



# InstaPay QR Ph P2M Participants as of 31 December 2025

Source: BancNet

	TOTAL	U/KBs	TBs	RBs	DBs	EMI-NBFI
Sender/Receiver	34	9	4	4	-	17
Sender Only	11	3	2	2	4	-
Receiver Only	3	1	-	1	-	1
<b>TOTAL</b>	<b>48</b>	<b>13</b>	<b>6</b>	<b>7</b>	<b>4</b>	<b>18</b>

Universal and Commercial Banks (U/KBs)	
<b>SENDER/RECEIVER</b>	
1.	Asia United Bank Corporation
2.	Bank of the Philippine Islands
3.	BDO Unibank, Inc.
4.	Land Bank of the Philippines
5.	Metropolitan Bank and Trust Company
6.	Philippine National Bank
7.	Rizal Commercial Banking Corporation
8.	Security Bank Corporation
9.	Union Bank of the Philippines
<b>SENDER ONLY</b>	
10.	Bank of Commerce
11.	China Banking Corporation
12.	CIMB Bank Philippines, Inc.
<b>RECEIVER ONLY</b>	
13.	Standard Chartered Bank

Rural Banks (RBs)	
<b>SENDER/RECEIVER</b>	
1.	Cebuana Lhuillier Rural Bank, Inc.
2.	Netbank (A Rural Bank), Inc.
3.	Own Bank, The Rural Bank of Cavite City, Inc.
4.	Rural Bank of Guinobatan, Inc.
<b>SENDER ONLY</b>	
5.	East West Rural Bank, Inc.
6.	MariBank Philippines, Inc. (A Rural Bank)
<b>RECEIVER ONLY</b>	
7.	Vigan Banco Rural, Incorporada

Digital Banks (DBs)	
<b>SENDER ONLY</b>	
1.	GoTyme Bank Corporation
2.	Tonik Digital Bank, Inc.
3.	Union Digital Bank
4.	UNObank, Inc.

Thrift Banks (TBs)	
<b>SENDER/RECEIVER</b>	
1.	AllBank (A Thrift Bank), Inc.
2.	Card SME Bank Inc., A Thrift Bank
3.	Queen City Development Bank, Inc. or Queenbank, A Thrift Bank
4.	Wealth Development Bank Corp.
<b>SENDER ONLY</b>	
5.	Philippines Savings Bank
6.	Sterling Bank of Asia, Inc. (A Savings Bank)

EMI-Non-Bank Financial Institutions (EMI NBFI)	
<b>SENDER/RECEIVER</b>	
1.	CIS Bayad Center, Inc.
2.	DCPay Philippines, Inc.
3.	Easypay Global EMI Corp.
4.	Gpay Network PH, Inc. (GrabPay)
5.	G-Xchange, Inc. (GCash)
6.	I-Remit, Inc.
7.	Maya Philippines, Inc.
8.	OmniPay, Inc.
9.	PayMongo Payments, Inc.
10.	PPS-PEPP Financial Services Corporation (PalawanPay)
11.	ShopeePay Philippines, Inc.
12.	SpeedyPay, Inc.
13.	Starpay Corporation
14.	TayoCash, Inc.
15.	Traxion Pay, Inc.
16.	USSC Money Services, Inc.
17.	Zybi Tech, Inc.
<b>RECEIVER ONLY</b>	
18.	Infoserve, Inc.