



EXECUTIVE ORDER NO. 032- 2024

**“ESTABLISHMENT OF THE PALENG-QR PH PROGRAM OF THE MUNICIPAL
GOVERNMENT OF SANTA MARIA, BULACAN”**

WHEREAS, Financial inclusion is defined as having effective access to wide range of financial products and services by all Filipinos. Financial services, such as saving accounts, payment, credit, and remittances, are tools that can help Filipinos improve their welfare and achieve their goals for their household and enterprises;

WHEREAS, Payments are basic financial transactions. As demonstrated during the COVID-19 pandemic, the digitalization of payments proved to be effective in facilitating the continuation of business and government transactions amid mobility restrictions, this has enabled the government and private institutions to provide lifelines of support for the vulnerable sectors. To be able to transact digital payments, one needs to have an account;

WHEREAS, the LGU, in coordination with participating financial service providers (FSP), shall provide necessary assistance to the small merchants, tricycle operations and drivers, and their clients in opening QR PH-ready transaction account.

Such assistance may include as follows:

- a. Issuing relevant documents (e.g. LGU certification) to support the know-your-customer (KYC) requirements of the Financial Service Provider;
- b. Holding Paleng-QR PH “account opening day(s)” during which participating FSP’s set up booths in strategic locations to assist target clients in account opening, including the provision of QR code printouts that can be readily displayed in their stores, terminals, and vehicles.



WHEREAS, the LGU shall develop its information, education and communication campaign to promote and sustain the objective of the Paleng-QR program. This will cover, among others, a financial literacy program using appropriate channels on key topics such as effective use of digital payments in business; financial services for micro and small enterprises; and financial consumer protection.

WHEREAS, pursuant to the DILG-BSP Joint Memorandum Circular No. 1 series of 2022; LGU Santa Maria must perform the following:

1. Adopt necessary policies or encourage through appropriate incentives, the public market vendors, sari-sari store owners, TODAs, and other local merchants to adopt QR Ph payments under the Paleng-QR program;
2. Coordinate with key local stakeholders such as the vendor associations, tricycle operators and driver associations (TODA), and the market superintendents, to ensure effective implementation of the program;
3. Invite FSPs to participate in the program and negotiate deals/special offers to encourage target participants to pen a transaction account and use QR code digital payment;
4. Assist target participants (e.g. vendors and tricycle operators) in the opening of accounts by, among other, providing additional relevant documents such as LGU certification for the KYC (Know-Your-Customer) requirements of the FSP.
5. 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;
6. Facilitate provision of free Wi-Fi connectivity in public and community markets, and TODA terminals;
7. Coordinate with the Department of Information and Communications Technology (DICT) in line with the latter's programs such as the FREE WiFi for All (FW4A);
8. Provide banners, standees and other Paleng-QR Ph markers in public markets, TODA terminals and tricycles using template provided, incorporate the standard branding of the Paleng-RQ Ph in the promotional and information materials used for the program's IECC;



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9. Organize financial literacy programs for the target participants: the LGU may request assistance of the BSP in the program design; and
10. Disseminate through appropriate channels/methods (e.g., LGU's official social media pages) Paleng-QR, financial inclusion and financial literacy materials developed by the BSP and other stakeholders.

NOW, THEREFORE, I, BARTOLOME R. RAMOS, Municipal Mayor of the Municipality of Santa Maria, Bulacan, by virtue of the powers vested upon me by law, do hereby order the ESTABLISHMENT OF THE PALENG-QR PH PROGRAM OF THE MUNICIPAL GOVERNMENT OF SANTA MARIA, BULACAN.

This Executive Order shall take effect immediately.

Done this 10th day of June 2024, here at the Municipal Hall of Santa Maria, Province of Bulacan.


BARTOLOME R. RAMOS
Municipal Mayor

