

GUIDE ON BANKS AND NON-BANKS PAYMENT FACILITIES ACCEPTING Pag-IBIG FUND PAYMENTS THROUGH VIRTUAL Pag-IBIG

I. Debit/Credit Card powered by Visa, Mastercard, and Japan Credit Bureau (JCB) Card

➤ **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. Log in to the Pag-IBIG Fund website (<https://www.pagibigfund.gov.ph>), Virtual Pag-IBIG (<https://www.pagibigfundservices.com>) or Virtual Pag-IBIG mobile app.

1.1 If through the website, read and agree to the “Data Privacy” prompt, then click “Proceed”. Click “e-Services” and select “Online Payment Facility”.

1.2 If through the mobile app, click “Online Payments”.

2. Fill-out the required information:

a. Membership Category (Local or Overseas)

b. Pag-IBIG MID Number

c. Payment Type and Account Number:

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

d. 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

e. Period Covered

f. Member’s mobile number and/or e-mail address

Note: *The following information must be accomplished in the Payment Slip:*

- a. *The member's name will appear upon system validation of Pag-IBIG MID Number.*
 - b. *Once the corresponding MS is encoded, the total amount due to be deducted from the credit card will be displayed including the convenience fee charged.*
 - c. *The system will only accept payment for current and future MS.*
3. Select what "mode" will be used for receiving the payment confirmation (through SMS [member's cell phone number] and/or e-mail [member's e-mail address]) and supply the needed mobile number and/or e-mail address.
 4. Enter the Completely Automated Public Turing Test to Tell Computers and Humans Apart (CAPTCHA) and agree on "Terms and Conditions", then click "Proceed."
 5. The system will display "Payment Summary." You will be asked to check the payment details prior to proceed with payment and click "Submit."
 6. Choose what "Debit/Credit Card" will be used for payment.
 7. Accomplish and confirm the required debit/credit card details (i.e., debit/credit card number, expiration date, etc.).

Notes:

- a. *Once payment transaction is completed/successful, the payment result will be displayed indicating the Merchant Reference Number (MRN) and Payment Reference Number (PRN), which shall serve as proof of payment in lieu of the Collection Invoice.*
- b. *The member will receive a SMS or an e-mail notification concerning the payment confirmation.*

II. Maya/GCash

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

Note: *Payment for HL processing fee is only accepted in Maya collecting partner.*

1. Log in to the Pag-IBIG Fund website (<https://www.pagibigfund.gov.ph>), Virtual Pag-IBIG (<https://www.pagibigfundservices.com>) or log in to your Virtual Pag-IBIG mobile app.

2. Click “e-Services” and select “Online Payment Facilities” under the OTHER SERVICES and provide the following payment details:

- Program Type (MS [Pag-IBIG I Mandatory], STL, MP2 Savings, HL, and Other Amounts Due) 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
HL Processing Fee	PIN

- Membership Category (Local or Overseas)
- Member/Borrower’s Name
- Period Covered From
- Period Covered Duration
- Period Covered To
- 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 HL Processing Fee
- Mobile Phone Number
- E-mail address

Note: *There is an additional convenience fee for each successful transaction. This is stated in the approved Memorandum of Agreement (MOA): Visa, Mastercard and Japan Credit Bureau (JCB) – the Merchant Discount Rate (MDR) is 1.75% and Php 5.00 for Maya and GCash for each transaction.*

3. Enter the CAPTCHA and agree on the “Terms and Conditions” by selecting the check box on the lower portion of the screen page.

4. Select “PROCEED” to confirm the payment details.

5. Provide the following card information and select “Maya” or “GCash”:

- Card number
- Card Type
- Expiration Date

6. Enter the card's passkey and select "Submit".

Notes:

- If payment transaction failed, the member/borrower may opt to return to Pag-IBIG Fund Online Payment Facilities main page.*
- Once payment transaction is completed/successful, the payment result shall be displayed reflecting the MRN and PRN, which shall serve as proof of payment in lieu of the Collection Invoice.*
- The member/borrower shall receive a SMS or an e-mail notification concerning the payment confirmation.*
- If the member/borrower has no credit/debit/prepaid card, may still pay thru "Maya" or "GCash", below shall be the processes:*
 - *Select "Maya" or "GCash" and encode the registered mobile number and PIN.*
 - *Select "OK" to proceed.*
- The system shall automatically debit the member/borrower's Maya or GCash wallet as remittance/payment to Pag-IBIG MS (Pag-IBIG I Mandatory)/MP2 Savings/Loan Amortization.*
- Upon successful transaction, the member/borrower shall receive a SMS or an e-mail notification reflecting the TRN, which shall serve as proof of payment in lieu of the Collection Invoice.*

III. QRPh

- **MS (Pag-IBIG I Mandatory), MP2 Savings, STL Amortization, HL Amortization, and HL Processing Fee**
 1. Log in to the Pag-IBIG Fund website (<https://www.pagibigfund.gov.ph>), Virtual Pag-IBIG (<https://www.pagibigfundservices.com>) or log in to your Virtual Pag-IBIG mobile app.
 2. Select "Pay Online" or "Online Payments" and choose the Payment Type to pay.
 - Regular Savings (Mandatory Contribution)
 - MP2 Savings (Voluntary Savings)
 - Housing Loan
 - Housing Loan Processing Fee
 - Multi-Purpose Loan
 - Calamity Loan

3. Fill-out the required information:
 - a. Membership Category (Local or Overseas)
 - b. Payment Method: "Maya/GCash".
 - c. 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
HL Processing Fee	PIN

4. Click "Verify" to search and validate your account.
 - Member/Borrower's Name
 - Payment Type
 - 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
 - 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
 - Convenience fee
 - Total Amount Due
5. Fill-out the billing address and contact information.
6. Enter the CAPTCHA and tap the "I agree with the Terms and Condition".
7. Tap "Next" to review the payment details.
8. Tap "Proceed" for payment.
9. Choose "QRPh" to generate code.
10. Use your Maya account to log in or scan the QRPh code to pay via Banks or and e-Wallet Apps.

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

IV. Virtual Pag-IBIG E-Services (eSRS)

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

1. Employer enrollment and screening

- 1.1 Visit the Pag-IBIG Fund website (<https://www.pagibigfund.gov.ph>).
- 1.2 Click “Downloadable Forms” and select “eSRS Employer Enrollment Form (HQP-TMF-190)”.
- 1.3 Download and accomplish the eSRS Employer Enrollment Form.
- 1.4 This form shall reflect the employer’s personal details and the name of the nominated Authorized User of the facility. The Authorized User must be a registered Pag-IBIG member with a Pag-IBIG Member’s Identification Number.
- 1.5 The duly accomplished enrollment form must be submitted to the Pag-IBIG Fund branch maintaining or servicing the employer’s account.
- 1.6 The Pag-IBIG Fund will notify the employer via e-mail as to the status of his/her enrollment. The Authorized User will also receive his User ID and initial password via e-mail.

2. Remittance File preparation

- 2.1 Go to Virtual Pag-IBIG for Employers and click the “Electronic Submission of Remittance Schedule” (eSRS).
- 2.2 Log in to their account by using his/her User ID and password.
- 2.3 Select “Manage Employee”.
- 2.4 Check and ensure that the list of employees is complete and updated.
- 2.5 Select “Create Payment Instruction”.
- 2.6 Print the Payment Instruction Form (PIF) reflecting the PIN.

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 is on 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 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.*

3. Payment

3.1 Utilize the payment channels of Pag-IBIG Fund's Accredited Collecting Partners, which include:

- Bayad (CIS Bayad Center), only accepts cash
- ECPay, only accepts cash
- AUB, accepts cash or check

3.2 Present the printed PIF reflecting the PIN generated by the Pag-IBIG eSRS System.

3.3 Pay 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

3.4 Have the Payment Slip or PIF reflecting the PIN validated by the Accredited Collecting Partner to serve as proof of payment in lieu of the Collection Invoice.

Note: *In the absence of a printed PIF, an employer may fill-out the Accredited Collecting Partners' payment slip, input all the required details (Name, PIN, and amount) and present it to the Accredited Collecting Partner's Teller or service staff for validation.*