



What is PESONeT?

PESONeT is an interbank fund transfer under the National Retail Payment System (NRPS) of the Bangko Sentral that allows clients of participating banks, e-money issuers or mobile money operators to electronically transfer high value funds in Philippine Peso currency to another client of other participating banks, e-money issuers or mobile money operators in the Philippines.

Why PESONeT?



Safe and secure

No need to issue check and issue large amount of money to deposit or for settlement.



Flexible Amount

Transfer funds up to PHP 100,000.00*
*Subject for approval.



Efficient and convenient

No need to go to branches and deposit checks, transfer funds via Philtrust Online.



Same day-crediting

Funds will be available on the same day*
*subject to cut-off.

What are the PESONet transaction fees and limit?

Amount	Fees	Availability:	Banking Days
PHP .01 - 50,000.00	PHP 25.00	Crediting:	Same Day*
PHP 50,000.01 - 100,000.00	PHP 50.00	Transaction Limit:	PHP 100,000.00**

*crediting cut-off at 10:00 AM, 1:00 PM, and 4:00PM.
**subject for review and approval.



How to transfer funds via PESONeT using the Philtrust Online?

Log in to Philtrust Online and follow these steps:

- 1) On the account dashboard, choose> INSTAPAY/PESONET menu > New Transfer
- 2) Select PESONET as mode of transfer and fill out the required details.
- 3) Enter the numeric Password.
- 4) Click the Continue button to proceed with the transaction
- 5) Transaction details will be displayed.
- 6) Click the Confirm button to proceed.
- 7) Once confirmed, a message will be displayed.*

*transaction is subject for review and approval

LIST OF PESONET PARTNERS

PesoNet allows you to send and receive money through the following banks and e-wallets.

- AGRIBUSINESS RURAL BANK, INC.
- AL-AMANAH ISLAMIC BANK
- ALLBANK , INC. (A THRIFT BANK)
- ASIA UNITED BANK
- AUSTRALIA & NEW ZEALAND BANK
- BANCO DE ORO UNIBANK, INC.
- BANGKO KABAYAN INC.
- BANGKO MABUHAY (A Rural Bank, Inc.)
- BANGKO NUESTRA SENORA DEL PILAR
- BANGKOK BANK PUBLIC CO., LTD.
- BANK OF AMERICA, NAT'L. ASS'N.
- BANK OF CHINA HONG KONG LIMITED
- BANK OF COMMERCE
- BANK OF FLORIDA
- BANK OF MAKATI
- BANK OF THE PHILIPPINE ISLANDS
- BanKo,A Subsidiary of BPI
- BAYANIHAN BANK, INC.
- BDO NETWORK BANK
- BINAN RURAL BANK, INC
- CAMALIG BANK
- CANTILAN BANK, INC. (A Rural Bank)
- CATHAY UNITED BANK CO LTD
- CEBUANA LHUILLIER RURAL BANK,INC.
- CHINA BANK SAVINGS
- CHINA BANKING CORPORATION
- CIMB Bank
- CITIBANK, N. A.
- CITY SAVINGS BANK, INC.
- COOPERATIVE BANK OF QUEZON PROVINCE
- CTBC BANK (PHILIPPINES) CORP.
- DCPAY PHILIPPINES, INC.
- DEUTSCHE BANK
- DEVT. BANK OF THE PHILIPPINES
- DUMAGUETE CITY DEVELOPMENT BANK, INC.
- DUNGGANON BANK, INC.
- EAST WEST RURAL BANK
- EAST-WEST BANKING CORPORATION
- EASYPAY GLOBAL EMI CORPORATION
- EQUICOM SAVINGS BANK, INC.
- FIRST CONSOLIDATED BANK
- GOTYME BANK CORPORATON
- GPAY NETWORK PH, INC.
- GUAGUA RURAL BANK, INC.
- G-Xchange, Inc. (GCash)
- HK AND SHANGHAI BANKING CORP
- HSBC SAVINGS BANK PHILS.,INC.
- INDUSTRIAL AND COMMERCIAL BANK OF CHINA
- INDUSTRIAL BANK OF KOREA – MANILA
- ING BANK N.V.
- INNOVATIVE BANK, INC. (A Rural Bank)
- JPMORGAN CHASE BANK
- KEB HANA BANK
- Laguna Prestige Banking Corporation (A Rural Bank)
- LAND BANK OF THE PHILIPPINES
- LOLC BANK PHILIPPINES INC. (A THRIFT BANK)
- LULU FINANCIAL SERVICES (PHILS), INC.
- MALARAYAT RURAL BANK,INC.
- MALAYAN SAVINGS BANK, INC.
- MAYA BANK, INC.
- MAYBANK PHILS.,INC.
- MEGA INTL COMML BANK CO. LTD.
- METROPOLITAN BANK AND TRUST CO.

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- MIZUHO BANK,LTD.
- MONEY MALL RURAL BANK, INC.
- MUFG BANK, LTD.
- MVSM Bank, Inc.
- NETBANK (A RURAL BANK), INC.
- NEW RURAL BANK OF SAN LEONARDO (NUEVA ECIJA), INC.
- OWN BANK, THE RURAL BANK OF CAVITE CITY, INC.
- PAYMAYA PHILIPPINES, INC.
- PAYMONGO PAYMENTS, INC.
- PHIL. BANK OF COMMUNICATIONS
- PHILIPPINE BUSINESS BANK
- PHILIPPINE DIGITAL ASSET EXCHANGE (PDAX), INC.
- PHILIPPINE NATIONAL BANK
- PHILIPPINE SAVINGS BANK
- PHILIPPINE TRUST COMPANY
- PHILIPPINE VETERANS BANK
- PPS-PEPP Financial Services Corp. (PalawanPay)
- PRODUCERS SAVINGS BANK
- QUEEN CITY DEVELOPMENT BANK
- RANG-AY BANK,INC. (A RURAL BANK)
- RBT BANK, INC., A Rural Bank
- RIZAL COMMERCIAL BANKING CORP.
- ROBINSONS BANK CORPORATION
- RURAL BANK OF ANGELES, INC.
- RURAL BANK OF BACOLOD CITY, INC.
- RURAL BANK OF BAUANG, INC
- RURAL BANK OF DIGOS, INC.
- RURAL BANK OF GUINOBATAN
- RURAL BANK OF LA PAZ, INC.
- RURAL BANK OF LEBAK (SULTAN KUDARAT), INC.
- RURAL BANK OF MANGALDAN, INC.
- RURAL BANK OF MONTALBAN, INC.
- RURAL BANK OF PORAC (PAMP), INC.
- RURAL BANK OF ROSARIO (LA UNION), INC.
- RURAL BANK OF SAGAY, INC.
- RURAL BANK OF SAN NARCISO, INC.
- RURAL BANK OF SILAY CITY, INC.
- RURAL BANK OF STA. IGNACIA, INC.
- SEABANK PHILIPPINES, INC. (A RURAL BANK)
- SECURITY BANK CORPORATION
- SHINHAN BANK
- STERLING BANK OF ASIA
- SUMITOMO MITSUI BANKING CORP
- SUMMIT BANK (Rural Bank of Tublay, Inc.)
- TAGCASH LTD., INC.
- TAYOCASH, INC.
- THE STANDARD CHARTERED BANK
- TONIK DIGITAL BANK, INC.
- TOP BANK PHILIPPINES, INC. (A RURAL BANK)
- UCPB SAVINGS BANK
- UNION BANK OF THE PHILIPPINES
- UNIONDIGITAL BANK, INC.
- UNITED COCONUT PLANTERS BANK
- UNITED OVERSEAS BANK PHILS.
- UNOBANK INC.
- USSC Money Services, Inc.
- VIGAN BANCO RURAL INCORPORADA",
- WEALTH DEVELOPMENT BANK,INC.
- YUANTA SAVINGS BANK,INC.
- ZAMBALES RURAL BANK, INC.
- ZYBI TECH, INC.

Frequently Asked Questions (FAQS)

Do PESONeT transactions have a cut-off time?

PESONet is available only during banking days and subject to a prescribed three cut-off time of 10:00 AM, 1:00 PM and 4:00PM for same day transmittal to the receiving bank. Transactions received after cut-off, on holidays or weekends will be processed for transmission to the receiving bank on the next banking day.

How soon will my PESONeT transaction be credited to my beneficiary?

Provided that the PESONeT transaction is done before the three cut-off time, funds will be credited within the day. Actual crediting may vary depending on Philtrust Bank and/or beneficiary bank's batch processing time and validation.

In case of unsuccessful PESONeT transaction, will I get my money back?

If the beneficiary bank is unable to credit the transaction due to but not limited to the following reasons: (1) invalid payee, (2) wrong or invalid account number (account number maybe incorrect, dormant, closed, blocked, frozen, account exceeds daily limit), (3) the currency of the account is not a qualified PHP account), funds will be returned to the sender on the next banking day, but service fees may apply. Hence, client shall ensure that the account number is correct prior to the execution of fund transfer.

If my interbank transfer is not successful, how will the money be refunded to me?

If the beneficiary bank is unable to credit the transaction to your beneficiary (i.e. wrong or invalid account number), the funds should be returned to the sender within the day or next banking day depending on cut-off period. No service fee for returned transactions.

I have transferred money to the wrong account. How do I attempt to recover the funds?

As long as a valid account number is provided, the credit to the beneficiary's account is considered final. We encourage you to ensure the correct account number is indicated in your PESONet fund transfer.

However, in the event that you provided the wrong account number, a request for recovery will be on a best effort basis subject to the account holder's consent as well as the beneficiary institution's internal policies on recovery.

What is the limit of the amount that can be transferred through PESONeT?

You may transfer multiple times but the maximum or total amount you can transfer per day is PHP100,000.00 (per source account).

What fees shall apply to PESONet transactions?

The following fees apply to PESONet transactions:

.01-50,000 => PHP25.00

50,000.01 – 100,000.00 => PHP50.00

Recipients of the funds will not be charged any fees.

How will I know if my PESONET transaction has been approved or rejected?

An email notification will be sent to your registered email for the status of your PESONET transaction.

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

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



Ptc_customerdesk@philtrustbank.com



PhiltrustBank



PHILTRUST BANK
A UNIVERSAL BANK
Trusted by generations