PHILTRUST ONLINE

PAY BILLS via instaPay

Person-to-Biller (P2B)

What is a Person-to-Biller (P2B)?

This is an electronic bills payment service supported by Instapay, enabling customers to pay bills from different institutions using internet banking or mobile apps. It covers payments for utilities, rent, subscriptions, credit cards, loans, and other recurring obligations. For Philtrust Online, you can manually enter payment details for non-QR payments. Scanning or uploading via QR Ph Person-to-Biller (P2B) code will be available soon.

BENEFITS IN USING ONLINE BILLS PAYMENT FACILITY

Safe and Secure

Online bills payment is an efficient, secure, and user-friendly way to manage recurring financial obligations. Online payment systems use encryption and other security measures to protect your personal and financial information.

Fast

Online bills payment is quick and efficient, reducing the time it takes compared to traditional methods like mailing checks or visiting payment centers.

Convenient

You can pay your bills anytime, anywhere, without the need to visit your branch of account.

Available 24/7

Pay your bills anytime, anywhere using Philtrust Online.

HOW TO PAY MY BILLS VIA P2B USING PHILTRUST ONLINE?

Log in to Philtrust Online and follow these steps:
1. Go to the Account dashboard
   > select Bills Payment > New Payment.
2. Type or select from the list of billers, then select the biller you want to pay.
3. Choose your source account and enter payment details, then click NEXT.
4. Verify all details and click CONFIRM.
5. Enter OTP sent to your registered email address or mobile number.
   A successful transaction message will be displayed.

NOTE: You may save the biller by clicking add as "Favorite Biller".

How to add billers as favorites

Login to Philtrust Online then simply follow these steps:
1. Go to Bills Payment Menu>Manage Favorite Biller then Add Biller.
2. Type or select from the list of biller.
3. Input required details: - Biller Name > Subscriber Name > Subscriber Number
4. Select the account to be debited.
5. Click SAVE button.

How to pay using favorite billers

1. Go to Pay Bills> favorite billers
2. Choose your favorite biller.
3. Enter amount
4. Click NEXT
5. Verify all details and click CONFIRM
6. Enter OTP sent to your registered email address or mobile number.
   A successful transaction message will be displayed.

Reminders:
- PHILTRUST will send you a successful transaction notification via your registered email and mobile number but actual payment posting shall be made by the biller within 1-2 banking days. You will receive an SMS or Email from your biller once posted.
- Payments are final once processed, and the bank is not responsible for incorrect information.
- Keep your records of your payments (SMS or Email) until they are posted by biller.
- Pay bills ahead of time to avoid inconvenience.
- Never share your OTP to anyone
- Make sure your mobile number and email address are updated to avoid inconvenience.

LIST OF BILLER CATEGORIES

Bills payment refers to paying for various services or goods, typically recurring, such as utilities (electricity, water, gas), rent, loans, credit cards, or subscriptions. Bill payments ensure that you keep up with financial obligations and avoid late fees, service disruptions, or penalties.

You can pay with over 1,500 billers that are registered in (P2B)

- Agriculture
- Automotive
- Banking and Finance
- Cable and Internet
- Construction
- Credit Cards
- Distribution
- Electric Utilities
- Entertainment
- FMCG
- Government
- Healthcare
- Insurance
- Investments
- IT Provider
- Loans
- Manufacturing
- Memorial Services
- Organization/Foundation
- Payment Gateway
- Petroleum Oil
- Real Estate
- Schools
- Services
- Telecoms
- Transportation/Logistics
- Travel and Leisure
- Water Utilities
- Wholesale and Retail

Frequently Asked Questions (FAQS)

Is there a limit on the amount that I can pay via Philtrust Online?

You may pay your bills multiple times, but the maximum amount you can pay per day is PHP 250,000.00.

How can I confirm my payment was successful?

After completing a payment, you should receive a confirmation email, SMS, or a receipt from your bank or payment provider. Always check your transaction history to confirm.

Is there a fee for paying bills online?

There is no service fee when paying your bills using Philtrust Online.

What should I do if I accidentally paid the wrong biller?

Bills payments that are processed successfully are final and non-refundable. When making bill payments, kindly ensure that all the details are CORRECT before proceeding.

Can I pay bills on behalf of someone else?

Yes, as long as you have the necessary billing information, like the account number or reference number, you can pay bills for someone else.

Can I check the status of my bills payment in the Philtrust Online?

Yes. You may check the status of your Bills Payment via View Payment menu.

What will I do if I didn't receive any system confirmation notification after clicking SUBMIT?

You may check your account balance in your transaction history before doing another transaction. For any concern, please call your branch of account or customer support.

How long does it take for my payment to be posted with my Biller?

It depends on the biller's arrangement with the receiving financial institution (RFI). You will be notified by the biller, once your payment has been posted which may take 1-2 banking days.

Note: If your payment was successful but it was not posted with your biller within 1-2 banking days, please contact your respective biller and provide your transaction details or you may report directly to your branch of account or customer support of Philtrust Bank.

For any concerns, you may contact us through the following:

Contact your branch of account
Philtrust Bank Hotline: 8524-9061

✉ Ptc_customerdesk@philtrustbank.com

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A UNIVERSAL BANK
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