



Republic of the Philippines
PROVINCE OF LEYTE
 Provincial Capitol
 Tacloban City

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PROVINCIAL LEGAL OFFICE

2nd INDORSEMENT

June 16, 2026

Item No.: 14

Date: 07 2026 JUL

PROVINCE OF LEYTE
 LEGAL OFFICE

RECEIVED

BY: *[Signature]*
 DATE: 07.26.26

Sangguniang Panlalawigan
 Province of Leyte

RECEIVED

JUN 26 2026

DATE: JUN 16 2026
 BY: *[Signature]*

Respectfully returned to the Sangguniang Panlalawigan of Leyte, through SP Secretary, the attached Ordinance No. 2025-045 of the Sangguniang Bayan of Carigara, Leyte.

Issues/concerns for review/recommendation/legal opinion is/are as follows:

- Ordinance No. 2025-045 entitled: "PALEN-QR Program Ordinance of Carigara"

REVIEW/RECOMMENDATION/LEGAL OPINION:

This office is of the opinion that the subject Ordinance is generally in accordance with its power under Section 447(a)(1)¹. Hence, we recommend the declaration of its validity.

We hope to have assisted you with this request. Please note that the opinion rendered by this Office are based on the facts available and may vary or change when additional facts and documents are presented or changed. This opinion is likewise without prejudice to the opinions rendered by higher and competent authorities and/or the courts.

ATTY. JOSE RAYMUND A. ACOL
Provincial Legal Officer

¹ ((a) The sangguniang bayan, as the legislative body of the municipality, shall enact ordinances, approve resolutions and appropriate funds for the general welfare of the municipality and its inhabitants pursuant to Section 16 of this Code and in the proper exercise of the corporate powers of the municipality as provided for under Section 22 of this Code

Republic of the Philippines
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Palo, Leyte
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OFFICE OF THE SANGGUNIANG PANLALAWIGAN

1ST INDORSEMENT
11 June 2026

PROVINCE OF LEYTE
LEGAL OFFICE
RECEIVED
BY: 
Date: 6-15-26 Time: 9:24

The Provincial Legal Office is respectfully requested to review and submit recommendations on the herein enclosed **Municipal Ordinance No. 2026-045** of the **Municipality of Carigara, Leyte**, entitled: **An Ordinance adopting and implementing the Paleng-QR Program in the Municipality of Carigara, and for other purposes thereof.**


FLORINDA JILL S. UYVICO
Secretary to the Sanggunian



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MUNICIPALITY OF CARIGARA

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BAGONG PILIPINAS

1st Indorsement
June 10, 2026

Sangguniang Panlalawigan
Province of Leyte
RECEIVED
Date: JUN 11 2026
By: *Ferrill*

Respectfully forwarded to the Honorable Members of the Sangguniang Panlalawigan of Leyte, thru the Provincial Board Secretary, Florinda Jill S. Uyvico, the herein **Municipal Ordinance No. 2026-045** –“*An Ordinance Adopting and Implementing the Paleng-QR PH Program in the Municipality of Carigara, and for Other Purpose Thereof*”.

For your perusal and appropriate action.

RACHELYN A. SILVESTRE-CABALLES
MGDH – I (Secretary to the Sangguniang Bayan)



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Sangguniang Panlalawigan
Province of Leyte

RECEIVED

Date: JUN 11 2026
By: [Signature]



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EXCERPT FROM THE MINUTES/JOURNAL OF THE 45TH REGULAR
SESSION OF THE 20TH COUNCIL OF THE SANGGUNIANG BAYAN
OF CARIGARA HELD AT THE SESSION HALL, LEGISLATIVE
BUILDING, CARIGARA, LEYTE, ON MAY 11, 2026

* * * * *

PRESENT:

- | | | |
|----------------------------|-------|-------------------------------|
| Hon. Jimmy A. Camposano | ----- | Mun. Vice Mayor-Pres. Officer |
| Hon. Fernando N. Moriel | ----- | -SB Member |
| Hon. Vilma M. Domus | ----- | -SB Member |
| Hon. Mildred C. Modesto | ----- | -SB Member |
| Hon. Carlo Angelo B. Go | ----- | -SB Member |
| Hon. Joenlee C. Larraga | ----- | -SB Member |
| Hon. Myla L. Aguilar | ----- | -SB Member |
| Hon. Guillermo I. Panal | ----- | -SB Member |
| Hon. Arvin. N. Urmeneta | ----- | -SB Member-LnB President |
| Hon. Daniel N. Ariaso, Jr. | ----- | -SB Member-SK Fed. Pres. |

ABSENT:

- | | | |
|---------------------------|-------|---------------------------|
| Hon. Ulpiano U. Arpon Jr. | ----- | -SB Member – Forced Leave |
|---------------------------|-------|---------------------------|

* * * * *

MUNICIPAL ORDINANCE NO. 2026-045
SERIES OF 2026

**“AN ORDINANCE ADOPTING AND IMPLEMENTING THE
PALENG-QR PH PROGRAM IN THE MUNICIPALITY OF
CARIGARA, AND FOR OTHER PURPOSES THEREOF”**

AUTHOR:	HON. GUILLERMO I. PANAL
CO- AUTHORS:	HON. MYLA L. AGUILAR HON. CARLO ANGELO B. GO HON. FERNANDO N. MORIEL HON. VILMA M. DOMUS

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Page 2 Ord. No.2026-045 dated May 11, 2026-

“AN ORDINANCE ADOPTING AND IMPLEMENTING THE PALENG-QR PH PROGRAM IN THE MUNICIPALITY OF CARIGARA, AND FOR OTHER PURPOSES THEREOF”

WHEREAS, the Bangko Sentral ng Pilipinas, in partnership with the Department of the Interior and Local Government, launched the Paleng-QR Ph Program to promote digital financial inclusion, strengthen cashless payment systems, and encourage the use of safe, efficient, and convenient digital transactions among market vendors, tricycle operators, consumers, and local government units nationwide;

WHEREAS, the Municipality of Carigara recognizes the importance of modernizing local commerce and public transactions through digital payment innovations in order to improve financial transparency, operational efficiency, economic resiliency, and accessibility of financial services for its constituents;

WHEREAS, the adoption and implementation of the Paleng-QR Ph Program in the Municipality of Carigara will support the Municipality’s commitment to inclusive economic development, digital transformation, and responsive public service delivery consistent with national policies and programs on financial technology and electronic payments;

WHEREAS, there is a need to establish mechanisms, guidelines, and institutional support to facilitate the effective implementation of the Paleng-QR Ph Program among public market vendors, business establishments, and other stakeholders within the territorial jurisdiction of the Municipality of Carigara;

NOW THEREFORE, be it **ENACTED** by the Sangguniang Bayan of Carigara, Leyte, by virtue of the powers vested in it by law, that:

SECTION 1. SHORT TITLE. This Ordinance shall be known as the **“PALENG-QR PH Program Ordinance of the Municipality of Carigara”**.

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Page 3 Ord. No. 202⁶~~5~~-045 dated May 11, 2026-

"AN ORDINANCE ADOPTING AND IMPLEMENTING THE PALENG-QR PH PROGRAM IN THE MUNICIPALITY OF CARIGARA, AND FOR OTHER PURPOSES THEREOF"

SECTION 2. DECLARATION OF POLICY. The National Strategy for Financial Inclusion 2022-2028 aims to harness a coordinated whole-of-government approach to accelerate financial inclusion in support of the country's broader, inclusive, and sustainable development agenda. One of its priority initiatives is the promotion of digital payments in markets and local transportation through QR PH.

SECTION 3. DEFINITION OF TERMS

- a. **CLIENT OR USER-** refers to a person who availed of the QR PH-ready Transaction Account or uses QR PH digital payment systems.
- b. **CUSTOMER-** refers to a person who buys products, commodities, goods, or foodstuffs in the public market and all modes of Transportation.
- c. **DIGITAL PAYMENT-** refers to a monetary transaction between two (2) parties through a digital payment instrument in which both the payer and payee use an electronic channel.
- d. **QUICK RESPONSE CODE (QR) CODE** - is a two-dimensional barcode that stores information using black and white patterns arranged in a square grid, readable via smartphone camera.
- e. **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 banks, e-money accounts in the Philippines.
- f. **BASIC DEPOSIT ACCOUNT (BDA)** – refers to an interest or non-interest-bearing bank account with an initial minimum deposit of no



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“AN ORDINANCE ADOPTING AND IMPLEMENTING THE PALENG-QR PH PROGRAM IN THE MUNICIPALITY OF CARIGARA, AND FOR OTHER PURPOSES THEREOF”

more than One Hundred Pesos (Php100.00), no minimum maintaining balance, no dormancy charges, maximum balance of fifty Thousand Pesos (Php 50,000.00), and with simplified know-your-customer or KYC requirements.

- g. **ELECTRONIC MONEY (E-MONEY)** - a monetary value as represented by a claim on its issuer, that is:
- a. electronically stored in an instrument or device;
 - b. issued against receipt of funds of an amount not less in value than monetary values issued;
 - c. accepted as a means of payment by persons or entities other than the issuer;
 - d. withdrawal in cash or cash equivalent; and
 - e. issued in accordance with Section 702 of the Manual Registrations for Banks of the Bangko Sentral ng Pilipinas.
- h. **FINANCIAL SERVICE PROVIDER (FSP)** - refers to banks, e-money issuers, and other BSP-supervised institutions offering QR PH-enabled payment services

SECTION 4. PURPOSE. The purpose of this Ordinance is to promote and facilitate the availability of digital payment options, including QR PH, among market vendors, community shopkeepers, and transportation operators in the Municipality of Carigara by providing support mechanisms for those who voluntarily opt to adopt such systems.





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Page 5 Ord. No. 202~~5~~⁶-045 dated May 11, 2026-

“AN ORDINANCE ADOPTING AND IMPLEMENTING THE PALENG-QR PH PROGRAM IN THE MUNICIPALITY OF CARIGARA, AND FOR OTHER PURPOSES THEREOF”

SECTION 5. SCOPE OF APPLICATION. Coverage shall apply to the following entities within the Municipality of Carigara, Leyte:

- A. All public market vendors;
- B. All modes of transportation in the Municipality of Carigara, Leyte.
- C. All stores and business establishments, including but not limited to sari-sari stores, ambulant vendors, and hawkers.

Participation in digital payment systems under this Ordinance shall be encouraged.


SECTION 6. DIGITAL OR ALTERNATIVE MODES OF PAYMENT. Business establishments, including market vendors, community shopkeepers, and transport operators, are encouraged to adopt and make available digital or alternative payment methods, such as QR PH, as an additional option for their customers.

Adoption of digital payment systems shall be encouraged and shall depend on the discretion, readiness, and capacity of the concerned entity.

The Municipality shall not impose any penalty or disadvantage on those who choose not to adopt digital payment systems.

Nothing in this Ordinance shall be construed to prohibit or replace cash transactions, which shall remain a valid and accepted mode of payment at all times.

SECTION 7. IMPLEMENTATION- The Business Permit and Licensing Office (BPLO), the Municipal Treasurer's Office (MTO), and the Market

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BAGONG PILIPINAS

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“AN ORDINANCE ADOPTING AND IMPLEMENTING THE PALENG-QR PH PROGRAM IN THE MUNICIPALITY OF CARIGARA, AND FOR OTHER PURPOSES THEREOF”

Supervisor shall implement this Ordinance in accordance with the requirements of BSP-DILG Joint Memorandum Circular No.1, s. 2022, and in a non-compulsory, facilitative manner consistent with the voluntary adoption of digital payment systems.

SECTION 8. ROLES AND RESPONSIBILITIES.

- A. The LGU, through the Business Permit and Licensing office (BPLO), the Municipal Treasurer's Office (MTO), and the Market Supervisor, shall facilitate and support, upon request, the adoption of QR PH digital payment systems among interested stakeholders.
- a. Coordinate with key local stakeholders such as vendor associations and the market superintendent to ensure effective implementation of the program;
 - b. Invite FSPs to participate in the program and negotiate deals/special offers to encourage Target participants to open a transaction account and use QR code digital payment. The LGU can partner with as many participating FSPs as deemed appropriate;
 - c. Assist interested participants (e.g., vendors), upon their request, in the opening of accounts by, among others, providing relevant documents such as LGU certification to support the know-your-customer (KYC) requirements of the FSP;
 - d. Organize a special account opening day (s), in coordination with participating FSPs, to ensure ease of convenience of





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THEREOF”

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;

- e. Facilitate the provision of free Wi-Fi connectivity in public and community markets and TODA terminals;
- f. Coordinate with the Information & Communication Council (ICT) for the development of WIFI infrastructure in public markets & public places;
- g. Provide banners, standees, and other Paleng-QR Ph market in public markets using the template provided in the promotional and information materials used for the program in IECC;
- h. 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 effective use of digital payments in business, financial services for micro and small enterprises, and financial consumer protection;
- i. Disseminate through appropriate channels/method (e.g, LGUs’ official social media pages) Paleng-QR Ph, financial inclusion, and financial literacy materials developed by the BSP and other stakeholders; and
- j. Maintain a record of participating merchants under the Paleng-QR program.

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B. Participating FSPs shall:

- a. Provide personnel, customer assistance, and other appropriate resources, including QR Code printouts, deemed reasonable to ensure the successful conduct of LGUs of Paleng-QR PH program account opening day (s);
- b. Provide target users with the appropriate materials on opening a transaction account, using QR Code payments, and other digital financial service;
- c. Provide resource speakers and content, as requested, for the LGU's financial literacy program;
- d. Assign competent contact persons to the LGUs for efficient and timely coordination on the program implementation;
- e. Provide special offers for accounts opened under the Paleng-QR PH program, such as free microinsurance coverage for a certain period (e.g., three months); t-shirts and other wearables, and special user rebates for a limited period; and
- f. Participation of FSPs in the program shall be non-exclusive.

C. Covered merchants shall:

- a. Open and maintain a QR PH-ready transactions account;
- b. Explicitly display their QR PH code in a visible location for customer convenience;

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BAGONG PILIPINAS

Page 9 Ord. No. 202²6-045 dated May 11, 2026-

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- c. Offer QR PH payment as an additional payment method; and
- d. Participate in LGU or FSP-led information sessions and activities voluntarily.

SECTION 9. ASSISTANCE IN DIGITAL PAYMENT SETUP. The Municipal Government of Carigara, through the BPLO, MTO, and the Market Supervisor, in coordination with FSP, shall provide necessary assistance to vendors, sari-sari store owners, transportation operators, and other interested merchants in the Municipality in setting up QR PH-ready accounts and related digital payment services.

SECTION 10. REPEALING CLAUSE. All ordinances, resolutions, executive issuances, or rules and regulations, or parts thereof, whose provisions are inconsistent with or contrary to the provisions of this Ordinance, are hereby deemed repealed, amended, or modified accordingly.

SECTION 11. APPLICABILITY CLAUSE. The provisions of existing ordinances, resolutions, and executive orders that are not contradictory to this Ordinance are hereby adopted as an integral part of this Ordinance.

SECTION 12. SEPARABILITY CLAUSE. If, for any reason, any section or provision of this ordinance is declared unconstitutional or invalid by proper authorities, such judgment or action shall not affect or impair the other sections or provisions hereof.

SECTION 13. EFFECTIVITY. This Ordinance shall take effect fifteen (15) days after its posting in three (3) conspicuous places within the Municipality of Carigara.

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"AN ORDINANCE ADOPTING AND IMPLEMENTING THE PALENG-QR PH PROGRAM IN THE MUNICIPALITY OF CARIGARA, AND FOR OTHER PURPOSES THEREOF"

APPROVED UNANIMOUSLY this 11th day of May 2026 at the Sangguniang Bayan Session Hall, Carigara, Leyte

* * * * *

I HEREBY CERTIFY that this is a true and accurate copy of the ordinance duly enacted by the Sanggunian on 11 May 2026.



PAULINO T. MARQUEZ
Legal Assistant I

OIC-Secretary to the Sanggunia

Attested:



JIMMY A. CAMPOSANO
Municipal Vice Mayor / Presiding Officer

Concurred:


FERNANDO N. MORIEL
SB Member


VILMA M. DOMUS
SB Member


CARLO ANGELO B. GO
SB Member


MILDRED C. MODESTO
SB Member



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MUNICIPALITY OF CARIGARA
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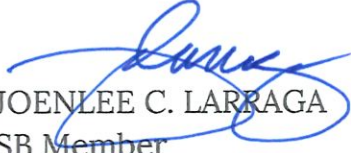
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PROGRAM IN THE MUNICIPALITY OF CARIGARA, AND FOR OTHER PURPOSES
THEREOF"


ULPIANO U. ARPON JR.
SB Member (Forced Leave)


JOENLEE C. LARRAGA
SB Member


MYLA L. AGUILAR
SB Member


GUILLERMO I. PANAL
SB Member

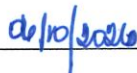

ARVIN N. URMENETA
SB Member-LnB Pres.


DANIEL N. ARIASO JR.
SB Member-SK Fed. Pres.

Approved:


EDUARDO T. ONG, JR.
Municipal Mayor

Date Approved:





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CERTIFICATION

THIS IS TO CERTIFY Municipal Ordinance No. 2026-045 –*“An Ordinance Adopting and Implementing the Paleng-QR PH Program in the Municipality of Carigara, and for Other Purpose Thereof”*, was posted last, June 10, 2026 in accordance with R.A. 7160, otherwise known as the Local Government Code of 1991.

ISSUED this 10th day of June, 2026.


RACHELYN A. SILVESTRE-CABALLES
MGDH – I (Secretary to the Sangguniang Bayan)