for eSRS as indicated in the PIF

6. Once done, click “Continue”.

7. You will be redirected to the “Confirmation Page”. Review the indicated details then tap “Confirm”.

8. AUB will provide a system-generated transaction receipt as proof of successful payment.

**Note:** Payment via Online and Mobile Banking is FREE of charge.

## B. AUB HELLO MONEY/AUB HELLO Pag-IBIG

### ➤ MS (Pag-IBIG I Mandatory), MP2 Savings, STL Amortization, and HL Amortization

Pag-IBIG member/member-borrower/employer with existing HelloMoney or Hello Pag-IBIG accounts may pay through the HelloMoney or Hello Pag-IBIG App

1. Log in to your HelloMoney or Hello Pag-IBIG account.
2. Tap “Pay Bill” icon.
3. Select “Pag-IBIG Fund” from the list of billers and fill-out the required information.

#### 3.1 Input the following payment type:

- MS
- MP2 Savings
- STL Amortization (MPL/CL)
- HL Amortization
- eSRS

#### 3.2 Input the Account Number:

Payment Type	Account Number
MS (Pag-IBIG I Mandatory)/ STL (MPL/CL)	Pag-IBIG MID Number
MP2 Savings	MP2 Account Number
HL Amortization	HAN
eSRS	PIN

#### 4. Input the other required information:

- Last Name: (Mandatory)
- First Name: (Mandatory)
- Period Covered: (Mandatory) – “MM/YYYY” for MS (Pag-IBIG I Mandatory), MP2 Savings, and HL Amortization
- Amount Due:
  - Minimum of Php 200 for MS, except for those with income that fall below the MFS which is Php 10,000
  - Exact amount due for MPL and CL as indicated in the Billing Statement
  - Minimum of Php 500 for MP2 Savings
  - Any amount for HL Amortization
  - Exact amount due for eSRS as indicated in the PIF

5. Once done, click “Continue”.
6. You will be redirected to the Confirmation Page. Review and tap “Confirm”.
7. AUB will provide a system-generated transaction receipt as proof of successful payment in lieu of the Collection Invoice.

**Note:** Payment via HelloMoney/Hello Pag-IBIG is FREE of charge.

### C. BPI eGov Pay powered by ECPay

➤ **MS (Pag-IBIG I Mandatory), MP2 Savings, STL Amortization, and HL Amortization**

1. Log in to the BPI eGov Pay website (<https://bpiegov.com>).
2. Select agency to pay – “Pag-IBIG”.
3. Fill-out the following required information:

- a. Amount
- b. Account Number and Payment Type:

Payment Type	Account Number
MS (Pag-IBIG I/Mandatory)/ STL (MPL/CL)	Pag-IBIG MID Number
MP2 Savings	MP2 Account Number
HL Amortization	HAN

- c. Payment period coverage (current and future date only).
- d. Payor e-mail address (payment confirmation will be sent here).
- e. Click “Validate transaction”.
- f. If transaction details are “valid”, click “Pay transaction” to start payment.

**Note:** A window box will prompt contacting your bank with details of amount to be paid and e-mail address.

- g. To proceed with your payment, BPI authentication will ask your “username” and “password” to access your bank.
- h. Click “Accept”.

**Note:** If registration is complete, website will show “BPI Registration Successful”.

- i. Close window to redirect to BPI Log-in page.
- j. Click “Pay using BPI” and then click “Pay amount”.
- k. Enter the 6-digit One-Time PIN sent by BPI to your registered mobile number.
- l. Click “Proceed”.
- m. Payment Success will be displayed with payment transaction details.

**Note:** A corresponding convenience fee shall be included in the total payment for every successful payment transaction.

## **D. Metrobank**

### ➤ **HL Amortization**

1. Go to the Metrobank website (<https://onlinebanking.metrobank.com.ph/signin>) and log in your user credentials.
2. Input the 6-digit verification code that will be sent to your registered mobile number and e-mail address.
3. On your “Dashboard”, click “Pay Bills”.
4. Enter the following information:
  - a. I am paying: Net amount to be paid
  - b. For: Pag-IBIG Fund (Housing Loan Amortization)
  - c. Subscriber No.: HAN/PRN
  - d. Using: Debiting Account Number
5. Click “Now” (immediate payment) or “Later” (future dated payment).
6. Click “Next”.
7. Confirm the details by clicking “Continue”.
8. Verify the confirmed transaction by inputting your “Metrobank Passcode” and the 6-digit verification code that will be sent to your registered mobile number.
9. Click “Submit”.

**Note:** *There is no additional convenience fee for paying through Online and Mobile Banking.*