



ELECTRONIC DISBURSEMENT AND COLLECTION PLATFORM

Presented by:

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Corporate Executive Officer

Fund Management Group



**NATIONAL
COMPETITIVENESS
COUNCIL | PHILIPPINES**



Pag-IBIG Fund

OUTLINE

OBJECTIVES

Pag-IBIG Fund INITIATIVES

ONLINE REGISTRATION

ONLINE FILING AND PAYMENT



OBJECTIVES

Platform for BIG Funded



➤ Re-engineer the current collection system to better serve the members by increasing efficiency.

➤ Increase the level of awareness of employers on electronic collection payment platform.



Republic Act No. 8792

Electronic Commerce Act of 2000

⇒ Mandates all departments, bureaus, offices and agencies of the government, as well as all GOCC; and

⇒ Require, accept payments and issue receipts using electronic data messages.





Background

Pag-IBIG Circular No. 355 (July 1, 2015)

Mandating all employers from the government and private sectors to remit their employees' membership savings (contributions) and loan amortization through Pag-IBIG's partner-banks via an Electronic Payment and Collection Facility (EPCF) platform.

WHERE WE ARE?

Partner-Banks

2006



2013



2008



2013



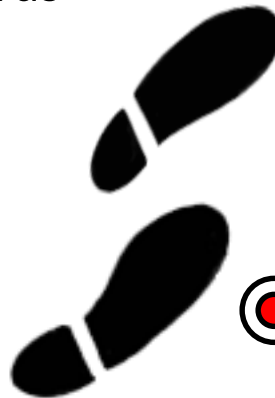
2011



WHERE DO WE
WANT TO GO?

DISBURSEMENT

- ① Full migration to eDisbursement cards



- ② LANDBANK Cash Card, Pag-IBIG Citi Prepaid Card and ***BDO Cash Card (Pipeline)***

e-Disbursement



**WHERE DO WE
WANT TO GO?**

COLLECTION

Goal

e-payment channels



**Migration of employers with
accounts with BancNet
participating banks and
Security Bank**



**Migration of Individual Payors
(IPs) to pay thru Bayad
Center, SM, Metrobank, LBP,
Credit Card, Globe Gcash**



**Full migration to eBanking
Facilities with accounts
with partner banks UBP,
BPI and LBP**

ON-LINE REGISTRATION thru Pag-IBIG Fund Website



www.pagibigfund.gov.ph





Home Development Mutual Fund

Sa Pag-IBIG ang pinaghirapan may katuparan



I Do. I Do.
Araw ng Pag-IBIG
FEBRUARY 12, 2015

HANDOG ng Pag-IBIG FUND

LIBRENG KASAL

SA DAAN-DAANG MAGKASINTAHAN

IKA-4 NA
TAON
NA!

Home

About HDMF

Benefits and Programs

News and Events

Frequently Asked Questions

Contact Us

Corporate
Governance



IN COMPLIANCE WITH SEC. 43 OF GCG MC 2012-07



E-SERVICES

STEP 2

FILIPINOS
WORKING ABROAD



PROPERTY FINDER



[• Pag-IBIG WebSite](#)[• Online Services](#)[• Contact us](#)[• FAQs](#)

Pag-IBIG Fund Online Services



MEMBERSHIP



Membership Registration

This service enables individual to register with the Fund and secure their Pag-IBIG Membership ID Number or update their registration information.

STEP 3



Employer Registration

This service is for Employers who intend to register with the Fund to secure their Pag-IBIG Employer ID Number and to regularly update their information.



OFW Member's Contribution Verification

This service allows OFW members to view their member savings with the Fund.



Kasambahay Unified Registration

One-stop-shop for Household employers to register their Kasambahay to the 3 participating social security agencies namely Pag-IBIG, SSS and PhilHealth.

HOUSING

EMPLOYER'S REGISTRATION

STEP 4

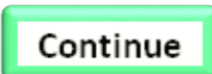
Welcome to the HDMF Employers Online Registration System!

As key partners of Pag-IBIG Fund in providing quality service and benefits to its Fund members, employers are enjoined to register with the Fund to secure their Pag-IBIG Employer ID Number and to regularly update their information via the following options in this registration system:

1. Select the **Register Main Office** option if the arrangement for remittance of contributions is centralized or is remitted by a single office as the Head Office or the Main branch.
2. Select the **Register Branch Office** option if the arrangement for remittance of contributions is decentralized or is remitted by each office/branch of an employer. The Registration Tracking Number (RTN) of the Head Office is required to register a branch office.
3. Select the **Change Employer Information** option to amend your registration details pending issuance of your Pag-IBIG Employer ID number.

- ☒ **Register Main Office**
- ☐ **Register Branch Office**
- ☐ **Change Employer Information**

UV 9 Z E UV9ZE

 Continue **Reminder!** **Secure the
Pag-IBIG
Employer
ID Number
& regularly
update
their
information**

Pag-IBIG WebSite

Online Services

Contact us

FAQs

Fill-out
COMPLETELY
the form

STEP 5**EMPLOYER'S REGISTRATION****Register Employer**

* Mandatory fields

[Home](#) Date: March 10, 2015

Business Name (Per DTI/SEC Registration) *

Business Address *

(Select Region)

Unit/Floor/Room No.

Building

Block

Lot

Phase

House No.

Street

Subdivision

Barangay

City/Municipality

Province

Region

ZipCode *

Business E-mail Address *

Employer Classification *

- ☐ Private
☐ Government
☐ Household

With Retirement Plan *

- ☐ Yes
☐ No

Start of Business Operation *

 -Month- -Day- -Year-

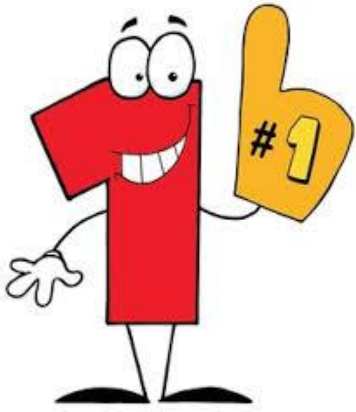
Then Click
Submit



ON-LINE
PAYMENT
FACILITY thru
Pag-IBIG Fund
Website
(E-SERVICES)



www.pagibigfund.gov.ph



ENROLLMENT

xperience

EMPLOYER ENROLLMENT PROCESS FLOW



1. Employer sends duly accomplished Enrolment Form to the Bank (SBC, UBP, BPI or LBP)
2. Bank Administrator enrolls employer to Digibanker, Pag-IBIG Hub, BPI ExpressLink or LBP wePayAccess and sends to Pag-IBIG Fund Data Center for validation
3. Upon verification, Pag-IBIG Fund sends confirmation of employer registration
4. Bank sends User IDs and Passwords to newly registered employer





Filing Process Flow

**Registered
Employer
(Processor/Maker)**



MS/MPL file



Email Reminder



1. Registered Processor of Employers log-in to the Bank's government portal (UBP's One Hub.gov / BPI ExpressLink / LBP wePayAccess)
 - 1.1 Select the Pag-IBIG tab
 - 1.2 Upload MS (Membership Savings), MPL (Multi Purpose Loans) files
 - 1.3 Bank validates files
2. Bank system sends auto-eMail notifications to Registered Authorizer/Approver of Employers for each successful upload.

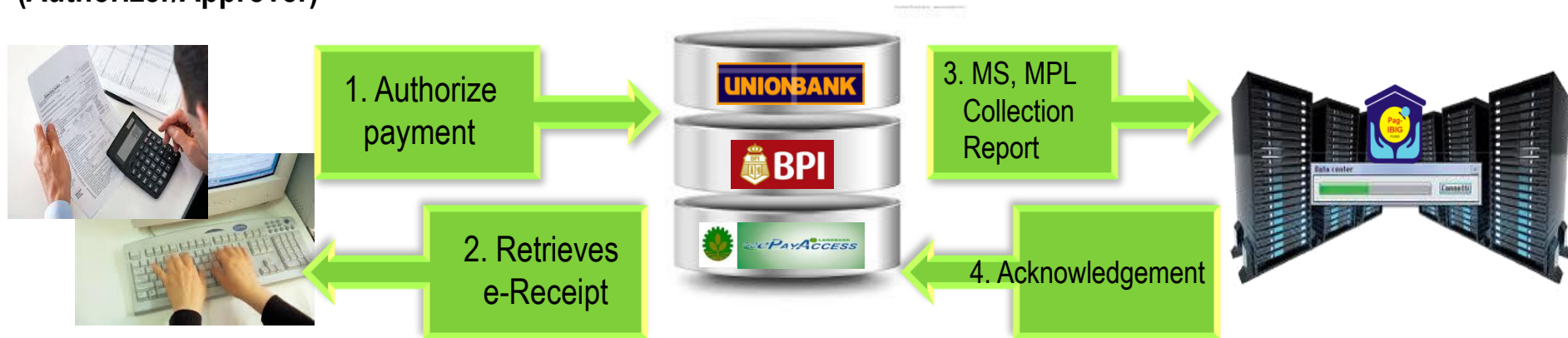




PAYMENT xperience

PAYMENT Process Flow

Registered Employer
(Authorizer/Approver)



1. Registered Authorizer of Employers log-in to the Bank's government portal (UBP's One Hub.gov / BPI ExpressLink / LBP wePayAccess)
 - 1.1 Select the Pag-IBIG tab
 - 1.2 Approve Payment for MS (Membership Savings), MPL (Multi Purpose Loans)
 - 1.3 Bank debits employer's bank account and credits Pag-IBIG Fund account
2. Registered Authorizer of Employers retrieves e-Receipt from the bank's system
3. MS/MPL files together with the Collection Reports are sent to Pag-IBIG Fund via Secured File Transfer Protocol (SFTP)
4. Pag-IBIG Fund posts payments for MS/MPL via upload to the system and sends Acknowledgment to the Bank



ENROLL WITH BANK'S ELECTRONIC COLLECTION FACILITY

**How
to register
online?**

1. Accomplish bank's enrollment form and comply with bank's requirements
2. Once approved, the bank shall provide you access (bank provides user ID and passwords) to its electronic collection facility.





Corporate Governance



IN COMPLIANCE WITH SEC. 43 OF GCG MC 2012-07



E-SERVICES



FILIPINOS WORKING ABROAD



PROPERTY FINDER



Announcements :

- GOOD NEWS #1: The Fund recently earned a second consecutive unqualified opinion from the Commission on Audit (COA) on the Fund's financial statements, with back-to-back such opinions for fiscal years 2012 and 2013, the highest recognition that may be granted by the COA to any government agency.
- GOOD NEWS #2: Pag-IBIG Fund has also passed its ISO recertification audit this year.
- GOOD NEWS #3: Belin Lee has been arrested earlier in the year, and the cases against him and other officers of Globe Asiaque (GA) are proceeding, with the Fund securing favorable rulings from as high as the Supreme Court.
- GOOD NEWS #4: We have better programs in place and we did so without increasing your monthly contributions, while at the same time instituting reforms to ensure continued growth and record revenues for the Fund.
- GOOD NEWS #5: Pag-IBIG is branching out to more places both here and abroad, by pulling up more branches and service desks and partnering with more malls to reach more of you.
- Up to Accredited Collection Agency of Prudent Collection Services.
- Notice to Pag-IBIG Fund Members with Pag-IBIG 2 (P2) Accounts: Due for VA Withdrawal.

PUBLICATIONS

HDMF Law 2009 (PDF)
IRR of R.A. 9679 (PDF)

- CITIZEN'S CHARTER
Membership Registration
Short-Term Loan (STL) Program
Prudent Benefit Claims
Housing Loan Assignment
- CIRCULARS

Latest News

January 7, 2015

Allegations of Senator Trillanes baseless; senator dragging good name of Pag-IBIG in political controversy

Pag-IBIG Fund does not award projects or deal with contractors, the agency's President said today as agency officials appealed to Senator Antonio Trillanes not to soil the name of the agency with his baseless allegations aimed at Vice President Jejomar C. Binay who is Chairman of the Pag-IBIG Board of Trustees...

[read more](#)

Pag-IBIG Payments Made Easy



AFFILIATION



DOWNLOADABLE FORMS

- Prudent Related
- Housing Loan Related
- Other Related Form



Survey

What service/s of HDMF are you most interested in?

[Click Here](#)

Guide on Pag-IBIG Payment Facilities

Over-the counter Payment

Credit Card

Globe G-Cash

Employers' On-line Payment Facility

Overseas Remittance

- [Union Bank of the Philippines \(UBP\)](#)
- [Bank of the Philippine Islands \(BPI\)](#)
- [Land Bank of the Philippines](#)
- [Security Bank](#)
- [Bancnet](#)

here's how:

a. Enroll with bank's electronic collection facility

1. Accomplish bank's enrollment form and comply with bank's requirements
2. Once approved, the bank shall provide you access (bank provides user ID and passwords) to its electronic collection facility.

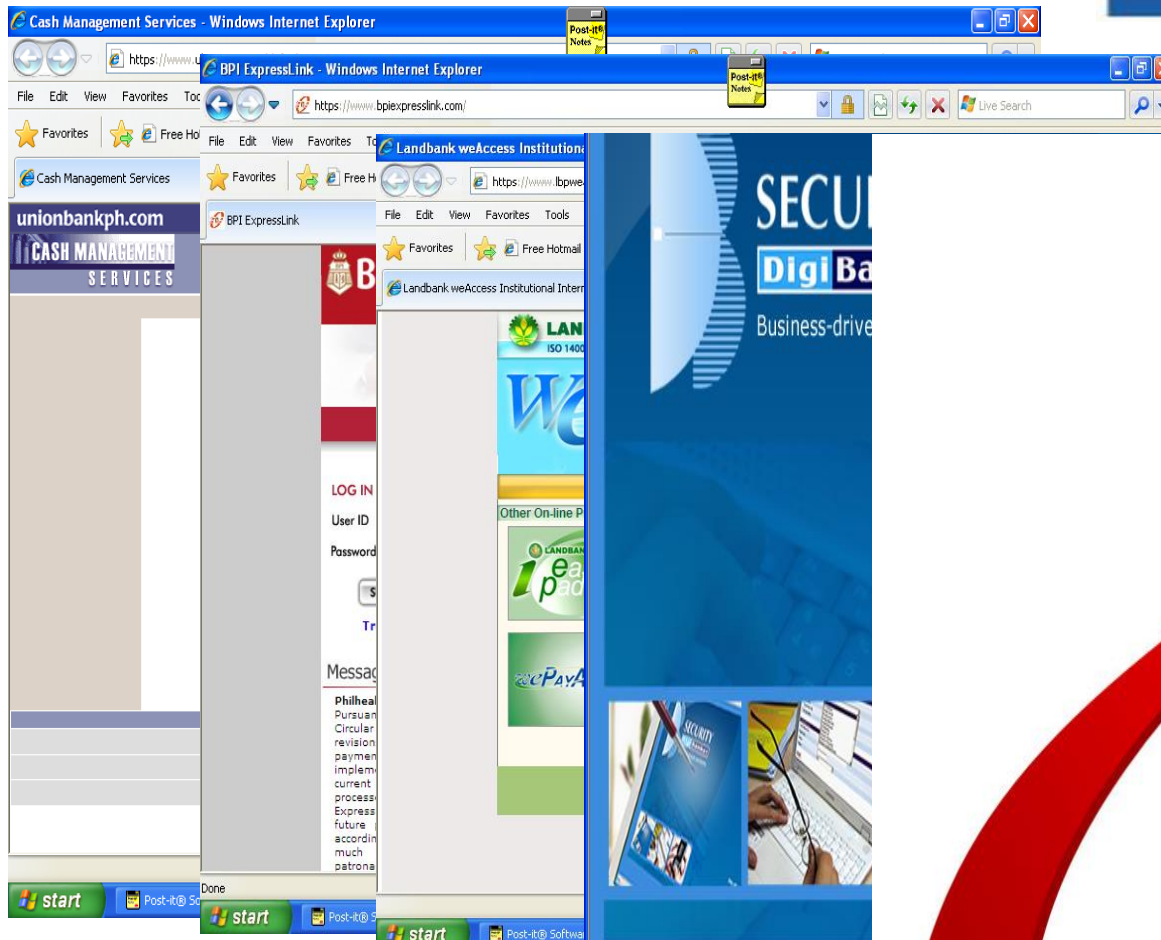
b. Remit Membership Savings (MS)/Loan Amortizations(LA)

1. Log in to the bank's website (or to the Pag-IBIG website – click the bank's logo and it will automatically link to the bank's website); upload collection file based on Pag-IBIG Fund's file structure format.
2. Registered Authorizer(s) of employer receives electronic notification for each successful upload.
3. Registered Authorizer(s) of employer approves payment for MSS/STL
4. For successful transaction the Transaction Reference Number shall be displayed.
5. Retrieves electronic receipt from the system/Print Transaction Reference Number (TRN) to serve as proof of payment in lieu of Pag-IBIG Fund Receipt (PFR).

EXISTING PAYMENT CHANNELS



Union Bank of the Philippines



BETA
eGOV
BancNet
Non-Stop Banking Network

Username *

Password *

Login Reset

[Sign Up](#) [Forgot Password](#)

Best viewed with Internet Explorer, Firefox, Chrome or Safari.



Agreements?

April 14, 2015

- signed agreements between,
 1. Land Bank of the Philippines (LBP) and Pag-IBIG Fund.
 2. Development Bank of the Philippines (DBP) and Pag-IBIG Fund.



The Current / Savings Account that businesses will have
NO MAINTAINING BALANCE
(Account Daily Balance, ADB)

BENEFITS OF E-PAYMENT



MANUAL (OTC) / diskette-to-diskette)



 ✓ electronic transmission of employee & employers monthly contribution/loan payments	x manually and physically transact contribution/loan payments in the branches
 ✓ efficient management of accounts payable: initiate fund transfer online	x prepare checks



E-PAYMENT TAILORED TO SUIT YOUR BUSINESS



Payment channels for INDIVIDUALS





**Payment System:
OnColl**

CITY/PROVINCE	LBP Branches
NCR	84
South Luzon	49
North Luzon	71
VISAYAS	72
Northern/Western Mindanao	30
South-Western Mindanao	40
TOTAL	346

**Accepts
Housing Loan
Amortization
Only**



CITY/PROVINCE	METROBANK BRANCHES
NCR	285
South Luzon	93
North Luzon	109
VISAYAS	100
Northern/Western Mindanao	40
South-Western Mindanao	36
TOTAL	663

Accepts Housing
Loan Amortization
Only



Housing Loan member must have an account with MBTC if they want to use these facilities



via
Internet










SMS (Text)



CITY/PROVINCE	Geographical Location of SM
NCR	107
South Luzon	20
North Luzon	34
VISAYAS	29
Northern/Western Mindanao	4
South-Western Mindanao	6
TOTAL	200

Accepts MS
and Housing
Loan
Amortization

	LOCATION NAME	Branch Count
	DEPARTMENT STORE	49
	SAVEMORE	102
	HYPERMART	32
	WATSON	2
	WALTERMART	3
	ALFAMART	11
	FREE CHOICE	1
	TOTAL BRANCHES	200

Accepts MS
and Housing
Loan
Amortization



**Most Recognized Brand
in the Business!**

CITY/PROVINCE	BAYAD CTR as of Sept 2014
NCR	1,189
South Luzon	398
North Luzon	628
VISAYAS	552
Northern/Western Mindanao	212
South-Western Mindanao	204
TOTAL	3,183

Accepts MS
and Housing
Loan
Amortization

E-PAYMENT VIA OTC

CITY/PROVINCE	LBP	METROBANK	SM	BAYAD CTR	TOTAL
NCR	84	285	107	1,189	1,665
South Luzon	49	93	20	398	560
North Luzon	71	109	34	628	842
VISAYAS	72	100	29	552	753
Northern/Western Mindanao	30	40	4	212	286
South-Western Mindanao	40	36	6	204	286
TOTAL	346	663	200	3,183	4,392



CREDIT CARD PAYMENT CHANNEL

Launched : **June 18, 2013**

Payment Accepted : **Membership Savings**
(local and overseas)



Any credit card (issued locally or abroad) powered by VISA and MasterCard





MOBILE PAYMENT PLATFORM



Launched : **June 19, 2013**

Payment Accepted: **Membership Savings and Housing Loan Amortization**
For Local Only





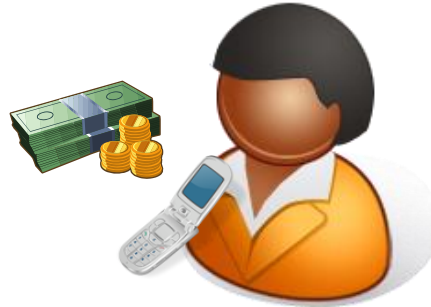
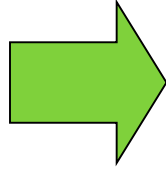
GCASH Basic Requirements

1. SIM card should be Globe, TM, Tattoo
(Both pre-paid and post-paid)
2. Register to GCASH (One-time registration)
3. Convert Cash to GCASH through Cash-In process

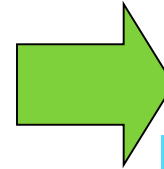
GCASH BillPay (Domestic) - GCASH Subscribers



Pag-IBIG member who are Registered GCASH Subscriber goes to any of the over 7,000 GCASH outlets nationwide to load e-money value



GCASH Outlet, through CASH-IN, loads GCASH to GCASH Subscriber in exchange for cash (Member fills out the GCASH Service Form and presents ID for record and KYC purposes)



Member pays MS/ Loan Amortization via Bill Pay SMS: facility thru 2882
<Pay><space><amount><MPIN><PAGIBIG><Loan Type/Loan Account No.>
OR
Via GCASH MENU



Member receives confirmation via SMS that amount was already paid to Pag-IBIG





Pag-IBIG Fund Global Payment

E-COLLECTION PLATFORM

A CLOSER LOOK AT COMMON SOLUTION

BANKS

e-collection infrastructure	Product	PAYMENT ACCEPTED	Location of Interest
1) Philippine National Bank	Overseas Bills Payment System	Individual – MC & Loan Amortizations	International – OFW members
2) Metrobank	4.6) Super Bilis Padala	Individual – MC & Loan Amortizations	International – OFW members
3) Asia United Bank	3.1) i-Express Remit Mo sa Pag-IBIG	Individual – MC & Loan Amortizations	International – OFW members
	3.2) i-Text Mo sa Pag-IBIG	-do-	-do-

NON-BANKS

e-collection infrastructure	Product	PAYMENT ACCEPTED	Location of Interest
4) iRemit	Overseas' On line Payment	Individual – MC & Loan Amortizations	International – OFW members
5) Ventaja International	Overseas' On line Payment	Individual – MC & Loan Amortizations	International – OFW members

FAQs



UnionBank Payment Status

(This serves as your SPECIAL BANK RECEIPT)

PAG-IBIG Employer Id	0112345678
Payor	UNIONBANK OF THE PHILIPPINES
Period Covered	200511
Payment for	PREMIUM
Amount	PhP 374,658.50
UnionBank Acknowledgement Number	32584
Reference Number	12
Payment Transaction Date	02/02/2006

Your payment instruction in favor of PAG-IBIG has been successfully submitted to UnionBank and the corresponding amount has been debited from your account. For your protection, payment shall be credited to the PAG-IBIG account upon successful transaction validation.

If you have any questions regarding this transaction, please email our Union Corporate Customer Care (U3Cs) at union3c@unionbankph.com.

(Cut-Off Time for same-day payment is 9:30 pm any payment made after 9:30 pm will be considered process and transaction for the next banking day)

Print





THANK YOU!



LECTRONIC
DISBURSEMENT
AND
COLLECTION
PLATFORM
COLLECTION

Pag-IBIG Fund Naga Branch
MS. VIVIAN OROPESA
MSB HEAD