



Legal Watch

BSP MEMORANDUM NO. M-2026-025



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SUMMARY

The BSP lifted the moratorium on the increase of fee for InstaPay and PESONet transactions. The said lifting is grounded in the implementation of zero fees for small merchant payments, and the establishment of a pricing structure for person-to-person electronic fund transfers, aiming to reduce fees and provide parameters for responsible pricing and market conduct.

ACTIONABLE ADVICE

All stakeholders shall strictly observe the lifting of the moratorium on the increase of fee for InstaPay and PESONet transactions.

* Agency Name

Bangko Sentral ng Pilipinas
(BSP)

* Issuance Title

Lifting of the Moratorium on
Increase of Fee for InstaPay and
PESONet Transactions

* Issuance Date

17 June 2026

* Link

<https://www.bsp.gov.ph/Regulations/Issuances/2026/M-2026-025.pdf>

