



ASIAN LAND STRATEGIES CORPORATION

To : All Concerned
From : Finance Division
Date : 03/05/24
Cc : MANCOM/ FileOptions
Re : QR Ph Policy

I. WHAT IS QR PH?

QR Ph is the Philippines' QR code standard based on the Europay-Mastercard-VISA (EMV) standard, a global standard for secure payments. It gives customers of participating banks and non-bank electronic money issuers (EMI) a quick and safe method to pay, transfer to and receive funds from other bank and e-money accounts in the Philippines. QR Ph is approved by the Philippine Payments Management, Inc. (PPMI) in accordance with Circular 1055 of the Bangko Sentral ng Pilipinas (BSP). (Credit: [bsp.gov.ph](https://www.bsp.gov.ph))

II. WHY DO WE NEED QR PH?

To standardize the use of QR codes, QR Ph was created. It makes it possible for any bank or EMI mobile app that participates to scan and interpret a standard QR code to be used for payments and fund transfers. Similar to how various banks' ATMs are connected, QR Ph links participating banks and non-bank e-money issuers. (Credit: [bsp.gov.ph](https://www.bsp.gov.ph))

III. BENEFITS OF QR PH

QR Ph offers you added security, convenience, and peace of mind. If you are the one sending the money, you do not have to type your recipient's account information and you are assured that the correct account number is used for your transaction. If you are the one receiving the money, you do not have to share your account number with the person sending the money and you are assured that the payment is sent to the correct account number. (Credit: [bsp.gov.ph](https://www.bsp.gov.ph))

IV. PRODUCT PAYMENTS

The client can use Asian Land's QR Ph code to pay their bills. Per transaction, a maximum of five thousand (5,000) pesos can be made. The list of suggested transactions for QR Ph is shown below:

- a. Property Administration - Updated utilities, sticker
- b. Project Planning - lot monument, survey plan
- c. Client Assets - titling bond
- d. CALS - tax dec, house declaration, loan fee, property tax

It is the employee's duty to make sure the amount stays within the predetermined range. If the amount due exceeds five thousand pesos (5,000 pesos), the client must pay at the Asian Land Main Office Building via check or cash.

V. ASIAN LAND FRONT LINERS & SITE SUPERVISORS RESPONSIBILITIES

- a. Keep the QR code as clean as possible to maintain the accuracy of scanning.
- b. Do not touch nor use the client's smartphone to proceed with any transaction. Let our clients use their phones and Asian Land staff may assist with any questions.
- c. Verify and double-check the QR Ph Invoice Number from the client's phone after the sending of payment. This should match the Instapay Reference Number that will be received by either the Cashier or Property Admin staff mobile number via SMS notification.
- d. Once the invoice and reference number are matched, cashier and PA staff can now issue the corresponding receipt.
- e. Ask politely for their consent, that we collect mobile numbers for each successful transaction which will be used for auditing and corresponding receipts issuance purposes.
- f. Should there be any signal losses and there is a delay in receiving SMS notifications, kindly verify the payment with Ma'am Mayette local 220
- g. For payments on project sites, Site Supervisors should present the link to our [Proof of Payment Online Form](#) for the issuance of corresponding receipts.
- h. For technical concerns, immediately contact for support to our IT Department local 224-225.

VI. PAY WITH QR PH

Payment process in QR Ph:

For customers who are eligible to pay using QR Ph, Asian Land's QR Ph code will be provided at the payment counter.

How to pay using a QR Ph code:


- a. Open your preferred banking or EMI mobile app and choose Transfer money or pay via QR.
- b. Scan the Asian Land's QR Ph code and if asked by the app, type the amount to be sent.
- c. Check the details and approve the transaction. You will receive a confirmation of a successful transaction. Depending on your bank or EMI, applicable transfer fee may be charged which is the same as your bank or EMI's transfer fee for InstaPay.

VII.SUPPORTED BANKS

Using their preferred mobile bank or e-wallet program, the client can scan the Asian Land's QR Ph Code on-site. The list of participating banks and e-wallets as of November 30, 2023, is provided below:

| Universal and Commercial Banks (U/KBs) | | Thrift Banks (TBs) | | Rural Banks (RBs) | | Electronic Money Issuers (EMI) - Others | |
|---|---------------------|---|------------------|---|--|---|--|
| SENDER/RECEIVER 1. Asia United Bank Corporation 2. Bank of the Philippine Islands 3. BDO Unibank, Inc. 4. Metropolitan Bank and Trust Company 5. Philippine National Bank 6. Rizal Commercial Banking Corporation 7. Robinsons Bank Corporation 8. Security Bank Corporation 9. Union Bank of the Philippines | | SENDER/RECEIVER 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. Sterling Bank of Asia, Inc. (A Savings Bank) | | SENDER/RECEIVER 1. Cebuana Lhuillier Rural Bank, Inc. 2. Netbank (A Rural Bank), Inc. 3. Rural Bank of Guinobatan, Inc. | | SENDER/RECEIVER 1. Gpay Network PH, Inc. (GrabPay) 2. G-Xchange, Inc. (GCash) 3. Maya Philippines, Inc. 4. PPS-PEPP Financial Services Corporation (PalawanPay) 5. ShopeePay Philippines, Inc. 6. Starpay Corporation 7. TayoCash, Inc. 8. Traxion Pay, Inc. 9. Zybi Tech, Inc. 10.USSC Money Services, Inc. | |
| SENDER ONLY 1. Bank of Commerce 2. China Banking Corporation 3. Land Bank of the Philippines | | SENDER ONLY 1. Philippines Savings Bank | | SENDER ONLY 1. SeaBank Philippines Inc. (A Rural Bank) | | SENDER ONLY 1. Banana Fintech Services Corporation 2. CIS Bayad Center, Inc. 3. DCPAY Philippines, Inc. | |
| | | | | Digital Banks (DBs) | | | |
| | | | | SENDER ONLY 1. GoTyme Bank Corporation | | | |
| QR Ph P2M (as of 30 November 2023) | Sender/ Receiver | Sender Only | Receiver Only | Total | | | |
| TOTAL | 26 | 9 | - | 35 | | | |
| U/KBs | 9 | 3 | - | 12 | | | |
| TBs | 4 | 1 | - | 5 | | | |
| RBs | 3 | 1 | - | 4 | | | |
| DBs | - | 1 | - | 1 | | | |
| EMI-Others | 10 | 3 | - | 13 | | | |

Source: BancNet PPDD-202312-123-EMI-CO





Source: BancNet PPDD-202312-123-Emi-CO

VIII. PAYMENT ADJUSTMENT

Please be aware that every transaction is final and cannot be reversed. It is best to double-check and verify all of the information before completing the transaction.

If the amount is less than what was agreed, inform the cashier about the deficit. The client needs to initiate another transaction for the remaining amount.

If the amount is more than what was agreed, client may request for a refund.

Refund Process

- At the counter, the client will provide a letter requesting a refund.
- Refunds will be processed within seven (7) working days after verification.
- Refund will be in the form of either check or cash.

Corresponding receipts will be issued upon completion of transaction.

IX. FAQs

- Who can use QR Ph?
QR Ph can be used by customers of participating banks and EMIs through their mobile apps.
- Does QR Ph have its own mobile app?
No. QR Ph does not have a stand-alone mobile app. It is part of your bank's or EMI's mobile app.
- What do we need to be able to use QR Ph?

To use QR Ph, you will need a smartphone with a camera and a reliable data/ internet connection. You also need to download the mobile app of your preferred bank or EMI.

d. Can I send money if my bank or EMI does not yet offer QR Ph?

If your preferred bank or EMI is not yet a participant to the QR Ph, you can still send money instantly via the usual InstaPay route, provided that your bank or EMI is a participant to the InstaPay.

e. Can I re-use my QR Ph code for another transaction?

Yes. If no additional information was asked by your mobile app when you generated the code.

f. Can I use QR Ph to receive funds even if my bank or EMI does not have a mobile app?

No. A mobile app is required to be able to use QR Ph.

g. How much is the service fee and who pays it?

The sender pays the fee. The applicable sending fee is the same as the InstaPay transfer fee which varies among banks and EMIs.

h. Can the client combine cash and QR Ph with their payment?

Yes, the client may combine payments made by cheque, cash, bank transfer, or QR code; just be sure to indicate the exact amount.

i. Will the client receive their corresponding receipt immediately?

Yes. Following payment at the ALSC Main Office, the client can get the corresponding receipts. As to payments made on project sites, site supervisors must provide the link to our Proof of Payment Online Form in order to process the issuance of a receipt.

j. When can the client expect their Receipts if they pay on project sites?

In two (2) working days, the client may expect the issuance of a corresponding receipt for the payment made.

k. Can the client use our office internet for their QR Ph transactions?

Yes. The client may use the wireless internet connection in the office. An access code will be provided at the counter by the front desk employee.

For your guidance and compliance.


FRANCIS LORENZO DIAZ
IT Manager


GIEZL ANN J. GUIAO
AVP - Finance


CELINE ANGELICA B. GONZALES
Chief Finance Officer