

**GUIDE ON BANKS AND NON-BANKS PAYMENT FACILITIES
ACCEPTING Pag-IBIG FUND PAYMENTS THROUGH
OVER THE COUNTER (OTC)**

I. INDIVIDUAL PAYOR

A. Non-Bank

A.1. Bayad (Branches, Franchises, Corporate Partners)

- **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. Fill-out the prescribed Accredited Collecting Partner’s Remittance Form with the following required information and details of the biller:

- a. Customer Name
- b. Payment Type and Account Number:

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

- c. Period Covered
- d. Active Contact Number
- e. 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

2. After filling-out the necessary information, submit the Remittance Form along with your payment and corresponding convenience fee to the Branch Personnel of Bayad to process the payment.

3. After the successful transaction, receive the validated receipt indicating the Transaction Reference Number (TRN) as proof of payment in lieu of the Collection Invoice.

A.2. SM Business Centers, Savemore, and HyperMart

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

1. Fill-out the prescribed Accredited Collecting Partner/s' Remittance Form. Make sure that you know your Pag-IBIG MID Number, MP2 Account Number, HAN, which you can get from your Monthly Billing Statement (MBS) or your previous Official Receipts or PIN, which is found in the Payment Instruction Form (PIF).

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

Notes:

- a. *When paying, make sure to enter or indicate the correct information, particularly the HAN. The payment procedure may not proceed or may be credited to another housing loan account if the Accredited Collecting Partner's system receives the incorrect HAN.*
 - b. *The PIN is valid only up to thirty (30) calendar days from generation of the PIN*
 - c. *If the PIN is beyond its validity period, the payment shall no longer be accepted by any Accredited Collecting Partner. The member/borrower shall re-generate a new PIN which will be presented to the Accredited Collecting Partner for payment, as applicable.*
2. Pay your Pag-IBIG Fund 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 HL Processing Fee
3. After the successful transaction, receive the validated Accredited Collecting Partner's Remittance Form indicating the TRN 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.*

A.3. M. Lhuillier

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

1. Fill-out the prescribed Accredited Collecting Partner/s' Remittance Form. Make sure that you know your Pag-IBIG MID Number, MP2 Account Number or HAN, which you can get from your MBS or your previous Official Receipts.

Note: *When paying, make sure to enter or indicate the correct information, particularly the HAN. The payment procedure may not proceed or may be credited to another housing loan account if the Accredited Collecting Partner's system receives the incorrect HAN.*

2. Pay your Pag-IBIG Fund 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. After the successful transaction, receive the validated Accredited Collecting Partner's Remittance Form indicating the TRN 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.*

A.4. ECPay thru 7-Eleven stores

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

1. Before going to any 7-Eleven stores, visit the ECPay website at <https://ecpay-online.ph/eApplication>.
2. The User is required to register using his/her mobile number and provide a password for security reasons/purposes.
3. Encode your Pag-IBIG details and click "Validate". The member/borrower will be able to see his/her payment details (e.g., Area Code, Contact Number, and the Amount to be Paid) and may opt to change the amount to be paid:

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

4. Upon clicking "7-Eleven", the User will be redirected to 7-Eleven's Payment Instruction Page. The machine shall generate and print a Payment Slip.
5. The User must present the Payment Slip to any 7-Eleven stores for the payment:
 - 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. After the successful transaction, receive the printed receipt indicating the TRN as proof of payment in lieu of the Collection Invoice.

Notes:

- a. *You only have twenty-four (24) hours to pay your amount due to Pag-IBIG Fund at any 7-Eleven stores. After the said period, the member/borrower shall need a new Payment Slip.*
- b. *The Accredited Collecting Partner will still receive payments for the HL account even if it is not updated and the payment is already past the due date.*
- c. *A corresponding convenience fee shall be included in the total payment for every successful payment transaction.*

B. Bank

B.1. Asia United Bank (AUB)

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

1. Visit any AUB Branch for 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 following required information.

3.1 Payment Type:

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

3.2 Applicable 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

3.3 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

- Acceptable Mode of Payment:

- Cash
- Check

4. A transaction queue slip will be printed once all the details are complete and submitted.
5. Wait for the AUB Teller to call your queuing number to process your payment.
6. After a successful transaction, AUB will deduct a corresponding convenience fee from the member/borrower's/employer's account and receive a validated Transaction Receipt indicating the TRN as proof of payment in lieu of the Collection Invoice.

B.2. Metrobank/Landbank of the Philippines (LBP)

➤ **HL Amortization (Current/Updated Accounts only)**

1. Visit any Metrobank/LBP Branch for payment.

Note: For Check payment, it must be payable to Pag-IBIG Fund and Checks from other banks are all accepted.

2. Go to the Virtual Teller to queue the transaction.
3. Input the following details in the prescribed Partner Bank's Payment Slip:
 - a. Date
 - b. Name (Last Name, First Name, Middle Initial)
 - c. Amount Due
 - d. Input the Payment Type: HL
 - e. Input the applicable Account Number: HAN
 - f. Transaction/Payment Reference Number – based on the updated billing statement for the month

4. Wait for the Metrobank/LBP Teller to call your queuing number to process the payment.
5. After the successful transaction, receive the validated Payment Slip indicating the TRN as proof of payment in lieu of the Collection Invoice.

Note: There is no additional convenience fee for each transaction.

II. EMPLOYER

A. Non-Bank

A.1. Bayad (Branches, Franchises, Corporate Partners)

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

1. Fill-out the prescribed Accredited Collecting Partner's Remittance Form with the following required information and details of the biller:

- a. Customer Name
- b. 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	HAN
Electronic Submission of Remittance Schedule (eSRS)	PIN

- c. Period Covered
- d. Active Contact Number
- e. 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

Notes:

- a. *When paying, make sure to enter or indicate the correct information, particularly the HAN. The payment procedure may not proceed or may be credited to another housing loan account if the Accredited Collecting Partner's system receives the incorrect HAN.*
- b. *The PIN is valid only up to thirty (30) calendar days from generation of the PIN.*

- c. *If the PIN is beyond its validity period, the payment shall no longer be accepted by any Accredited Collecting Partner. The member/borrower shall re-generate a new PIN which will be presented to the Accredited Collecting Partner for payment, as applicable.*
 - d. *If payment to be made is on due date and the PIN is beyond its validity period, the employer may proceed to any nearest Pag-IBIG Fund branch to avoid late payment and penalty incurrence.*
 - e. *If payment to be made is beyond due date and the PIN is within its validity period, a separate billing for penalties shall be sent to the employer.*
 - f. *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.*
2. After filling-out the necessary information, submit the Remittance Form along with your payment and corresponding convenience fee to the Branch Personnel of Bayad to process the payment.
 3. After the successful transaction, receive the validated receipt indicating the TRN as proof of payment in lieu of the Collection Invoice.

B. Bank

B.1. AUB

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

1. Visit any AUB Branch for 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 following required information:

3.1 Payment Type:

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

- eSRS

3.2 Applicable 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

3.3 Acceptable Mode of Payment:

- Cash
 - Check
4. A transaction queue slip will be printed once all the details are complete and submitted.
 5. Wait for the AUB Teller to call your queuing number to process your payment.
 6. After a successful transaction, AUB will deduct a corresponding convenience fee from the member/borrower's/employer's account and receive a validated Transaction Receipt indicating the TRN as proof of payment in lieu of the Collection Invoice.