

The BSP collaborates with the payments industry to launch **new innovative payment streams and policies** that support the digital transformation of Filipinos in the New Economy



Request to Pay  
InstaPay Cash-In



Direct Debit



Cross-border  
Payments



Onboarding  
MSMEs to  
digital payments



Automatic  
Fare Collection  
System



Government  
Collections via  
eGovPH Super  
App



# Rural Bank Strengthening Program and Other Policy Initiatives

01

## Five Tracks

- 1 Merger/Consolidation
- 2 Acquisition/Third Party Investment
- 3 Voluntary Surrender of Bank License/Upgrade of License
- 4 Capital Build-up
- 5 Supervisory Intervention

02



## Strengthening Capital Base

Circular No. 1151  
Amended Minimum  
Capital Requirement  
for Rural Banks

03



## Incentives and Capacity-Building Interventions

- Financial Advisory Support
- Digitalization Support
- Capacity-building Interventions
- Prudential Relief/Support Measures

04



## Forthcoming Initiatives

- Voluntary Surrender of Banking License
- Guidance for Small Banks on Recovery Planning
- Sustainable Finance Programs
  - POCs or viable climate mitigation and adaptation projects for vulnerable groups and MSMEs
  - Capacity-building activities

