



Paleng-QR Ph^{plus}

Frequently Asked Questions (FAQs)

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What is Paleng-QR Ph?

The Paleng-QR Ph is a program jointly developed by the Department of the Interior and Local Government (DILG) and the Bangko Sentral ng Pilipinas (BSP). The program aims to maximize the use of digital payments—payments using digital devices such as cellphone apps—in markets and tricycle hubs through the QR Ph initiative.

To reflect the broader coverage of the program, Paleng-QR Ph Plus includes as target participants other merchants, business owners, and other forms of local transport not specified in the joint memorandum circular (JMC) issued on 22 June 2022.

Under the Paleng-QR Ph program and its expanded coverage, it can be even more emphasized that the payment of purchases in any business establishment and local transportation fares are included in the average daily transaction of an ordinary Filipino. When a market vendor, business owner, or a local transport accepts digital payments, it is easier for an ordinary citizen to no longer issue cash or physical payments in their day-to-day transactions. Furthermore, through digital payments, there is no need to withdraw or carry cash to make payments, which would also help in avoiding possible health risks like COVID-19.

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What is the QR Ph initiative?

The QR Ph is an initiative of the BSP and the payments industry to have a national QR code standard for digital payments. It aims to promote the use of QR codes in digital payments even between different banks or wallet providers, to make such transactions interoperable and convenient for both merchants and consumers. (<https://bit.ly/QRPhFAQs>)





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How do I participate in this program?

Local government units (LGUs) are encouraged to participate in this program so their constituents can avail cashless transactions in the markets. Markets participating in the Paleng-QR Ph program will have banners or posters with the program logo.

Check with your local officials if they are interested to launch the Paleng-QR Program in your respective LGUs.

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What is the role of LGUs in the Paleng-QR Ph program?

LGUs are expected to issue an ordinance promoting cashless payments by mandating and/or incentivizing the use of QR Ph digital payments by market vendors, TODA and other business establishments. LGUs will also help target users such as market vendors and tricycle drivers to have a transaction account. They will do this by organizing an “account opening day,” with the help of financial service providers (FSPs) participating in the QR Ph initiative.

The participation of FSPs in the Paleng-QR Ph program will not be exclusive. The LGU can partner with any number of QR Ph-ready FSPs.





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What is the role of FSPs in the Paleng-QR Ph Program?

FSPs that will participate in the program are expected to:

- Take part in the “account opening days” designated by the LGUs;
- During account opening days, provide customer assistance booths, QR code printouts in support of LGUs Paleng-QR Ph program;
- Provide information materials on the opening of transaction account, and using QR Code payments and other digital financial services;
- Provide, as requested, resource speakers and contents for the LGU’s financial literacy program; and
- Assign competent contact persons to the LGUs for efficient and timely coordination on the program implementation

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What should we expect from the BSP and DILG?

With the help of the BSP, the DILG will provide technical assistance to LGUs on account onboarding, digital payments, and financial literacy. The BSP and DILG will also work together to promote the program and speed up its roll-out in various cities and municipalities in the country.

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I’m a merchant and I don’t have a valid ID. Can I still open a transaction account so I can use digital payments and participate in Paleng-QR Ph?

The BSP has liberalized the regulations on the acceptance of IDs in the opening of transaction accounts. Under BSP regulations, documents such as barangay certification can be an acceptable proof of identity for accounts where simplified Know-Your-Customer (KYC) requirements are warranted. Merchants interested to participate in the Paleng-QR Ph program may reach out to their respective LGUs and barangay official for assistance in obtaining these certifications.

Furthermore, under [Memorandum No. 2022-044](#) of the BSP, FSPs are enjoined to include the e-PhilID in their list of valid IDs and accept the printed e-PhilID as a sufficient proof of identity without requiring another ID.





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Can all LGUs participate in the Paleng-QR Ph program?

The BSP and DILG signed a JMC enjoining all LGUs to participate in the Paleng-QR Ph program. The JMC outlined guidelines for the adoption and implementation of the Paleng-QR Ph program in LGUs to promote digital payments in markets, sari-sari stores, tricycle drivers, consumers, and commuters.

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I'm a consumer and not a merchant. Am I still allowed to participate in the account opening day?

Yes. The program aims to promote digital payments to all citizens in the community to encourage them to have a transaction account. Opening a transaction account will pave the way for other financial services such as applying for loans and insurance.

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What are the benefits that we can expect from Paleng-QR Ph?

The Paleng-QR Ph program will help merchants and their customers, tricycle drivers, and commuters to open a transaction account that they can use for digital payments. By using digital payments, they can now prevent the spread of counterfeit money and the spread of diseases such as COVID-19. They can also use their transaction account to access other financial services such as loans, insurance, and investments.

For LGUs, it will be easier to provide *ayuda* and other financial benefits directly to the transaction accounts of their constituents.

For more information on the Paleng-QR Ph program: <https://bit.ly/PalengQRPh>

