

THE PHILIPPINE CURRENCY FITNESS GUIDE



The Bangko Sentral ng Pilipinas (BSP), as the sole issuer of Philippine currency, adopts a Clean Note and Coin Policy for the effective removal of unfit currency in circulation, as a means to maintain the integrity of Philippine banknotes and coins.

This Philippine Currency Fitness Guide presents essential information on the visual properties that need to be inspected by cash handlers and the general public to determine the fitness of Philippine banknotes and coins. Each fitness criterion is presented with clear and informative descriptions, as well as illustrations. The effective removal of unfit currency helps in the detection of counterfeits and in ensuring that the banknotes and coins in circulation are of good quality.

Bilang tanging tagapag-isyu ng salapi sa bansa, ang Bangko Sentral ng Pilipinas (BSP) ay nagpapatupad ng Clean Note and Coin Policy para sa mabisang pagtanggap ng salaping papel at barya na hindi angkop sa sirkulasyon, upang mapanatili ang integridad ng salapi ng Pilipinas.

Ang Philippine Currency Fitness Guide na ito ay naglalahad ng mga mahahalagang impormasyon ukol sa mga katangiang dapat siyasatin ng mga cash handlers at ng publiko upang matukoy ang fitness ng mga salaping papel at barya. Ang bawat pamantayan ay mayroong malinaw na paliwanag at paglalarawan. Ang pagtanggap ng mga maruming salapi mula sa sirkulasyon ay makatutulong sa epektibong pagtutop ng mga pekeng pera at sa pagtiyak na malinis ang salaping nasa sirkulasyon.

Produced by

Currency Information Management Staff
Metro Manila Currency Operations Sub-Sector

Project Team

Ralph William C. Meris
Jo-anne B. Ballacillo
Julius Caesar G. Moraga
Marc Andrew H. Noscal

Josefa Elvira E. Ditching-Lorico
Managing Director



The New Generation Currency (NGC)

Banknote Series

The NGC banknotes, denominated in 20-Piso, 50-Piso, 100-Piso, 500-Piso, and 1000-Piso, contain upgraded security features, as well as fresh design elements. These were issued in circulation in 2010. The enhanced NGC banknotes were issued in 2020 (except the 20-Piso) to incorporate additional tactile marks for better recognition by the visually-impaired, improved security threads, and other enhanced security features.



Notes:

- Section 48 of the Republic Act No. 7653 (otherwise known as “The New Central Act”), as amended by Republic Act No. 11211, explicitly provides that the ‘Peso’ is the unit of monetary value in the Philippines. However, since 1965, Filipino words, including the term ‘Piso’, have been used in the banknotes and coins with a view of upholding our national language.
- The 20-Piso NGC coin was launched on 17 December 2019. The 20-Piso banknote shall be gradually removed from circulation through natural attrition.

Enhanced 1000-Piso

1



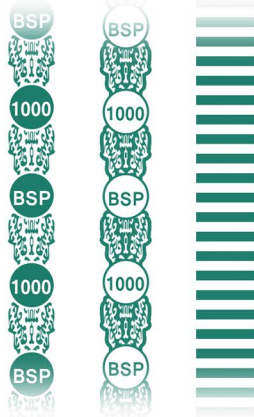
Enhanced Value Panel

- Has a rolling bar effect with color shifting from green to blue

3

Windowed Security Thread

- Increased thread width from 4mm to 5mm
- Adopted *T'nalak* indigenous weave design with dynamic movements of design patterns, color and micro-optic features



2

Tactile Mark

- 5 pairs of short horizontal bands located at the extreme right and left sides of the note

4



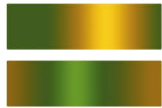
Optically Variable Ink

- Enhanced colors for the "1000" value panel at the lower right portion of the note
- More apparent color shift from green to magenta



Enhanced 500-Piso

1



Enhanced Value Panel

- Has a rolling bar effect with color shifting from gold to jade



2

Tactile Mark

- 4 pairs of short horizontal bands located at the extreme right and left sides of the note

3



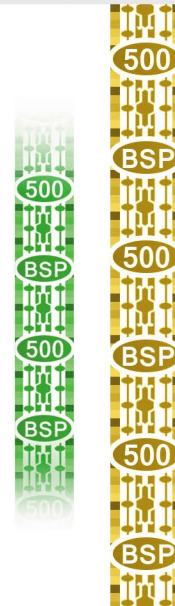
Optically Variable Ink

- New patch design bearing the images of three stars, a sun, and 500-numerical value, with color shifting from gold to green, and vice versa

4

Windowed Security Thread

- 4mm
- Adopted indigenous weave design from Southern Philippines with 3-D and holographic features and color shifting from gold to jade, and vice versa



Enhanced 200-Piso



1

Tactile Mark

- 3 pairs of short horizontal bands located at the extreme right and left sides of the note

2

Windowed Security Thread

- 4mm
- Adopted *Yakan* indigenous weave design with 3-D and holographic features and color shifting from green to blue, and vice versa

Enhanced 100-Piso



1

Tactile Mark

- 2 pairs of short horizontal bands located at the extreme right and left sides of the note

2

Windowed Security Thread

- 4mm
- Adopted indigenous weave design from Bicol region with 3-D and holographic features and color shifting from violet to bronze, and vice versa



Enhanced 50-Piso



1

Tactile Mark

- 1 pair of short horizontal bands located at the extreme right and left sides of the note

2

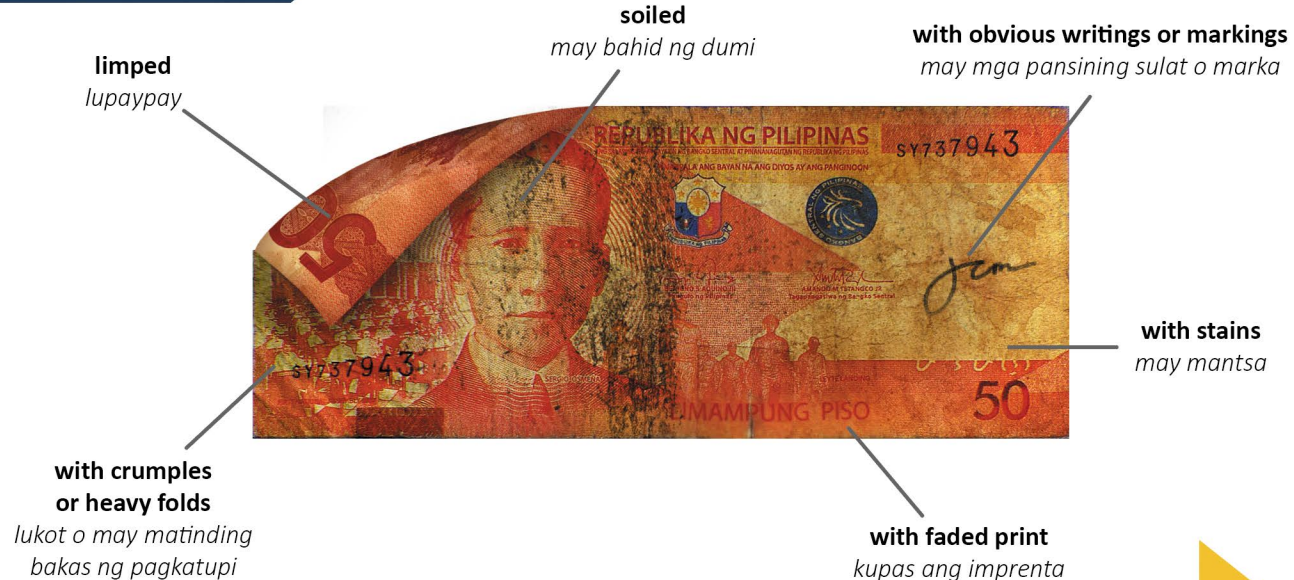
Embedded Security Thread

- The 50-Piso banknote shall retain its 2mm wide embedded security thread

UNFIT BANKNOTE

SALAPING PAPEL NA HINDI ANGKOP
SA SIRKULASYON

Has any one of the following characteristics:
Mayroong alinman sa mga sumusunod na katangian:



Shall be exchanged with any bank
Kaagad na dalhin sa alinmang bangko upang mapalitan

MUTILATED BANKNOTE

SIRA-SIRANG SALAPING PAPEL

Has any one of the following characteristics:
Mayroong alinman sa mga sumusunod na katangian:

with adhesives or staple wires
may pandikit o staple wires

charred or decayed
sunog o bulok



**with tear, hole,
or missing part**
*may punit, butas o
nawawalang bahagi*

splitting of substrate
paghihiwalay ng harap at likod na mga bahagi



Shall be submitted through any bank for analysis of the
Bangko Sentral ng Pilipinas
Kaagad isumite sa alinmang bangko upang masuri ng Bangko Sentral ng Pilipinas

Visual Fitness Criteria of Banknotes NOT FIT for Recirculation

Criteria

Visual Description

Unfit

1. Soilage

Presence or accumulation of dirt or any substance across the surface of the banknote resulting in the discoloration or aging of the substrate

2. Stains and markings

Obvious markings or patches visible on the banknote surface (e.g. drawings, writings, ink stamps, oil blots)

3. Limpness

Rag-like or limp appearance (e.g. cannot sustain an upright position when held on one of the shorter edges)

4. Faded print

Apparent fading of any design on the banknote

5. Crumples or heavy folds

Presence of heavy creases brought about by crumpling or folding of the banknote

Mutilated

6. Tear, hole or missing part

Any visible break, hole or loss of any part of the banknote

7. Adhesives or any material sticking on the paper

Presence of adhesives (e.g. tape, stickers, glue, gum, or staple wire) or any material not originally on the banknote

8. Splitting of substrate

Separation of front and back sides of the banknote

9. Charring or decay

Burnt or damaged due to water or chemical

Mga Pamantayang Biswal sa mga Salaping Papel na HINDI ANGKOP sa Sirkulasyon

Pamantayan

Marumi

1. Karumihan
2. Mga mantsa, sulat o marka
3. Pagkalupaypay
4. Pagkupas ng imprenta
5. Pagkalukot o bakas ng matinding pagkatupi

Sira-Sira

6. Mga punit, butas, o nawawalang bahagi
7. Mga nakadikit sa papel
8. Paghihiwalay ng papel
9. Pagkasunog o pagkabulok

Paglalarawan

May duming naiwan sa ibabaw ng salapi na sanhi ng pagbabago ng kulay at pagkaluma nito

Mga marka sa salapi na pansinin (halimbawa: sulat, tinta, mantsa ng langis)

Labis na paglambot o pagkalupaypay at hindi mapanatili ang patayong posisyon kapag hinawakan ang isa sa mga maikling gilid nito)

Halatang pagkupas ng tinta sa mga imprenta ng salaping papel

May bakas ng matinding pagkalukot at pagkatupi

Mga punit, butas o nawawalang bahagi ng salapi

May pandikit (halimbawa: *tape, sticker, glue, gum, o staple wire*) o anumang bagay na nakadikit sa salapi

Paghihiwalay ng harap at likod na mga bahagi ng salaping papel

Sunog o bulok na sanhi ng pagkababad sa tubig o kemikal



1. Soilage

Karumihan

Presence or accumulation of dirt or any substance across the surface of the banknote resulting in the discoloration or aging of the substrate

May dumung naiwan sa ibabaw ng salapi na sanhi ng pagbabago ng kulay at pagkaluma nito

2. Stains and markings

Mga mantsa at marka

Obvious markings or patches visible on the banknote surface (e.g. drawings, writings, ink stamps, oil blots)

Mga marka sa salapi na pansinin (halimbawa: sulat, tinta, mantsa ng langis)





3. Limpness *Pagkalupaypay*

Rag-like or limp appearance (e.g. cannot sustain an upright position when held on one of the shorter edges)

Labis na paglambot o pagkalupaypay at hindi mapanatili ang patayong posisyon kapag hinawakan ang isa sa mga maikling gilid nito)

4. Faded print *Pagkupas ng imprenta*

Apparent fading of any design on the banknote

Halatang pagkupas ng tinta sa mga imprenta ng salaping papel



5. Crumples or heavy folds

Pagkalukot o bakas ng matinding pagkatupi

Presence of heavy creases brought about by crumpling or folding of the banknote

May bakas ng matinding pagkalukot at pagkatupi





6. Tear, hole or missing part *Mga punit, butas, o nawawalang bahagi*

Any visible break, hole or loss of any part of the banknote

Mga punit, butas o nawawalang bahagi ng salapi

7. Adhesives or any material sticking on the paper *Mga nakadikit sa papel*

Presence of adhesives (e.g. tape, stickers, glue, gum, or staple wire) or any material not originally on the banknote

May pandikit (halimbawa: tape, sticker, glue, gum, o staple wire) o anumang bagay na nakadikit sa salapi





8. Splitting of substrate

Paghihiwalay ng papel

Separation of front and back sides of the banknote

*Paghihiwalay ng harap at likod na mga bahagi
ng salaping papel*

9. Charring or decay

Pagkasunog o pagkabaluk

Burnt or damaged due to water or chemical

*Sunog o bulok na sanhi ng pagkababad sa
tubig o kemikal*



CHECK YOUR BANKNOTE



FEEL

1. Security Paper
2. Embossed Prints
3. Tactile Marks

LOOK

4. Watermark
5. Security Fiber
6. Asymmetric Serial Number
7. See-through Mark

TILT

8. Security Thread
9. Concealed Value
10. Optically Variable Ink
11. Optical Variable Device Patch
12. Enhanced Value Panel
(1000-Piso and 500-Piso)

Check the following security features:

1. Paper, the print quality and the raised print

Papel, and kalidad ng imprenta, at mga nakaangat na imprenta

Banknotes are printed on special paper that gives them their unique feel. The printed lines and colors on the banknotes are sharp, distinct and free from smudges. By running your fingers across the front of the note you can feel raised prints in areas such as the words "REPUBLIKA NG PILIPINAS" and denomination in words, portrait, signatures, and lower right value panel on the face of the note.

Ang mga salaping papel ay naka-imprenta sa espesyal na papel na nagbibigay dito ng natatanging tekstura. Ang mga naka-imprenta na linya at kulay sa mga salaping papel ay malinaw at walang anumang bakas ng pagkabura. Sa pamamagitan ng pagsalat gamit ang mga daliri, sa harapan ng salaping papel, maaari mong madama ang mga naka-imprenta sa iba't ibang parte nito tulad ng mga salitang "REPUBLIKA NG PILIPINAS", ang denominasyon, larawan, mga lagda, at ang nasa ibabang bahagi sa harapan ng salaping papel.



2. Serial number

Composed of 1 or 2 prefix letters and 6 to 7 asymmetric (increasing in size) digits located at the lower left and upper right corners on the obverse side of the note.

Binubuo ng 1 o 2 panimulang mga titik at 6 hanggang 7 na mga numerong palaki ang sukat na matatagpuan sa ibabang kaliwa at kanang itaas na sulok sa harapan ng salaping papel.



3. Security fibers

Red and blue visible fibers are embedded randomly on the banknote paper.

Ang pula at asul na mga hibla ay nakabaon sa iba't ibang bahagi ng papel.



4. Watermark

A shadow image of the portrait and the denominational value appears at the blank space when the note is viewed against the light from either side.

Ang anino ng larawan at ang denominasyon ay maaaninag sa blangkong bahagi ng salaping papel kapag ito ay tiningnan mula sa magkabilang panig na nakatapat sa liwanag.



5. See-through mark

The word "PILIPINO" written in Baybayin (pre-Spanish Philippine alphabet) is seen only in complete form when the note is viewed against the light

Ang salitang "PILIPINO" na isinulat sa Baybayin (pre-Espanyol na alpabeto ng Pilipinas) ay nakikita lamang nang buo kapag ang salaping papel ay tiningnan laban sa liwanag



6. Concealed value

The denominational value superimposed on the smaller version portrait at the upper left side of the note becomes visible when the note is rotated 45 degrees and tilted downwards.

Ang denominasyon na nasa ibabaw ng mas maliit na larawan sa bandang itaas ng salaping papel ay makikita kapag ito ay pinihit nang 45 degrees at itinagilid pababa.



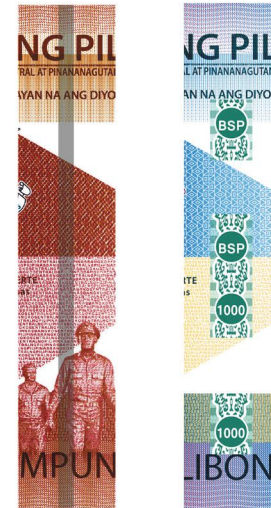
7. Security thread

(a) For 20- and 50-Piso, an embedded security thread (EST) running vertically across the note is seen from either side when viewed against the light

b) For 100-, 200-, 500- and 1000-Piso, a windowed security thread (WST) running vertically across the note, which shows movements of designs and color when viewed at different angles. This thread adopts an indigenous weave design and bears the alphanumeric denominational value and "BSP" text in repeated series.

(a) Para sa 20- at 50-Piso, ang isang EST na nakapaloob nang patayo sa salapi ay maaaninag mula sa magkabilang panig kapag tiningnan sa tapat ng liwanag

b) Para sa 100-, 200-, 500- at 1000-Piso, ang isang WST na tila nakatahi nang patayo sa salaping papel, na may paggalaw ng mga disenyo at kulay kapag tiningnan sa iba't ibang mga anggulo. Ang WST na ito na may disenyong hango sa katutubong habi ay nagtataglay ng salit-salit na imprenta ng "BSP" at ng halaga ng denominasyon.



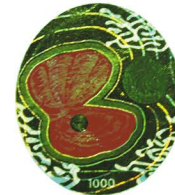
(a)

(b)

8. Optically Variable Device (OVD) Patch

A reflective foil bears the image of the South Sea Pearl inside an oyster (for 1000-Piso) and a small BSP logo. The oyster and the background exchange color when the note is rotated at 90 degrees, i.e., the red oyster becomes green while the green background becomes red, and vice versa.

Ang isang palara ay may larawan ng South Sea Pearl sa loob isang talaba (para sa 1000-Piso) at isang maliit na logo ng BSP. Ang talaba at ang kulay sa likuran nito ay nagpapalitan kapag ang salaping papel ay itinatagilid nang 90 degrees, kung saan ang pulang talaba ay nagiging berde habang ang berdeng likuran nito ay nagiging pula.



9. Optically Variable Ink (OVI)

For 1000-Piso, the embossed “1000” denominational value at the lower right corner of the face of the note changes color from green to magenta when viewed at different angles; and for 500-Piso, a mark with stylized Philippine flag design changes color from gold to green when viewed at different angles, and vice versa.

Para sa 1000-Piso, ang nasasalat na “1000” na denominasyon ay makikita sa ibabang sulok sa kanang bahagi ng salaping papel, na kapag tiningnan sa iba't ibang mga anggulo ay nagbabago ang kulay mula sa berde papuntang magenta; at para sa 500-Piso, ang markang hango sa watawat ng Pilipinas na kapag tiningnan sa iba't ibang mga anggulo ay nagbabago ang kulay mula ginto papuntang berde at gayundin ang kabaligtaran nito.

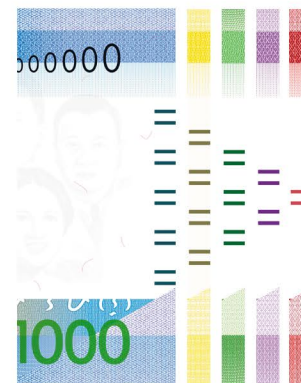


10. Tactile Marks

Mga markang nakaangat

Pairs of short horizontal lines are located at the extreme right and left sides of the note (5 pairs for 1000-Piso, 4 pairs for 500-Piso, 3 pairs for 200-Piso, 2 pairs for 100-Piso, and 1 pair for 50-Piso).

Ang mga pares ng mga maiikling pahalang na linya ay matatagpuan sa dulong kanan at kaliwang panig ng salapi (5 pares para sa 1000-Piso, 4 pares para sa 500-Piso, 3 pares para sa 200-Piso, 2 pares para sa 100-Piso, at 1 pares para sa 50-Piso).



11. Enhanced Value Panel (1000-Piso and 500-Piso)

Pinahusay na value panel (1000-Piso at 500-Piso)

The value panel at the upper left corner of the 1000-Piso and 500-Piso banknotes has a rolling-bar effect when tilted from left to right, and vice versa.

Ang patayong value panel sa kaliwang sulok sa itaas na bahagi ng 1000-Piso at 500-Piso na salaping papel ay may kulay na tila gumugulong kapag itinagilid pakanan o pakaliwa.



The New Generation Currency (NGC)

Coin Series

The NGC Coin Series is comprised of seven denominations: 1-Sentimo, 5-Sentimo, 25-Sentimo, 1-Piso, 5-Piso and 10-Piso which were launched in March 2018; and 20-Piso which was launched in December 2019.

Obverse



Reverse



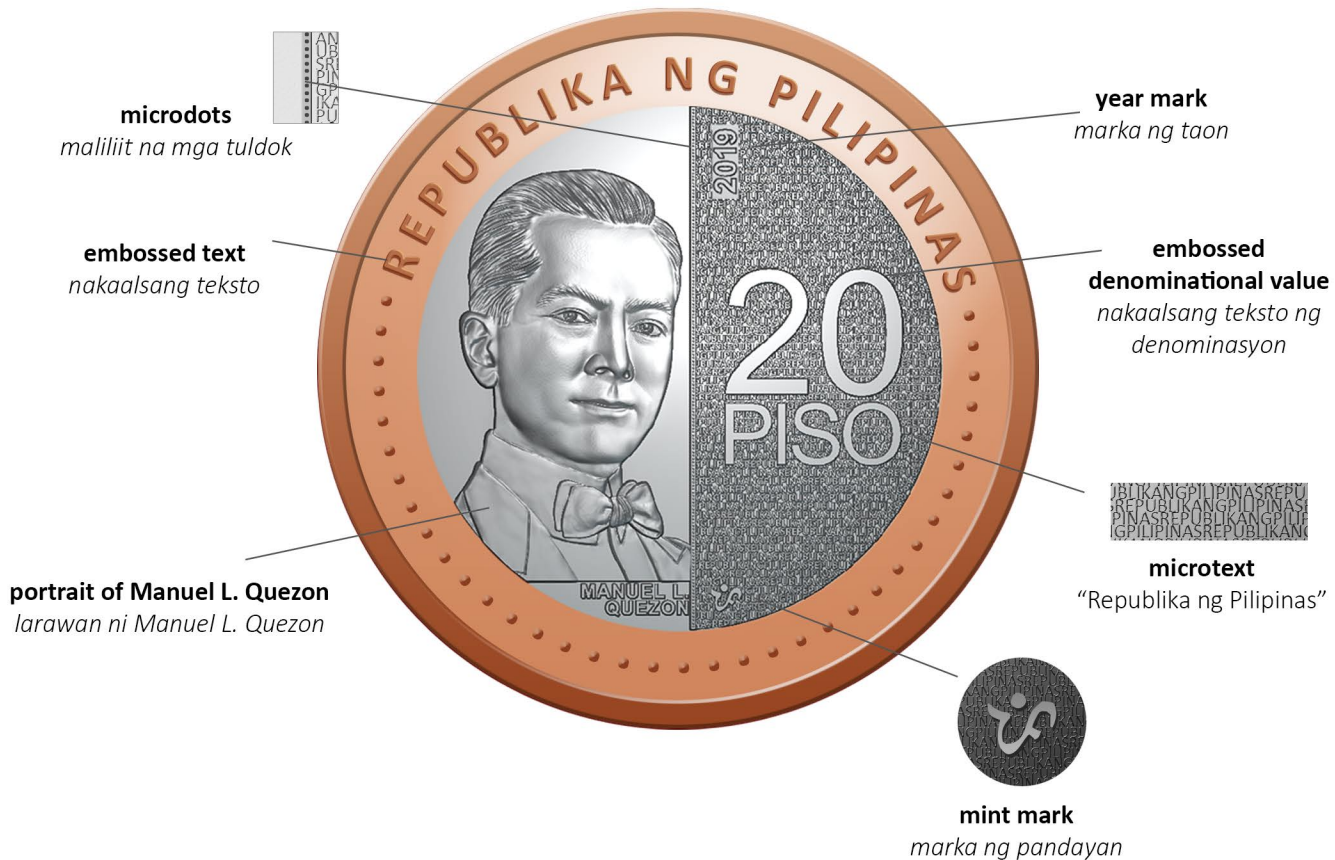


	20-Piso	10-Piso	5-Piso	1-Piso	25-Sentimo	5-Sentimo	1-Sentimo
Diameter	30 mm	27 mm	25 mm	23 mm	20 mm	16 mm	15 mm
Weight	11.5 g	8.0 g	7.4 g	6.0 g	3.6 g	2.2 g	1.9 g
Material			P L A T E D		S T E E L		
Plating	Nickel (core) Bronze (outer ring)			N I C K E L			
Edge	With "BSP" edge letterings at six angles	Milled with "Bangko Sentral ng Pilipinas" edge lettering	Plain; 9-sided	Intermittent reeds	Plain	Reeded	Plain

20-Piso NGC Coin

Obverse side

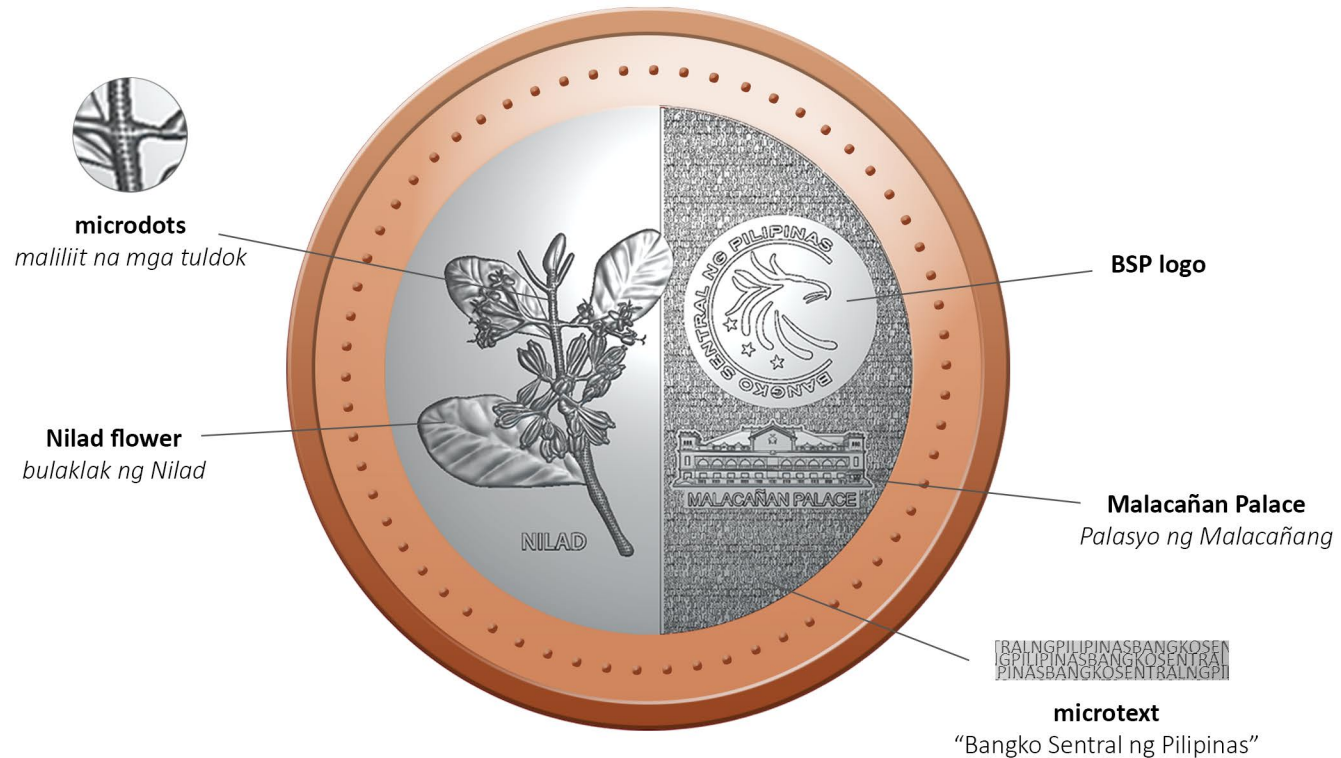
Harapang Bahagi



20-Piso NGC Coin

Reverse side

Likurang Bahagi



10-Piso NGC Coin

Obverse side

Harapang Bahagi



10-Piso NGC Coin

Reverse side

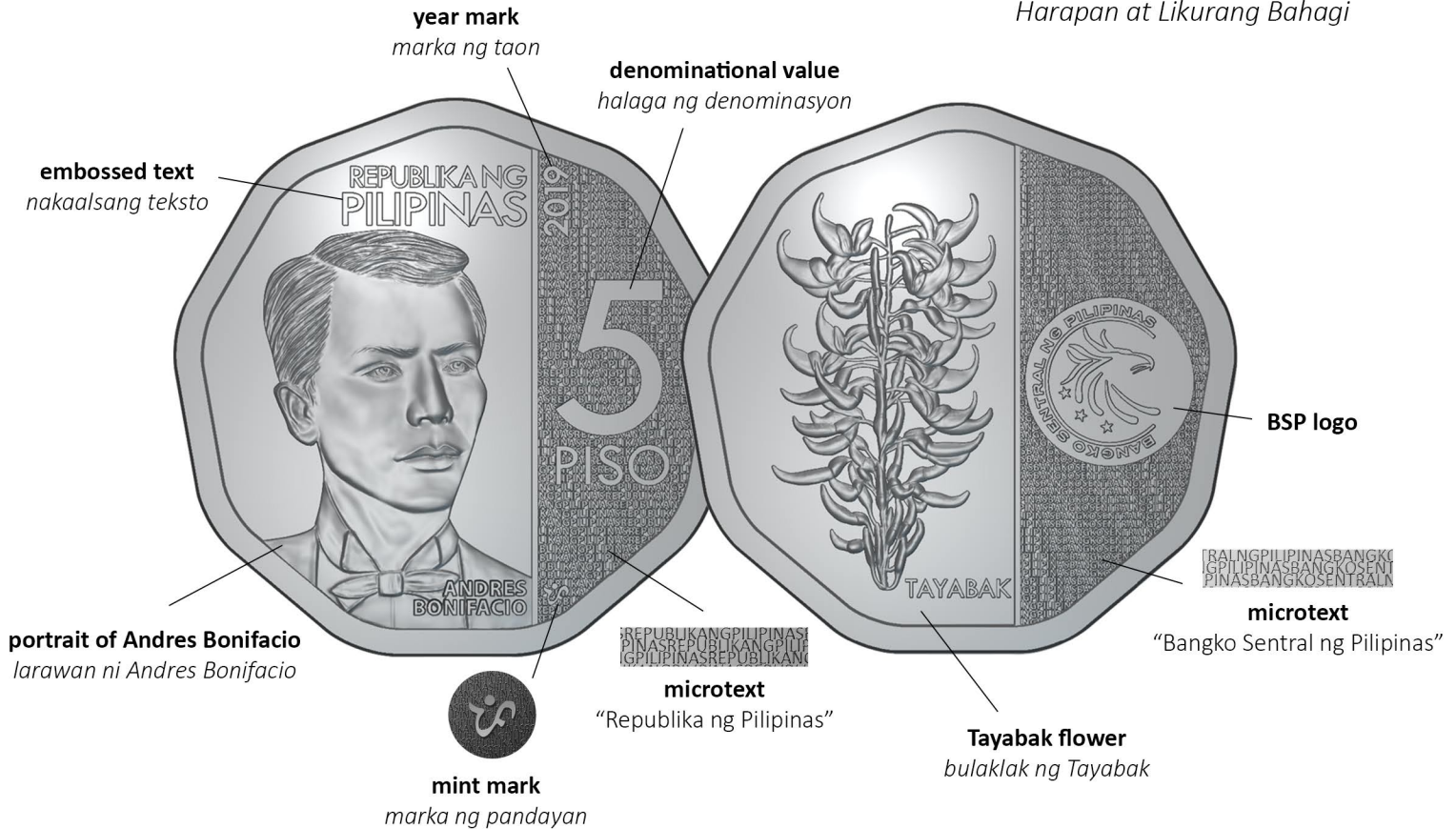
Likurang Bahagi



Enhanced 5-Piso NGC Coin

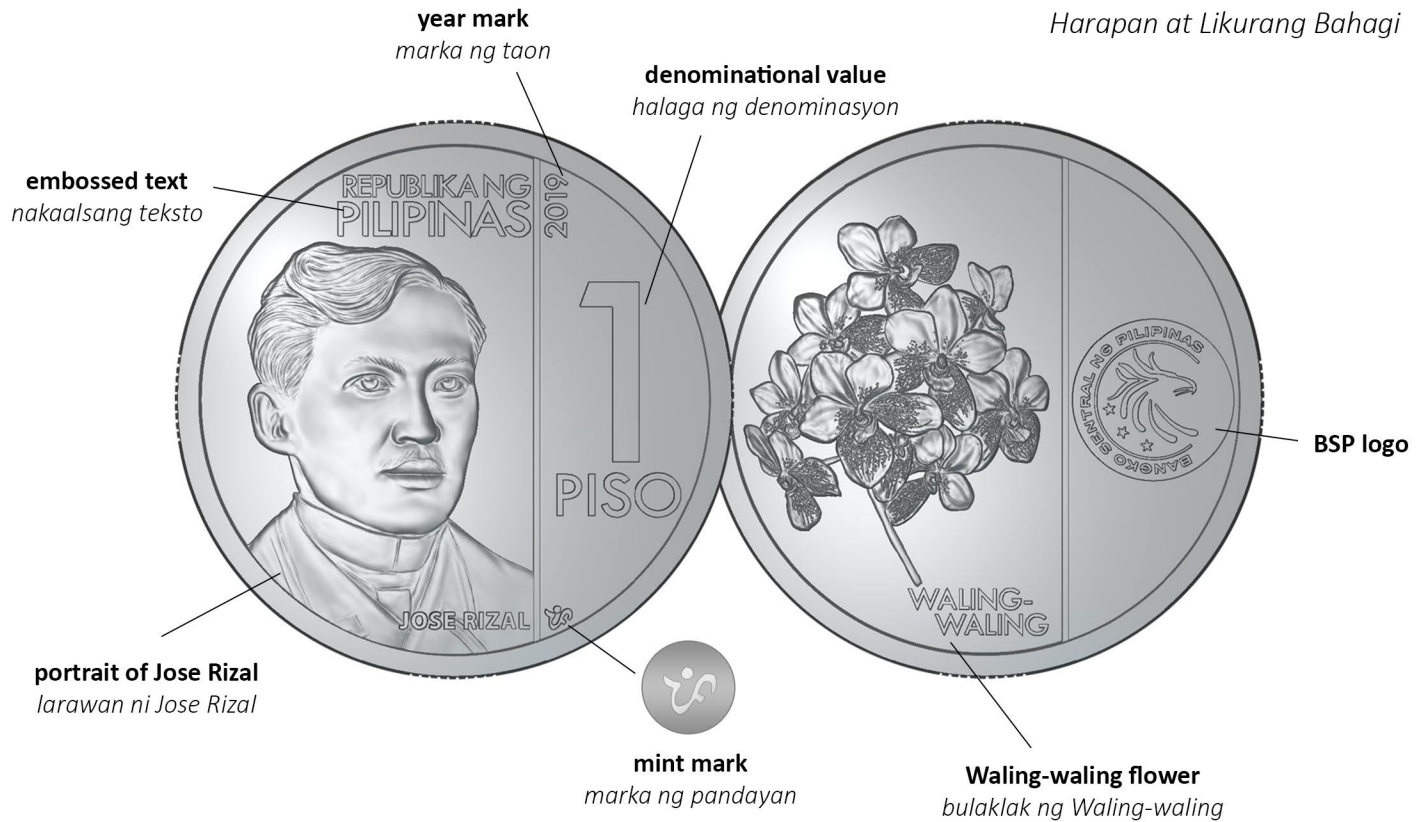
Obverse and Reverse Sides

Harapan at Likurang Bahagi



1-Piso NGC Coin

Obverse and Reverse Sides
Harapan at Likurang Bahagi



25, 5, and 1-Sentimo NGC Coins

Obverse and Reverse Sides
Harapan at Likurang Bahagi

embossed text
nakaalsang teksto
"Republika ng Pilipinas"



sun and three stars
(stylized Philippine flag)
araw at tatlong bituin
(naka-istilong bandila
ng Pilipinas)

denominational value
halaga ng denominasyon



year mark
marka ng taon



mint mark
marka ng pandayan



Katmon



Kapal-kapal baging



Mangkono



BSP logo

UNFIT COIN

MARUMING BARYA

Has any one of the following characteristics:
Mayroong alinman sa mga sumusunod na katangian:

signs of corrosion
pangingitim



with markings
may mga marka



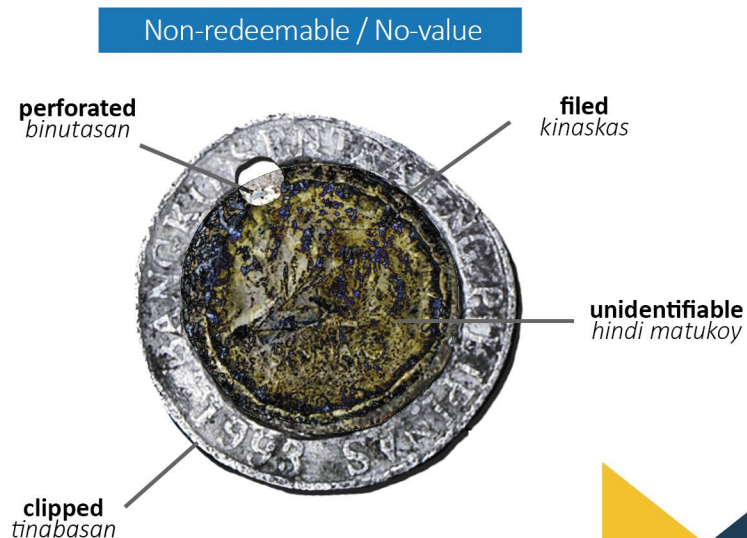
Shall be exchanged with any bank
Kaagad na dalhin sa alinmang bangko upang mapalitan



MUTILATED COINS

SIRA-SIRANG BARYA

Has any one of the following characteristics:
Mayroong alinman sa mga sumusunod na katangian:



Shall be submitted to any bank for analysis of the Bangko Sentral ng Pilipinas
Kaagad isumite sa alinmang bangko upang masuri ng Bangko Sentral ng Pilipinas

Proper Handling of Banknotes and Coins

Wastong Paggamit ng mga Salaping Papel at Barya



putting banknotes inside
proper wallets or cointainers
*paglalagay ng mga salaping papel sa mga
angkop na pitaka o lalagyan*



putting coins inside
proper coin purses or cointainers
*paglalagay ng mga barya sa mga
angkop na portamoneda o lalagyan*



exchanging unused coins in banks
*pagpapapalit sa bangko ng mga
hindi ginagamit na mga barya*



keeping banknotes and coins clean
*pagpapanatili ng kalinisan
ng mga salaping papel at barya*



using banknotes and coins as
payment for goods and services
*paggamit sa mga ito bilang pambayad o panukli
para sa mga produkto at serbisyo*

Improper Handling of Banknotes and Coins

Hindi Wastong Paggamit ng mga Salaping Papel at Barya



writing or putting any markings
pagsusulat o paglalagay ng mga marka



excessive crumpling or folding
labis na paglukot o pagtupi



tearing, cutting or perforation
pagpunit, paggupit o pagbutas



exposing to chemicals
pagbabad sa mga kemikal



willful burning
sadyang pagsunog



stapling or putting any adhesives
pag-staple o paglagay ng anumang pandikit



WHAT TO DO WITH UNFIT BANKNOTES AND COINS?

Unfit banknotes and coins shall be exchanged or deposited with any bank.

WHAT TO DO WITH MUTILATED BANKNOTES AND COINS?

Mutilated banknotes and coins shall be presented at any bank which will subsequently forward these banknotes and coins to the Bangko Sentral ng Pilipinas (BSP) for analysis and determination of redemption value. Mutilated currency must be placed in appropriate containers to avoid disintegration or further deterioration while in transit.

For mutilated notes, these shall be valid for redemption only if all the following requirements have been met:

1. The remaining surface area is no less than $\frac{3}{5}$ of the original size of the banknote;
2. A portion of any one of the signatures of the President of the Philippines or the Governor of the BSP remains; and
3. Presence of the Embedded Security Thread (EST) or Windowed Security Thread (WST), unless the same has been lost or damaged due to fire, water, chemical or bitten by termites/rodents and the like. A note whose EST or WST has been willfully removed shall not be valid for redemption.

WHAT TO DO WITH SUSPICIOUS BANKNOTES AND COINS?

Suspicious banknotes and coins shall be brought to any bank for subsequent transmittal to the BSP. Alternatively, the said banknotes and coins may be brought directly to BSP Quezon City. BSP will verify the authenticity of the suspicious currency.

The banknote or coin holder must be issued a temporary acknowledgment receipt in exchange for the note.

The BSP enjoys the cooperation of the public in its commitment to preserve the integrity of the Philippine currency.



ANO ANG GAGAWIN SA MGA MARURUMING SALAPING PAPEL AT BARYA?

Ang maruruming salapi ay maaaring ipapalit o ideposito saan mang bangko.

ANO ANG GAGAWIN SA MGA SIRA SIRANG SALAPING PAPEL AT BARYA?

Ang mga sira-sirang salaping papel at barya ay maaaring isumite saan mang bangko upang maipasa sa BSP na siyang magpapasya ng halaga nito. Ilagay ang mga ito sa angkop na lalagyan upang hindi tuluyang masira.

Para sa mga sira-sirang salaping papel, ang mga ito ay maaaring papalitan ng BSP kung ang lahat ng mga sumusunod na kondisyon ay matutugunan:

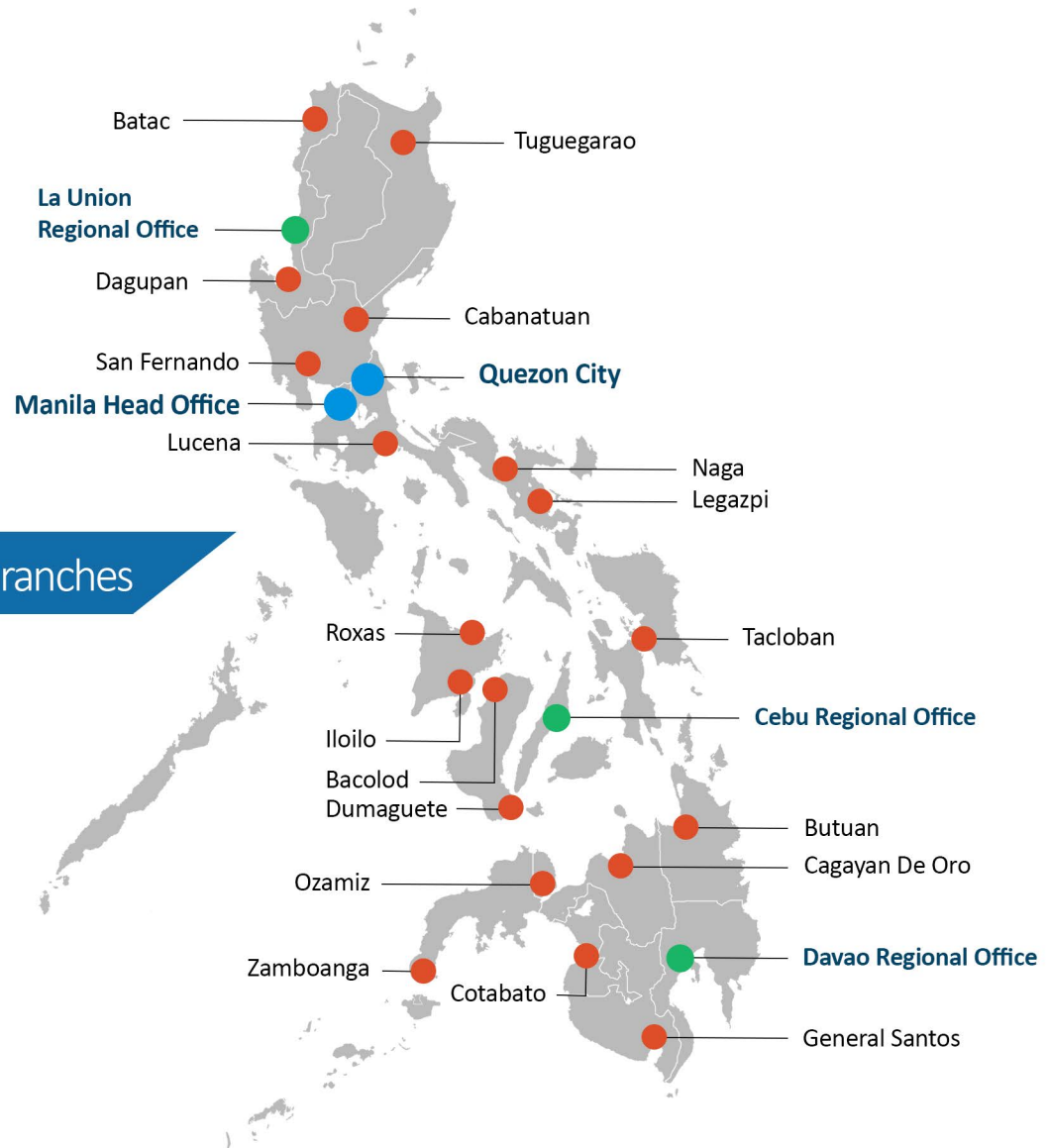
1. Ang natitirang "surface area" ay hindi bababa sa 3/5 ng orihinal na sukat ng salapi
2. May natitirang bahagi ng lagda ng Pangulo ng Pilipinas o ng Gobernador ng Bangko Sentral ng Pilipinas
3. Presensya ng Embedded Security Thread (EST) o ng Windowed Security Thread (WST), maliban kung ito ay nawala o nasira dahil sa sunog, kemikal, pagkakabasa, anay, daga o katulad na peste. Kung ang EST o WST ng salaping papel ay sinadyang tanggalin, hindi ito papalitan

ANO ANG GAGAWIN SA MGA KAHINA-HINALANG SALAPI?

Ang mga kahina-hinalang salapi ay maaaring dalhin saan mang bangko upang maipasa sa BSP. Maaari ring sa BSP mismo isumite ang naturang salapi. Sisiyasatin ng BSP kung ang kahina-hinalang salapi ay tunay.

Dapat magbigay ng resibo para sa kahina-hinalang salaping kukunin sa may-ari nito.

Hinihimok ng BSP ang kooperasyon ng publiko sa pagpapanatili ng integridad ng salapi ng Pilipinas.



BSP Offices and Branches
Nationwide

BSP Head Office, Manila
Trunkline: (02) 8 708-7701
BSP Quezon City
Trunkline: (02) 8 988-4800

BSP LA UNION REGIONAL OFFICE
(072) 242-5632

BRANCHES:

Batac	(077) 792-2102
Dagupan	(075) 653-0028
Tuguegarao	(078) 304-7815
Cabanatuan	(044) 463-1735
San Fernando	(045) 455-4014
Lucena	(042) 710-3128
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BRANCHES:

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BSP DAVAO REGIONAL OFFICE
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Cagayan De Oro	(088) 857-4179
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Cotabato	(064) 421-7373
General Santos	(083) 552-1902
Butuan Branch	(085) 815-1504

For more information you may contact Currency Information Management Staff at
(02) 8 988-4838 or (02) 8 352-1485 / pisomatters@bsp.gov.ph.