

**ASEAN Social Security Association (ASSA) Conference**  
**September 25-27, 2012**  
**Bali, Indonesia**

# **Effective Member Services Thru Online Services**



# GOOD PRACTICES: CUSTOMER SERVICE & I T DEVELOPMENT

- *Pag-IBIG Corporate Profile*
- *Online Services*
- *Recognition and Certification*
- *Conclusion*



# LEGAL MANDATE

The Home Development Mutual Fund was established on June 11, 1978 by virtue of Presidential Decree No. 1530 which was amended on December 14, 1980 by PD 1752.

Issuance of Executive Order No. 35, Executive Order No. 90, Republic Act No. 7742 and Republic Act No. 9679, or the Home Development Mutual Fund Law of 2009.

## Statement of Objectives:

- *To improve the quality of life of its citizen by providing them with sufficient shelter;*
- *To provide for an integrated nationwide provident savings system; and*
- *To provide housing through mobilization of funds for shelter finance*



# CORPORATE VISION & MISSION



*To be the premier and globally competitive provident financial institution.*



*To uplift the quality of life of the members through savings.*

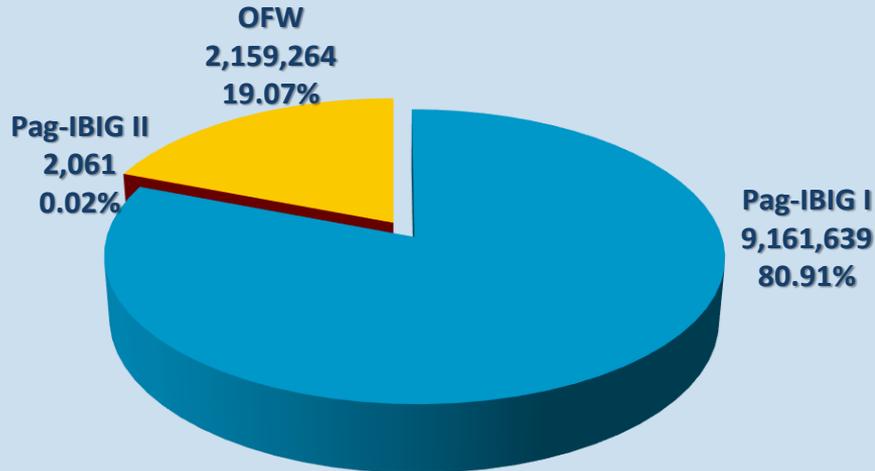


# Pag-IBIG FUND AT A GLANCE

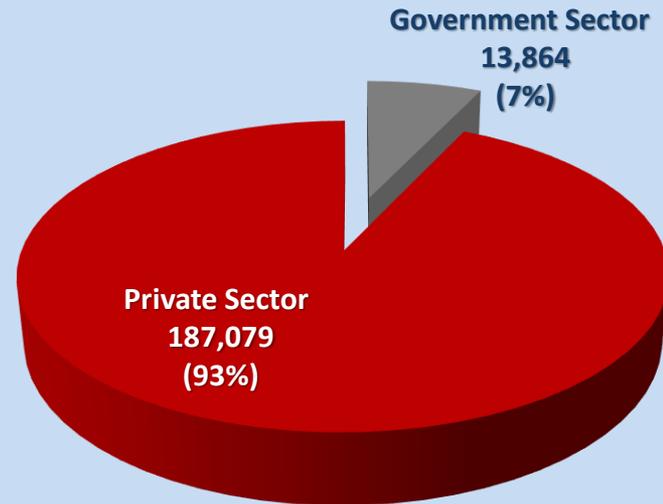
As of June 30, 2012

1. Total Assets: PhP 312.53 B (US\$7.41 B)

2. Net Income: PhP 6.53 B (US\$155.17 M)



3. Membership Level : (Cumulative)  
Total: 11,322,964



4. Number of Employers:  
Total: 200,943



# Pag-IBIG FUND AT A GLANCE

As of June 30, 2012

5. Borrowers (Cumulative)	Number	Loan Amount	
Housing Loan	923,468	PhP323.61 B	(US\$7.67 B)
Short-Term Loan:			
• MPL	23,560,404	PhP318.44 B	(US\$7.55 B)
• Calamity	2,670,656	PhP46.06 B	(US\$1.09 B)



# Pag-IBIG FUND AT A GLANCE

As of June 30, 2012

## 6. Number of Employees (Corporate-wide)

Regular	3,125
Agency-Hired Contractual	2,370
Direct-Hired Contractual	38
<b>Total</b>	<b>5,533</b>

## 7. Number of Offices (Nationwide)

CHQ & NCR Branches	11
NCR Housing Sector	1
Provincial Branches	27
Extension Offices	15
Overseas Posts	18
<b>Total</b>	<b>72</b>



# STATISTICS ON INTERNET USAGE

## 1. Internet Users and Population Statistics in the World (As of Dec. 31, 2011)

Regions	Population (2011 Est.)	Internet Users (Dec. 31, 2011)	Penetration (% Population)	Users (% World)
Africa	1,037,524,058	139,875,242	13.5	6.2
Asia	3,879,740,877	1,016,799,076	26.2	44.8
Europe	816,426,346	500,723,686	61.3	22.1
Middle East	216,258,843	77,020,995	35.6	3.4
North America	347,394,870	273,067,546	78.6	12.0
Latin America/Carib.	597,283,165	235,819,740	39.5	10.4
Oceania/Australia	35,426,995	23,927,457	67.5	1.1
<b>Total</b>	<b>6,930,055,154</b>	<b>2,267,233,742</b>	<b>32.7</b>	<b>100</b>

Source: [www.internetworldstats.com](http://www.internetworldstats.com)



# STATISTICS ON INTERNET USAGE

## 2. Asia Top Internet Countries

COUNTRY	POPULATION (2011 est.)	INTERNET USERS (Dec. 31, 2011)	PENETRATION (% Population)
China	1,336,718,015	513,100,000	38.4
India	1,189,172,906	121,000,000	10.2
Japan	126,475,664	101,228,736	80.0
Indonesia	245,613,043	55,000,000	22.4
South Korea	48,754,657	40,329,660	82.7
Vietnam	90,549,390	30,516,587	33.7
Philippines	101,833,938	29,700,000	29.2
Pakistan	187,342,721	29,128,970	15.5
Thailand	66,720,153	18,310,000	27.4
Malaysia	28,728,607	17,723,000	61.7

Source: [www.internetworldstats.com](http://www.internetworldstats.com)



# STATISTICS ON INTERNET USAGE

## 3. ASSA Member-Country Internet Users

COUNTRY	INTERNET USERS (Year 2000)	INTERNET USERS (31-Dec-2011)	PENETRATION (% Population)
Indonesia	2,000,000	55,000,000	22.4
Vietnam	200,000	30,516,587	33.7
Philippines	2,000,000	29,700,000	29.2
Thailand	2,300,000	18,310,000	27.4
Malaysia	3,700,000	17,723,000	61.7
Singapore	1,200,000	3,658,400	77.2
Lao PDR	6,000	527,400	8.1
Cambodia	6,000	491,480	3.1
Brunei	30,000	318,900	79.4

Source: [www.internetworldstats.com](http://www.internetworldstats.com)



# CORPORATE WEBSITE (www.pagibigfund.gov.ph)

FAQ | Careers | Bidding | Forms | Directory

facebook "Like" us on Facebook 724.4244 (Pag-IBIG) publicaffairs@pagibigfund.gov.ph

 **Home Development Mutual Fund**  
Sa Pag-IBIG ang pinahirapan may katuparan

Search



CEO presents the new Pag-IBIG housing loan guidelines at the joint OSHDP-SHDA Business Meeting

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Latest News

pay-into taps can to disburse members benefits

The Pag-IBIG Fund has tapped the banking experience and financial expertise of Citibank Philippines to assist in the distribution of various money benefits to its 10.7 million members nationwide.

Housing project for LGU Sto. Tomas inaugurate

PANGASIBARAN - A 350-unit affordable housing project is being built in Poblacion, Sto. Tomas, Pangasinan. It is located at the eastern part of Pangasinan, 2 kilometers away from SM Roadside. The housing project, which is called Villa Sto. Tomas, is open to all municipal residents and employees of the local government and its agencies. The

**E-SERVICES**

**FILIPINOS WORKING ABROAD**

**PROPERTY FINDER**

Announcements : PUBLICATIONS



# Pag-IBIG ONLINE SERVICES

## Pag -IBIG Fund ONLINE *Services*

MEMBERSHIP	REGISTRATION	EMPLOYERS	REGISTRATION
HOUSING	PAYMENT VERIFICATION	SHORT-TERM LOAN	FILING
OFW	MEMBER'S CONTRIBUTION VERIFICATION	MP2	ENROLLMENT

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# 1. Membership Registration

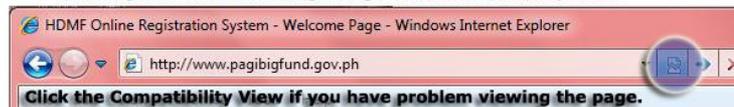
## ONLINE MEMBERSHIP REGISTRATION



Welcome to the HDMF Online Registration System! This will facilitate for the public the initial registration and the updating of members information as well as reach out to existing members and prospective members via the following options:

1. Select the **Register as New Member** option:
  - For prospective members and/or first time registrants of the fund.
  - For Members issued a Pag-IBIG MID number only (No security code)
2. Select the **View Registration Information** option for registered members using the Registration Tracking Number issued during registration.
3. Select the **Update Registration Information using the POP Temporary ID Number** option for POP members with POP Temporary ID Number.
4. Select the **Update Registration Information using the Pag-IBIG Membership ID (MID) Number** option for members issued an HDMF Transaction card.

- Register as New Member
- View Registration Information
- Update Registration Information using the POP Temporary ID Number
- Update Registration Information using the Pag-IBIG Membership ID (MID) Number



Continue >>

**DISCLAIMER:** Some features of the system behave differently with Opera, we recommend using the latest version of Internet Explorer, Firefox Mozilla, Google Chrome and Safari.



# 1. Membership Registration

- To facilitate the issuance of Membership Identification (MID) Number, the HDMF Transaction Card and the Registration Tracking Number (RTN).
- To update the member's information by simply keying-in the MID No. plus the Security Code or the RTN.
- Number of Online Registrants from Sept. 2010 to Aug. 13, 2012:
  - Public - 2,084,167 (45%)
  - Employee-Assisted - 1,270,214 (28%)
  - OFW - 1,306,680 (27%)



## 2. Employer Registration

### EMPLOYER'S REGISTRATION



Welcome to the HDMF Employers Online Registration System!

As key partners of Pag-IBIG Fund in providing quality service and benefits to its Fund members, employers are enjoined to register with the Fund to secure their Pag-IBIG Employer ID Number and to regularly update their information via the following options in this registration system:

1. Select the **Register Main Office** option if the arrangement for remittance of contributions is centralized or is remitted by a single office as the Head Office or the Main branch.
2. Select the **Register Branch Office** option if the arrangement for remittance of contributions is decentralized or is remitted by each office/branch of an employer. The Registration Tracking Number (RTN) of the Head Office is required to register a branch office.
3. Select the **Update Employer Information** option to amend your registration details pending issuance of your Pag-IBIG Employer ID number.

**Register Main Office**

**Register Branch Office**

PLCFH

Continue



## 2. Employer Registration

- **The System will enable the Company/Employer to register online**
- **Issuance of the RTN which can be used immediately to transact business with the Fund**
- **Number of Online Registrants from Nov. 2009 to Aug. 13, 2012:**
  - **Public - 51,181 (37%)**
  - **Employee-Assisted - 87,305 (63%)**
- **SMS/Email Notification**
  - **A notification system thru SMS and/or email for successful online registration of the members and employers.**



# 3. Filing of STL Application

## ONLINE FILING OF SHORT TERM LOAN (For local members only)



[Home](#)

On this site, you can now electronically file your Short Term Loan (STL) Applications. However, only Pag-IBIG members who have been issued the HDMF Transaction Card can use this facility.



To continue, please enter your Pag-IBIG MID No. and Security Code.

*\*To locate your Pag-IBIG MID No. and Security Code, please refer to your HDMF Transaction Card as encircled in the image above.*

Pag-IBIG MID No. :

Security Code :

K6VRF



### 3. Filing of STL Application

- **Electronically filing of the Short-Term-Loan (STL) application online.**
- **Printing of submitted loan application which shall be forwarded to the Employer for the required endorsement and for submission to the Pag-IBIG Fund Branch Office for processing.**
- **Generation of the 16-Digit STL Tracking Number to pull the loan information from the Central Database.**
- **Number of Online Applicants from July 2010 to August 13, 2012 : 11,547**



## 4. Housing Loan Payment Verification

- Enables housing loan borrowers to check and validate online their housing loan account information and view their payments for the past 12 months
- Provides a facility for housing loan borrowers to view or print online their latest Housing Loan Billing Statement
- This Online System started in May 2011.



# 5. OFW Member's Contribution Verification

- **Online verification the last 12 months contributions of OFW members.**
- **This Online System started in July 2010**



## 6. Modified Pag-IBIG 2 Enrollment

- Online enrollment of members of the Modified Pag-IBIG 2 (MP2) Savings Program.
- The System generates and issues an MP2 Account No.



# OTHER Pag-IBIG ONLINE SERVICES

## 1. Online Payment Facilities: BPI, Unionbank and Landbank

- A payment channel or gateway thru the Web.
- A simple, fast and efficient way for employers to remit accurately the members' contributions and STL loan amortizations.

## 2. Online Verification of TCT for Release

- Online verification of fully paid housing loan accounts with cancelled mortgage and with the Transfer Certificate of Title (TCT) ready for release to the borrower.



# OTHER Pag-IBIG ONLINE SERVICES

## 3. Online Search of Acquired Assets for Sale

- Online verification of the Acquired Asset or Properties of Pag-IBIG Fund nationwide. Interested buyers can see the property type, status of the property, lot area, floor area, price and the Branch handling the account.

## 4. Pag-IBIG Home Matching Program (PHMP)

- To provide information on available housing units in the Philippines that will match the OFWs' financial capability and preferred housing unit in coordination with Pag-IBIG Partner-Developers.
- Interested OFW-members can immediately signify their interest by filling in the required information which the system will forward to the concerned Project Developer.



# OTHER Pag-IBIG ONLINE SERVICES

## 5. Searchable Overseas Remittance Center

- This is a database list of all Remittance Centers in other countries where our OFWs can locate when remitting the monthly contributions.



# OTHER Pag-IBIG ONLINE SERVICES

## 6. Philippine Business Registry (PBR) System

*(www.business.gov.ph)*

- A government-initiated project that facilitate seamless transactional environment (one-stop shop) for all agencies involved in business registration pursuant to Executive Order No. 587 directing the Department of Trade and Industry (DTI) to establish and administer the Philippine Business Registry (PBR) System .
- The PBR system consists of Sole Proprietorship New Registration (SPNR) Module for Sole Proprietors and SEC Module for Partnerships and Corporations.
- To provide quality service to the people and realizing the government's commitment to curb corruption and reduce red tape.



# RECOGNITION & CERTIFICATION

## 1. Stage 4 Web Presence

The National Computer Center has categorized the Pag-IBIG Fund's websites as one of the 12 National Government Agencies under Stage 4 in accordance to the United Nations and the American Society of Public Administration (UN-ASPA) Standards.

Source: <http://www.ncc.gov.ph>



# RECOGNITION & CERTIFICATION

## 2. ISO 9001: 2008 Certified

On December 14, 2011, Pag-IBIG Fund was declared as ISO 9001:2008 Certified. The Certification covers the Pag-IBIG's Membership Registration Process for both the Members and Employers manual registration, including the online registration as an added-value functionality.



# MESSAGES FROM THE CHAIRMAN & THE CEO

*“The public is assured that Pag-IBIG’s membership registration process is at par with international standards. It is a business quality that is comparable with the best practices of other countries. It should instill trust and confidence on the quality of service and the management system of the Pag-IBIG Fund”*

**-- Hon. Jejomar C. Binay**  
Vice President, Republic of the Philippines and  
Chairman, Pag-IBIG Board of Trustees



*“We will subsequently apply for expansion of the ISO certification to our other processes. This is just the beginning and this is to show that we are serious in our quest for excellence and professionalism”*

**-- Atty. Darlene Marie B. Berberabe**  
Chief Executive Officer  
Pag-IBIG Fund



# WHAT'S NEXT

## 1. Online MC and STL Payment Verification

- To view online the Membership Contribution (MC) records and the Short-Term Loan (STL) payment history of the member/borrower.

## 2. Online Payment Gateway

- To be able to pay the monthly contributions and loan amortization online using the ATM card and/or Credit Card.

## 3. SMS Blast/Email Notification

- To inform the members on the programs of the Fund, membership status, loan application status and billing reminders. Using SMS for the members to inquire using keywords for loan balances, last payment date, loan status verification, among others.



# CONCLUSION

*“Information and Communications Technology (ICT) is seen as the fuel that boosts our country’s economy.”*

**Denis F. Villorente**

Officer-in-Charge, Office of the Director General  
National Computer Center

## ***For Pag-IBIG Fund:***

- *To continue exploring new technologies on information and communications as an enabler and an effective business tool in improving operational performance and the quality of service to the members.*
- *To ensure successful implementation of the Integrated Information Systems Project (IISP) and maximize the full benefits of online services.*



End of Presentation.  
Thank you.

