



**AN ORDER ADOPTING THE IMPLEMENTING RULES AND REGULATIONS OF
CITY ORDINANCE NO. 327-2023, OR THE "PALENGQR PH ORDINANCE OF
THE CITY OF BACOR"**

WHEREAS, Section 16 of Republic Act No. 7160 provides that every local government unit shall exercise the powers expressly granted, those necessarily implied therefrom, as well as powers necessary, appropriate, or incidental for its efficient and effective governance, and those which are essential to the promotion of the general welfare...xxx;

WHEREAS, the Sangguniang Panlungsod enacted and passed City Ordinance No. 327-2023, entitled "*An Ordinance Enjoining All Business Establishments and Public Utility Tricycles and Pedicabs Operating in the City of Bacoor, Cavite to Adopt Machine Readable, Quick Response (QR) Code Digital Payments in Line with the Paleng-QR PH Program and Imposing Penalties for Violations Hereof*," with the end in mind of promoting financial inclusion and cashless transactions at public markets, community stores, and local transportation hubs within the City, as well as building a digital ecosystem based on basic payment behaviors among Bacooreños, raising the utility of transaction accounts, and aiding in promoting and adopting these accounts;

WHEREAS, the City Government of Bacoor recognizes the need to issue an Implementing Rules and Regulations pertinent to the above-mentioned Ordinance;

WHEREAS, the Office of the City Mayor of Bacoor, in coordination with the concerned city government offices, issued the above-mentioned Implementing Rules and Regulations that shall govern the said Ordinance.

NOW, THEREFORE, I, STRIKE B. REVILLA, City Mayor of Bacoor, Cavite, by virtue of the powers vested in me by law, do hereby order for the adoption and implementation of the Implementing Rules and Regulations of City Ordinance No. 327-2023 herein attached.

Section 1. Implementing Rules and Regulations (IRR).

Attached herein is the Implementing Rules and Regulations of City Ordinance No. 327-2023 which shall form part of this Executive Order. This shall be known as the "**Implementing Rules and Regulations of the PalengQR PH Ordinance of the City of Bacoor**"

All affected offices and departments are hereby ordered to adopt the said implementing rules and regulations and be guided accordingly.





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Strict compliance and observance of all city government officials and employees to this IRR is hereby ordered.

Section 2. Repealing Clause.

All previously issued orders and directives inconsistent with any provision found herein shall be deemed repealed, revoked or amended accordingly.

Section 3. Separability Clause.

In the event that any provision found herein shall be judicially or administratively declared illegal or infirm, the remaining provisions shall remain in full force and effect.

Section 4. Effectivity Clause.

This Executive Order shall take effect immediately upon its signing and remain in full force and effect until repealed, revoked or amended accordingly.

SO ORDERED.

Done this 1st day of February 2024 in the City of Bacoor, Province of Cavite.


STRIKE B. REVILLA
City Mayor





THE IMPLEMENTING RULES AND REGULATIONS OF CITY ORDINANCE NO. 327-2023, OTHERWISE KNOWN AS THE "PALENGQR PH ORDINANCE OF THE CITY OF BACOR."

**Rule I
GENERAL PROVISIONS**

SECTION 1. TITLE. – These Implementing Rules and Regulations shall be known and cited as the "Implementing Rules and Regulations of the PalengQR PH Ordinance of the City of Bacoor."

SECTION 2. PURPOSE. – These Implementing Rules and Regulations are promulgated to prescribe a framework for effectively implementing and enforcing City Ordinance No. 327-2023, Series of 2023.

SECTION 3. CONSTRUCTION. – These Implementing Rules and Regulations (IRR) shall be liberally construed to carry out the policies embodied herein. In their interpretation and application, the provisions of this IRR shall be held to be the minimum requirements for the protection of the public and shall be construed to achieve the purposes for which this IRR was adopted.

These Implementing Rules and Regulations shall interfere with, abrogate, and annul any other ordinance, rule, order, memorandum, or guideline prevailing in the City of Bacoor prior to its approval that is inconsistent with the provisions of this ordinance. Where any provision of this IRR imposes restrictions different from those imposed under other provisions of this IRR, the provision that is more restrictive or that imposes higher standards shall be controlled.

**Rule II
DECLARATION OF POLICY**

SECTION 4. DECLARATION OF POLICY. – It is the policy of the City of Bacoor to promote financial inclusion and cashless transactions at public markets, community stores, and local transportation hubs within the City. It aspires to build a digital ecosystem based on basic payment behaviors among Bacooreños, raise the utility of transaction accounts, and aid in promoting and adopting these accounts.



**Rule III
DEFINITION OF TERMS**

SECTION 5. DEFINITION OF TERMS. – The following terms shall be defined as follows:

1. **Digital payment** - a monetary payment transaction between two (2) parties through a digital payment instrument in which both the payer and the payee use an electronic channel.
2. **Electronic fund transfer (EFT)** - refers to the transfer of funds between two (2) transaction accounts in the same or different financial institutions supervised by the BSP, which are initiated and received using electronic devices and channels to transmit payment transactions.
3. **InstaPay** is an electronic fund transfer facility offered by a participating bank or EMI to its clients to instantly transfer funds from their account to another held in other participating banks or electronic money issuers (EMI) in the Philippines. The list of institutions participating in InstaPay can be found on the BSP website: <https://bit.ly/InstapayQRPH>.
4. **Public Utility Tricycles** is a motorized tricycle that the city government granted a franchise to operate and transport passengers within the City of Bacoor.
5. **Public Utility Pedicabs** - three-wheeled, pedal-operated bicycles granted a franchise by the city government to transport goods and passengers over short distances within the City of Bacoor.
6. **QR Code** - short for "Quick Response code," a QR code is a two-dimensional image-based bar code capable of holding large amounts of information. QR codes store information using patterns of black dots and white spaces arranged in a square grid. It can be read by a smartphone camera equipped with a bar-code reader. When personal and financial information is stored, a QR code can be used to send and receive money, such as payment transactions. A recipient of the funds shows his/her QR code to the payer or sender, who will scan the code to initiate the payment transaction.
7. **QR Ph** is the national QR Code standard that allows a quick, low-cost, and safe method to pay, transfer to, and receive funds from other bank and e-money accounts in the Philippines. The list of institutions





participating in QR Ph can be found on the BSP website:
<https://bit.ly/QRPhFAQS>.

8. **Rental** - means the value of the consideration, whether in money or otherwise, given for the enjoyment or use of a thing.
9. **Seller** - shall refer to a person who sells goods, commodities, or foodstuffs outside a public market.
10. **Buyer** - shall refer to a person who purchases goods, commodities, or foodstuffs from a vendor or seller.
11. **Vendor** - shall mean a person who sells goods, commodities, or foodstuffs within the public market.
12. **Ambulant Vendors** - also known as "Mobile Traders" or "Peddlers," are people who, either for themselves or commission, travel from place to place and sell their goods or sell and offer to deliver the same, using a vehicle.
13. **Hawkers** - refers to ambulant vendors who set their wares daily.
14. **Transaction Account** - refers to a bank or e-money account held with a BSP-regulated financial service provider that can be used to store, send, and receive funds. Examples of transaction accounts are as follows:
 - a. **Basic Deposit Account (BDA)** - refers to an interest or noninterest-bearing bank account with an initial minimum deposit of no more than one hundred pesos (Php 100.00), no minimum maintaining balance, no dormancy charges, a maximum balance of fifty thousand pesos (Php 50,000.00) and with simplified know-your-customer or KYC requirements. The list of banks authorized by the BSP to offer BDA can be found on the BSP website: <https://bit.ly/BankswithBDAs>.
 - b. **Electronic Money (E-money)** - a monetary value as represented by a claim on its issuer that is:
 - i. electronically stored in an instrument or device;
 - ii. issued against receipt of funds of an amount not lesser in value than the monetary value issued;
 - iii. accepted as a means of payment by persons or entities other than the issuer;
 - iv. withdrawable in cash or cash equivalent;
 - v. issued by Section 702 of the BSP's Manual of Regulations for Banks.

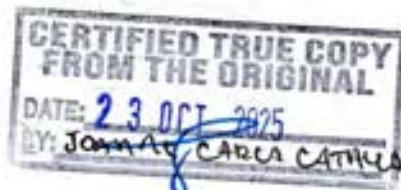




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The list of e-money issuers (EMI) or entities authorized by the BSP to offer e-money accounts can be found on the BSP website (<https://bit.ly/BSPSupervisedEMIs>).

Rule IV COVERAGE

SECTION 6. COVERAGE. – These IRRs shall cover the following:

1. All public market vendors doing business in the City of Bacoor;
2. All public utility tricycles and public utility pedicabs operating in the City of Bacoor and
3. All stores and business establishments, including but not limited to sari-sari stores, ambulant vendors, and hawkers operating or doing business in the City of Bacoor.

Rule V THE PALENG-QR PH SYSTEM

SECTION 7. QR PH ENABLED PAYMENTS. – All public market vendors, sari-sari store owners, Tricycle Operators and Drivers Associations (TODAs), Pedicab Operators and Drivers Associations (PODAs), and other local merchants in the City of Bacoor are hereby directed to make QR Ph payments available for their customers, in line with the Paleng-QR Ph program within six (6) months from the date of effectivity of City Ordinance No. 327-2023 (hereinafter referred to as the "Ordinance").

Public transportation, public market, and business establishments, at their own discretion, may select as their alternative mode of payment from any QR Ph-ready financial service providers (FSP) participating in the Paleng-QR Ph program of the City, the updated list of institutions participating in QR Ph can be found on the BSP website (<https://www.bsp.gov.ph/Media>).

Provided, however, that nothing in the Ordinance and these IRR shall prohibit payment in cash when, otherwise chosen by the patrons, consumers, buyers, passenger, or clients.

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SECTION 8. AUTHORIZATION TO THE CITY GOVERNMENT TO ENTER INTO AGREEMENTS WITH THE BSP AND OTHER FINANCIAL SERVICE PROVIDERS. – The City Mayor is hereby empowered to negotiate and/or enter into and sign a Memorandum of Agreement (MOA) on behalf of the City Government with the Bangko Sentral ng Pilipinas (BSP) and with qualified FSPs for the Program implementation if warranted. The City Mayor or his duly authorized representatives are also empowered to coordinate with key local stakeholders, such as the vendor associations, TODA, and the market superintendents, to ensure effective program implementation.

SECTION 9. ASSISTANCE TO BUSINESS OWNERS, VENDORS, MERCHANTS, PUBLIC UTILITY TRICYCLE (PUT) DRIVERS / OPERATORS. – The City Government, through the E-Governance (E-Gov) Office and the Management Information System Office (MIS), is hereby mandated to assist vendors, business owners, merchants, and tricycle drivers/operators in the opening of accounts by, among others, providing additional relevant documents such as the Special Bacoor Resident (SBR) Card as it is a know-your-customer (KYC) certified requirement of the FSP. The City Government shall also organize a special "account opening day(s)," in coordination with participating FSPs, to ensure ease and convenience of account opening by covered users and their clients, including the provision of QR code printouts that can be readily displayed in their stores, terminals, and vehicles.

SECTION 10. FACILITATION OF PROGRAM IMPLEMENTATION. – The City Government, through the E-Gov Office and the MIS, is hereby mandated to facilitate the provision of free Wi-Fi connectivity in public and community markets and TODA terminals all over the City of Bacoor. The City Government shall coordinate with the HPCS Inc. along with the Department of Information and Communications Technology (DICT) in line with the latter's programs, such as the Free Wi-Fi for All (FW4A).

SECTION 11. PROMOTION OF THE PROGRAM. – The City government shall provide banners, standees, and other Paleng-QR Ph markers in public markets, TODA terminals, and tricycles and shall incorporate the standard branding of the Paleng-QR Ph in the promotional and information materials used for the said program. The City Government shall develop its information, education and communication campaign (IECC) to promote and sustain the objective of the Paleng-QR Ph program. This will cover, among others, a financial literacy program using appropriate channels on key topics such as the effective use of digital payments in business, financial services for micro and small enterprises, and financial consumer protection.





SECTION 12. DUTIES OF FINANCIAL SERVICE PROVIDERS (FSPs). –
Participating FSPs shall:

1. Provide personnel, customer assistance booths, and other appropriate resources, including QR code printouts, deemed reasonable to ensure successful conduct of LGUs of Paleng-QR Ph program "account opening day(s)";
2. Provide target users with appropriate materials on opening a transaction account, using OR Code payments and other digital financial services;
3. Provide resource speakers and content, as requested, for the LGU's financial literacy program;
4. Assign competent contact person(s) to the LGUs for efficient and timely coordination of the program implementation and
5. Provide special offers for accounts opened under the PalengQR Ph program, such as free microinsurance coverage for a certain period (e.g., three [3] months), t-shirts and other wearables, and special user rebates for a limited period.

Provided that: Participation in implementing the Ordinance and these IRR shall be made open to all FSPs duly accredited by the BSP. The City Government shall be prohibited from entering into any agreement that will give any FSP or group of FSPs the exclusive right to participate in the said Program.

SECTION 13. DUTIES OF COVERED BUSINESS ESTABLISHMENTS, HAWKERS, VENDORS, AND PUBLIC UTILITY TRICYCLE / PEDICAB OPERATORS / DRIVERS. – All merchants, vendors, business establishments, and local public utility tricycles/pedicabs drivers/operators shall:

1. Open and maintain a QR Ph-ready transaction account. In the event the covered entity does not have an account, the said hawker, vendor, business establishment, or public utility tricycles/pedicabs operator/driver shall have a QR Ph-ready account within six (6) months after the date of effectivity of this ordinance;
2. Explicitly display their QR Ph code in their store or vehicle where it is visible to customers and passengers;
3. Make QR PH payments available as a method of payment;



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4. Participate in the information campaign, financial literacy program, and other relevant activities that the LGU and FSPs will facilitate and
5. Provide such other services as may be mandated by law or by the BSP.

SECTION 14. INCENTIVE CLAUSE. – All business owners and tricycle operators who shall provide QR PH as an alternative mode of payment shall be allowed to announce their participation in the implementation of the Ordinance and these IRR for free in the social media accounts of the City Government and on all free cable television stations operating in the City of Bacoor.

SECTION 15. COMPLIANCE MONITORING. – The Business Permit and Licensing Department, with the assistance of the Market Administration Office and the Bacoor Traffic Management Department, with the assistance of the Land Transportation Franchising and Regulatory Board and the Philippine National Police, are hereby enjoined to monitor compliance of the persons and entities concerned with the Ordinance and these IRR.

Rule VI PENAL PROVISIONS

SECTION 16. PENALTY. – The owner/s, manager/s of any business establishment or FSP that violated the Ordinance and these IRR shall be required, upon conviction, to pay a fine of P5,000.00 to the City Treasurer's Office for every violation made by the said establishment or FSP or by its employees. Vendors, hawkers, and drivers/operators of public utility tricycles and pedicabs that violated the Ordinance and these IRR shall be required to pay a fine of P500 for every time that they fail to accept a customer's or passenger's cashless payment using a QR Ph ready account.

Rule VII MISCELLANEOUS PROVISIONS

SECTION 17. REPEAL. – All orders, implementing rules, and regulations inconsistent with the IRR are expressly repealed or modified.

SECTION 18. SEPARABILITY. – In case any provision of this IRR is declared void by a court of law, the remaining provisions of this IRR, not affected by the said judicial declarations, shall remain valid and enforceable.

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**CERTIFIED TRUE COPY
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DATE: **23 OCT 2023**

BY: **JOHNNY CARLA CARMA**

SECTION 19. EFFECTIVITY. – This IRR shall take effect immediately upon its approval.

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