



Republic of the Philippines  
PROVINCE OF PANGASINAN  
Lingayen  
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**OFFICE OF THE SANGGUNIANG PANLALAWIGAN SECRETARY**

# CERTIFICATION

## TO WHOM IT MAY CONCERN:

*THIS IS TO CERTIFY that at the regular session duly constituted of the Sangguniang Panlalawigan, Province of Pangasinan, held on November 21, 2022 at Lingayen, Pangasinan, the following provincial resolution was approved:*

Authored by SP Member Napoleon C. Fontelera, Jr.

### PROVINCIAL RESOLUTION NO. 888-2022

**ENJOINING ALL LOCAL GOVERNMENT UNITS OF THE PROVINCE OF PANGASINAN TO ADOPT THE PALENG-QR PH PROGRAM BY ENACTING AN APPROPRIATE ORDINANCE TO MANDATE OR INCENTIVIZE THE ADOPTION OF DIGITAL PAYMENTS IN THE PUBLIC MARKET AND LOCAL TRANSPORTATION**

**WHEREAS**, financial inclusion is defined as having effective access to a wide range of financial products and services by all Filipinos. Financial services, such as savings account, payment credit, and remittances are tools that can help Filipinos improve their welfare and achieve their goals for their household and enterprises;

**WHEREAS**, account ownership is considered the gateway to financial inclusion. Through a formal account, one cannot only safely save money but also conveniently send and receive money to and from anyone for transactions such as receiving salary and cash assistance, collecting payment from customers, and paying taxes, purchases and bills;

**WHEREAS**, payments are basic financial transactions. As demonstrated during the Covid-19 pandemic, the digitalization of payments proved to be effective in facilitating the continuation of business and government transactions amid mobility restrictions. This has enabled the government and private institutions to provide lifelines of support for the vulnerable sectors. To be able to transact digital payments, one needs to have an account;

**WHEREAS**, over the years, the Bangko Sentral ng Pilipinas (BSP) has established the regulatory foundation to promote account ownership and digital payments in the country. This includes the introduction of the Basic Deposit Account (BDA) and e-money as a no-frills and affordable account designed for the low-income unbanked clients; the cash agent regulation which allows banks to tap third-party retail outlets such as pawnshops and convenience stores to serve as Cash-In and Cash-Out (CICO) points for bank clients; the launch of Instapay to facilitate real-time electronic fund transfers between accounts held in different participating financial institutions; and the launch of QR Ph to promote use of Quick Response (QR) technology as an expedient and cost-efficient means for digital payment;



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**WHEREAS**, launched in November 2019, QR Ph is the national QR code standard which serves as an instrument for cost-efficient digital payments, whether for Person-To-Person (P2P) or Person-To-Merchant (P2M) transactions. With QR Ph, small entrepreneurs need not invest in costly equipment such as Point of Sale (POS) terminals to accept digital payments from their customers. Instead, merchants only need to print and display the QR code tied to their transaction account, which their customers can scan to pay digitally;

**WHEREAS**, on 28 January 2022, the Financial Inclusion Steering Committee (FISC) launched the National Strategy for Financial Inclusion (NSFI) 2022-2028 as a six-year blueprint to achieve the vision of driving financial inclusion toward broad-based growth and financial resilience. The NSFI aims to harness a coordinated wholes-of-government approach to accelerate financial inclusion in support of the country's broader inclusive and sustainable development agenda. The FISC, chaired by the BSP and with 20 agencies as members including the Department of the Interior and Local Government (DILG), oversees and drives the implementation of the NSFI;

**WHEREAS**, one of the priority initiatives in the NSFI is the promotion of digital payments in markets and local transport by utilizing QR Ph. Payment for local transportation and purchases from the public market are part of the daily payment pattern of a typical Filipino. By being able to pay market purchases and local transport fares digitally through their accounts, the public will realize the convenience and benefits of using a transaction account and other digital financial services (DFS). Promoting digital payments among market vendors and tricycle drivers is thereby crucial in expanding the country's digital payments ecosystem toward greater financial inclusion;

**WHEREAS**, in view of the above, the DILG and BSP jointly developed the Paleng-QR Ph Program to promote digital payment in public markets and local transportation in support of the NSFI;

**WHEREAS**, the Paleng-QR Ph Program builds on the QR Ph initiative by promoting financial inclusion and cashless transactions at public markets, community stores, and local transportation hubs around the country. It aspires to build a digital ecosystem based on basic payment behaviors among Filipinos, raise the utility of transaction accounts, and in the promotion and adoption of these accounts;

**WHEREAS**, on 22 June 2022, the DILG and the BSP released a Joint Memorandum Circular (JMC) No. 01, Series of 2022, on the Paleng-QR Ph Program, which established guidelines enjoining Local Government Units (LGUs) participation in the Paleng-QR Ph Program. The JMC provided the guidelines for the country-wide adoption and implementation of Paleng-QR Ph Program by the LGUs to promote digital payments among market vendors, sari-sari store owners, tricycle drivers, consumers, and commuters;

**WHEREAS**, it is in the best interest if the public will adopt the Paleng-QR Ph Program within the Province of Pangasinan;



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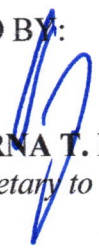
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**NOW, THEREFORE**, on motion of SP Member Napoleon C. Fontelera, Jr., duly seconded, it was –

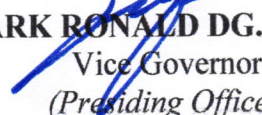
**RESOLVED**, by the Sangguniang Panlalawigan in session assembled to enjoin, as they are hereby enjoined, all Local Government Units of the Province of Pangasinan to adopt the Paleng-QR Ph Program by enacting an appropriate ordinance to mandate or incentivize the adoption of digital payments in the public market and local transportation;

**RESOLVED, FINALLY**, that copies of this resolution be furnished to all Local Government Units in the Province of Pangasinan, for their information, guidance and compliance.

CERTIFIED BY:

  
**VERNA T. NAVA-PEREZ**  
*Secretary to the Sanggunian*

ATTESTED:

  
**MARK RONALD DG. LAMBINO**  
Vice Governor  
(Presiding Officer)