



PESONet ACH Participants as of 31 December 2025

Source: Philippine Clearing House Corporation

	TOTAL	U/KBs	TBs	RBs	DBs	EMI-NBFI
TOTAL	124	40	20	46	5	13

Universal and Commercial Banks (U/KBs)

SENDER/RECEIVER

- | | |
|---|---|
| 1. Al-Amanah Islamic Investment Bank of the Philippines | 20. JP Morgan Chase Bank, N.A. |
| 2. Asia United Bank Corporation | 21. KEB Hana Bank – Manila Branch |
| 3. Australia and New Zealand Banking Group Ltd. | 22. Land Bank of the Philippines |
| 4. Bangkok Bank Public Co. Ltd. | 23. Maybank Philippines, Inc. |
| 5. Bank of America, N.A. | 24. Mega International Commercial Bank Co., Ltd. |
| 6. Bank of China (Hong Kong) Limited-Manila Branch | 25. Metropolitan Bank and Trust Company |
| 7. Bank of Commerce | 26. Mizuho Bank, Ltd. – Manila Branch |
| 8. Bank of the Philippine Islands | 27. MUFG Bank, Ltd. |
| 9. BDO Unibank, Inc. | 28. Philippine Bank of Communications |
| 10. Cathay United Bank Co., Ltd – Manila Branch | 29. Philippine National Bank |
| 11. China Banking Corporation | 30. Philippine Trust Company |
| 12. CIMB Bank Philippines, Inc. | 31. Philippine Veterans Bank |
| 13. Citibank, N.A. | 32. Rizal Commercial Banking Corporation |
| 14. CTBC Bank (Philippines) Corporation | 33. Robinsons Bank Corporation (merged with BPI) |
| 15. Deutsche Bank AG | 34. Security Bank Corporation |
| 16. Development Bank of the Philippines | 35. Shinhan Bank – Manila Branch |
| 17. East West Banking Corporation | 36. Standard Chartered Bank |
| 18. Industrial and Commercial Bank of China, Ltd. – Manila Branch | 37. Sumitomo Mitsui Banking Corporation – Manila Branch |
| 19. Industrial Bank of Korea Manila Branch | 38. The Hongkong & Shanghai Banking Corporation |
| | 39. Union Bank of the Philippines |
| | 40. United Overseas Bank Limited, Manila Branch |

Rural Banks (RBs)

SENDER/RECEIVER

- | | |
|---|--|
| 1. Agribusiness Rural Bank, Inc. | 17. Malarayat Rural Bank, Inc. |
| 2. Bangko Mabuhay (A Rural Bank), Inc. | 18. MariBank Philippines Inc. (A Rural Bank) |
| 3. Bangko Nuestra Señora del Pilar, Inc. (A Rural Bank) | 19. Money Mall Rural Bank, Inc. |
| 4. Bayanihan Bank, Inc. | 20. MVSM Bank (Rural Bank Since 1953), Inc. |
| 5. Biñan Rural Bank, Inc. | 21. Netbank (A Rural Bank), Inc. |
| 6. BOF, Inc. (A Rural Bank) | 22. New Rural Bank of San Leonardo (Nueva Ecija), Inc. |
| 7. Camalig Bank, Inc. (A Rural Bank) | 23. Own Bank, The Rural Bank of Cavite City, Inc. |
| 8. Cantilan Bank, Inc. (A Rural Bank) | 24. Rang-Ay Bank, Inc. (A Rural Bank) |
| 9. Cebuana Lhuillier Rural Bank, Inc. | 25. RBT Bank, Inc., A Rural Bank |
| 10. Cooperative Bank of Quezon Province | 26. Rural Bank of Angeles, Inc. |
| 11. Dungganon Bank (A Microfinance Rural Bank), Inc. | 27. Rural Bank of Bacolod City, Inc. |
| 12. East West Rural Bank, Inc. | 28. Rural Bank of Bauang, Inc. |
| 13. Gateway Rural Bank, Inc. | 29. Rural Bank of Digos, Inc. |
| 14. Guagua Rural Bank, Inc. | 30. Rural Bank of Guinobatan, Inc. |
| 15. Innovative Rural Bank, Inc. (A Rural Bank) | 31. Rural Bank of La Paz, Inc. |
| 16. Laguna Prestige Banking Corporation (A Rural Bank) | 32. Rural Bank of Lebak (Sultan Kudarat), Inc. |



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Rural Banks (RBs)	
SENDER/RECEIVER	
33. Rural Bank of Mangaldan, Inc.	40. Rural Bank of Sta. Ignacia, Inc.
34. Rural Bank of Montalban, Inc.	41. Salmon Bank (Rural Bank) Inc.
35. Rural Bank of Porac (Pampanga), Inc.	42. Southeast Country Bank Inc. (A Rural Bank)
36. Rural Bank of Rosario (La Union), Inc.	43. Summit Bank (Rural Bank of Tublay, Inc.)
37. Rural Bank of Sagay, Inc.	44. Top Bank Philippines, Inc. (A Rural Bank)
38. Rural Bank of San Narciso, Inc.	45. Vigan Banco Rural, Incorporada
39. Rural Bank of Silay City, Inc.	46. Zambales Rural Bank, Inc.

Thrift Banks (TBs)
SENDER/RECEIVER
1. AllBank (A Thrift Bank), Inc.
2. Bangko Kabayan, Inc.
3. Bank of Makati (A Savings Bank), Inc.
4. BDO Network Bank, Inc.
5. BPI Direct BankKO, Inc., A Savings Bank
6. China Bank Savings, Inc.
7. City Savings Bank, Inc.
8. Dumaguete City Development Bank, Inc.
9. Equicom Savings Bank, Inc.
10. First Consolidated Bank, Inc.
11. LOLC Bank Philippines Inc.
12. Malayan Savings Bank, Inc.
13. Philippine Business Bank, Inc., A Savings Bank
14. Philippines Savings Bank
15. Producers Savings Bank Corporation
16. Queen City Development Bank, Inc. or Queenbank, A Thrift Bank
17. Sterling Bank of Asia, Inc. (A Savings Bank)
18. UCPB Savings Bank
19. Wealth Development Bank Corporation
20. Yuanta Savings Bank Philippines, Inc.

Digital Banks (DBs)
SENDER/RECEIVER
1. GoTyme Bank Corporation
2. Maya Bank, Inc.
3. Tonik Digital Bank, Inc.
4. Union Digital Bank
5. UNObank, Inc.

EMI-Non-Bank Financial Institutions (EMI-NBFIs)
SENDER/RECEIVER
1. DCPAY Philippines, Inc.
2. Easypay Global EMI Corp.
3. GPay Network PH, Inc. (GrabPay)
4. G-Xchange, Inc. (GCash)
5. Lulu Financial Services (Phils.), Inc.
6. Maya Philippines, Inc.
7. Paymongo Payments, Inc.
8. Philippine Digital Asset Exchange, Inc.
9. PPS-PEPP Financial Services Corp. (PalawanPay)
10. TagCash Ltd., Inc.
11. TayoCash, Inc.
12. USSC Money Services, Inc.
13. Wise Pilipinas, Inc.