



# InstaPay QR P2P Participants as of 31 December 2025

Source: BancNet

	TOTAL	U/KBs	TBs	RBs	DBs	EMI-NBFI
Sender/Receiver	53	15	10	10	4	14
Sender Only	1	-	1	-	-	-
Receiver Only	6	1	1	-	-	4
<b>TOTAL</b>	<b>60</b>	<b>16</b>	<b>12</b>	<b>10</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 China (Hong Kong) Limited-Manila Branch
3.	Bank of Commerce
4.	Bank of the Philippine Islands
5.	BDO Unibank, Inc.
6.	China Banking Corporation
7.	CIMB Bank Philippines, Inc.
8.	CTBC Bank (Philippines) Corporation
9.	East West Banking Corporation
10.	Land Bank of the Philippines
11.	Maybank Philippines, Inc.
12.	Metropolitan Bank and Trust Company
13.	Philippine National Bank
14.	Rizal Commercial Banking Corporation
15.	Union Bank of the Philippines
<b>RECEIVER ONLY</b>	
16.	Standard Chartered Bank

Rural Banks (RBs)	
<b>SENDER/RECEIVER</b>	
1.	Camalig Bank, Inc. (A Rural Bank)
2.	Card Bank, Inc. (A Microfinance-Oriented Rural Bank)
3.	Card MRI Rizal Bank, Inc. (A Microfinance-Oriented Rural Bank)
4.	Cebuana Lhuillier Rural Bank, Inc.
5.	East West Rural Bank, Inc.
6.	MariBank Philippines Inc. (A Rural Bank)
7.	Mindanao Consolidated Cooperative Bank
8.	Netbank (A Rural Bank), Inc.
9.	Own Bank, The Rural Bank of Cavite City, Inc.
10.	Rural Bank of Guinobatan, Inc.

Digital Banks (DBs)	
<b>SENDER/RECEIVER</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.	BPI Direct BanKo, Inc., A Savings Bank
3.	Card SME Bank Inc., A Thrift Bank
4.	China Bank Savings, Inc.
5.	City Savings Bank
6.	ISLA Bank (A Thrift Bank), Inc.
7.	Pacific Ace Savings Bank, Inc.
8.	Philippine Savings Bank
9.	Queen City Development Bank, Inc. or Queenbank, A Thrift Bank
10.	Sterling Bank of Asia, Inc. (A Savings Bank)
<b>SENDER ONLY</b>	
11.	BDO Network Bank, Inc.
<b>RECEIVER ONLY</b>	
12.	Luzon Development Bank

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