

GUIDE ON BANKS AND NON-BANKS PAYMENT FACILITIES ACCEPTING Pag-IBIG FUND PAYMENTS THROUGH ELECTRONIC SUBMISSION OF REMITTANCE SCHEDULE (eSRS)

This is an electronic service facility designed for employers to have an easier and convenient process of submitting the monthly remittance file (e.g., Membership Savings Remittance Form [MSRF, HQP-TMF-381], Short-Term Loan Remittance Form [STLRF, HQP-TMF-382], etc.) to Pag-IBIG Fund through the internet.

➤ **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])**

Requirements from the employer to use the eSRS facility:

- Pag-IBIG Membership Identification (MID) Number of all their employees for remittance
- Employer Identification (ERID) Number
- Duly accomplished eSRS Employer Enrollment Form which is available at Pag-IBIG Fund website (www.pagibigfund.gov.ph)
- The employers may pay the employee's initial MS remittance at any Accredited Collecting Partner

Employer Enrollment

1. To avail this facility, please follow these simple steps:

- 1.1 Accomplish and submit the eSRS Employer Enrollment Form (HQP-TMF-190) with valid ID and Authorization Letter, as applicable, to any nearest Pag-IBIG Fund Branch.
- 1.2 After the successful enrollment to eSRS facility, an email and/or an SMS notification/s shall be sent to the employer and enrolled Authorized User.
- 1.3 Once enrolled, visit the Pag-IBIG Fund website, go to "e-Services", and select the eSRS facility.
- 1.4 Encode the enrolled username and password, then follow the instruction on how to generate the Payment Instruction Form (PIF, HQP-TMF-191).

Note: *Authorized User must be a registered Pag-IBIG member with Pag-IBIG MID Number.*

2. Print, sign, and submit the eSRS Employer Enrollment Form to any nearest Pag-IBIG Fund Branch.
3. The Pag-IBIG Fund will notify the employer via e-mail as to the status of their enrollment with the link for the initial log in eSRS. The Authorized User will receive his User ID and initial password via e-mail.

Preparation of Remittance File

1. Once enrolled (on or before the scheduled date of remittance), the Authorized User visits the Pag-IBIG Fund website (www.pagibigfund.gov.ph), then go to “e-Services” and select the “eSRS” link facility.
 - 1.1 Log in using the User ID and password.
 - 1.2 Select “Manage Employee”.
2. Check and ensure that the list of employees is complete and updated.

Note: *The employer may edit or correct the list if resigned, retired, on leave, etc.*

3. Select “Payment Instruction” and click “New”.
4. Choose 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

5. Set the period covered.
6. Click “Continue” and will be redirected to the “Create Payment Instruction”.
7. Review the details of remittance.
8. Click “Submit payment instruction” and click “Yes”.
9. Click “Download” to view the PDF form.
10. Print the Payment Instruction Form (PIF, HQP-TMF-191) reflecting the Payment Instruction Number (PIN).
11. Go to the Accredited Collecting Partners.

Notes:

- a. *The employer may edit or correct the list (i.e., if resigned, retired, on leave/maternity leave, etc.).*
- b. *The PIF with PIN will be submitted to the Accredited Collecting Partner for subsequent remittance of MS or payment of loan amortization.*
- c. *Current and future payments are accepted. For past payments with penalties, employer may visit their Pag-IBIG Fund servicing branch.*
- d. *The PIF shall be valid for thirty (30) calendar days from the date when the PIN was generated as indicated in the lower portion of the said document.*

- e. *If payment to be made is prior to due date, but the PIF is beyond its validity period, the said document shall no longer be accepted by any Accredited Collecting Partner. The employer shall access again the eSRS facility and print a new PIF which shall be presented to the Accredited Collecting Partner for payment.*
- f. *If payment to be made past its due date and the PIF is within its validity period, a separate billing for penalties shall be sent to the employer.*
- g. *Upon uploading of the remittance file, the system shall check/validate the correctness of the remittance file (e.g., correct MID Number, status of account). If with erroneous payment details (e.g. account is already fully paid), the system shall reject the remittance file and shall display a message concerning the reason for the rejection. The employer shall effect the necessary correction/s and re-upload the remittance file with correct payment details.*

ACCREDITED COLLECTING PARTNERS FOR eSRS:

1. Bank

- Asia United Bank (AUB)
 - All AUB branches (Over the Counter [OTC])
 - Digital
 - Hello Money
 - Hello Pag-IBIG
 - AUB Preferred Online Banking

2. Non-Bank

- Bayad
 - OTC
 - All Bayad branches
 - All Cebuana branches
 - Digital
 - GCash
 - Tonik
 - Baiyarin
 - PITAKAMO

Payment per Accredited Collecting Partner

I. Non-Bank

A. Bayad (CIS Bayad Center)

1. Visit any Bayad Branch or accredited of Bayad for and present the printed PIF reflecting the PIN generated from the eSRS system.
2. Pay the corresponding amount (cash and check payment are accepted. Make the checks payable to Home Development Mutual Fund).
3. The Teller will validate the PIF reflecting the PIN which shall serve as a 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.*

B. Cebuana Lhuillier powered by Bayad

1. Visit any Cebuana Lhuillier branch.
2. Fill-out the prescribed Accredited Collecting Partner's Remittance Form.
3. Input "eSRS" as Payment Type and the amount due found in the PIF.
4. After filling-out the necessary information, submit the prescribed Accredited Collecting Partner's Remittance Form along with your payment and corresponding convenience fee to the Branch Personnel of Cebuana Lhuillier to process the payment.
5. Pay the 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
 - Exact amount due for eSRS as indicated in the PIF
6. After the successful transaction, receive the validated receipt as proof of payment in lieu of the PFOR.

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

C. GCash app powered by Bayad

1. Open the GCash app and log in to your account.
 - 1.1 Tap “Bills”.
 - 1.2 Tap “Government”.
 - 1.3 Search and tap “Pag-IBIG (Employer – eSRS)”.
2. Input the amount and PIN reflected in the PIF.
3. Choose “Region” or the applicable country.
4. Input the e-mail address where you can receive the e-mail confirmation of payment.
5. Check and ensure all the details are correct.
6. Tap “Confirm” to process the payment.
7. Screenshot or tap the down arrow button on the upper right of the screen to save acknowledgement receipt which shall serve as proof of payment in lieu of the Collection Invoice and tap “Done”.

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

II. Bank

A. Asia United Bank (AUB)

1. Visit any AUB Branch for OTC payment.
2. Proceed to the Virtual Teller to queue the transaction. Select “Payments” from the Menu.
3. Select “Pag-IBIG Fund” from the list of billers and fill-out the required information:
 - 3.1 Input the payment type: Electronic Submission of Remittance Schedule
 - 3.2 Input the correct PIN.
 - 3.3 Input the exact amount due for eSRS as indicated on the PIF.
4. A transaction queue slip will be printed once all details are complete and submitted. An AUB Teller will call the number for the payment process.
5. AUB will provide the validated transaction receipt as proof of payment in lieu of the Collection Invoice.

Notes:

- a. *A corresponding convenience fee shall be included in the total payment for every successful payment transaction.*
- b. *Mode of payment accepted are cash and any checks.*

B. AUB Hello Money/AUB Hello Pag-IBIG Process

1. Log in to your AUB Hello Money/Hello Pag-IBIG account.
2. Click “Pay Bill” icon.
3. If you have multiple accounts enrolled, select the “Source Account No.” then tap the “Biller Institution” to see the dropdown.
4. Search or select “Pag-IBIG Fund” from the list of billers and fill-out the required information:
 - 4.1 Input eSRS as Payment Type.
 - 4.2 Input the PIN for eSRS.
 - 4.3 Input exact amount due for eSRS as indicated on the PIF. Once done, click Continue.
5. You will be redirected to the Confirmation Page. Review and tap the “Confirm”.
6. After the successful transaction, receive a validated receipt proof of payment in lieu of the Collection Invoice.

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

C. AUB Mobile Banking Process

1. Log in to your Mobile Banking account via the AUB Mobile App.
2. Tap the “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 eSRS as payment type.
 - 4.2 Input PIN for eSRS.
 - 4.3 Input exact amount due for eSRS as indicated on the PIF. Once done, click Continue.
5. You will be redirected to the Confirmation Page. Review the payment details and tap “Confirm”.
6. After the successful transaction, receive a validated receipt as proof of payment in lieu of the Collection Invoice.

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