

Bills Pay PH

Frequently Asked Questions (FAQs)

1. What is Bills Pay PH?

Bills Pay PH is a new interoperable facility that would allow customers to pay their bills for utility, rent, subscription, credit cards, loan amortizations and other periodic or recurring financial obligations. Interoperability means that digital payments can be made between payers and billers even if they maintain accounts with different payment service providers (PSPs). In the Bills Pay PH facility, transactions can be performed either by scanning or uploading the QR Ph¹ Person-to-Biller (P2B) code, or by manually inputting the payment details for the non-QR mode of payment.

2. How is it different from current bills pay services of financial institutions?

Prior to the launch of this facility, customers can only pay billers that have an existing arrangement with the same PSP that they maintain an account with. With this facility, a customer can now make payments to a biller even if that biller has no existing arrangement with the customer's PSP.

This facility also enables seamless user experience with the use of QR Ph codes when paying since customers need not manually type in the payment details.

3. How can I use Bills Pay PH?

Customers can use this facility through two (2) modes: (a) QR Ph or (b) non-QR mode.

Using QR Ph P2B

- i. Open your preferred banking or e-money issuer (EMI) mobile app and choose "Pay via QR".
- ii. Scan the QR code provided by your biller.
- iii. Check the details and approve the transaction. You will receive a confirmation of a successful transaction.

Using Non-QR mode

- i. Open your preferred banking or EMI mobile app and choose "Pay Bills"
- ii. Find the biller you want to pay from the list.
- iii. Fill in the details such as subscriber/account number, amount to be paid.
- iv. Check the details and approve the transaction. You will receive a confirmation of a successful transaction.

** You may notice that, in most cases, the procedure to perform non-QR payments in the new facility may be similar to the traditional way of paying bills via app.*

¹ QR Ph is the national QR Code standard in the country

4. What are the applicable fees for using the Bills Pay Ph facility?

Customers will not be charged any service fees for paying their bills using Bills Pay PH.

5. Who are offering the service?

Currently, customers can pay using this new facility as long as they maintain an account with the following PSPs:

QR Ph mode
AllBank (A Thrift Bank), Inc.
Asia United Bank Corporation
China Banking Corporation
Philippine National Bank
Queen City Development Bank, Inc.
Rizal Commercial Banking Corporation
Tayocash Inc.
Union Bank of the Philippines
USSC Money Services, Inc.

Non-QR mode
China Banking Corporation
Philippine National Bank
Rizal Commercial Banking Corporation
Wealth Development Bank Corporation

AND their billers maintain an account with any of the following PSPs:

QR Ph
AllBank (A Thrift Bank), Inc.
Bank of the Philippine Islands
BDO Unibank, Inc.
Rizal Commercial Banking Corporation
Tayocash Inc.
Union Bank of the Philippines
USSC Money Services, Inc

Non-QR mode
Bank of the Philippine Islands
BDO Unibank, Inc.
CIS Bayad Center, Inc.
Metropolitan Bank and Trust Company
Rizal Commercial Banking Corporation
Wealth Development Bank Corporation

The list of participating PSPs is set to expand as more financial institutions are working towards being onboarded into Bills Pay PH in the near future.