



BANGKO SENTRAL NG PILIPINAS

OFFICE OF THE DEPUTY GOVERNOR | PAYMENTS AND CURRENCY MANAGEMENT SECTOR

MEMORANDUM NO. M-2023-011

To : All BSP-Supervised Financial Institutions (BSFIs) Participating in the PESONet and InstaPay Automated Clearing Houses (ACH)

Subject : Availability and Accessibility of Customer Support Service for Clients with PESONet and/or InstaPay Transactions During Regular and Special and Non-Working Days¹

In light of the expected digital payment transactions occurring during regular and special non-working days in the Philippines (e.g., Holy Week, Araw ng Kagitingan, Labor Day, long weekends), all BSFIs participating in the PESONet and/or InstaPay ACHs are reminded to ensure the continued availability and accessibility of their respective customer service such as hotlines and other support services to promptly and effectively provide assistance to clients regarding their PESONet and InstaPay-related concerns during these non-working periods.

BSFIs must ensure that the public is accorded adequate and uninterrupted customer support service even on non-working days. BSFIs are reminded to strictly adhere with Memorandum No. M-2022-029 (Guidelines on Handling of Consumer Concerns on PESONet and InstaPay) dated 06 June 2022, particularly on the requirement that BSFIs must provide customer accessibility to a wide range of accessible contact channels for the appropriate communication of consumer concerns, including but not limited to customer service hotlines, email, and chatbot, as well as ensure the timely and adequate response to concerns sent through these channels.

For strict compliance.


MAMERTO E. TANGONAN
Deputy Governor

30 March 2023

¹ Non-working days shall include declared holidays and weekends