

NINETEENTH CONGRESS OF THE )  
REPUBLIC OF THE PHILIPPINES )  
*First Regular Session* )



Senate  
Office of the Secretary

22 JUL 18 P 1:43

SENATE  
S. No. 704

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Introduced by Senator Grace Poe

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**AN ACT  
PROMOTING THE ADOPTION OF DIGITAL PAYMENTS FOR FINANCIAL  
TRANSACTIONS OF THE GOVERNMENT AND ALL MERCHANTS AND FOR  
OTHER PURPOSES**

EXPLANATORY NOTE

Digital payment usage in the Philippines is expected to grow significantly post-pandemic with a considerable portion of the population seeing the convenience of using cashless transactions. The Bangko Sentral ng Pilipinas (BSP) reported that electronic money (e-money) accounts rose by 16.8 million from end of 2019 to October 2021,<sup>1</sup> and the share of digital payments to the total retail payments volume in the country reached 30.3% in 2021 from 20.1% recorded in 2020.<sup>2</sup> These indicate that the BSP is making progress on the targets it set in the Digital Payments Transformation Roadmap 2020-2023 to digitalize 50% of the total volume of retail transactions by 2023, and to increase the number of Filipino adults with online transaction accounts to 70% in the same period.

On May 12, 2022, President Rodrigo Duterte signed Executive Order 170 mandating the use of digital and mobile payment systems for government collections and disbursements. The challenge now is to institutionalize this policy reform through legislation with a more comprehensive scope.

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<sup>1</sup> de Vera, Ben O. (2022, February 17). *41 Million Filipinos Now Have Banking, E-Money Access*. Inquirer.net. Accessed from: <https://business.inquirer.net/341084/41m-filipinos-now-have-banking-e-money-access>

<sup>2</sup> Philippine News Agency. (2022, July 06). *Digital Payments Breach 30% in 2021*. Accessed from: <https://www.pna.gov.ph/articles/1178401>

This proposed legislation is a major complement to BSP's Digital Payment Roadmap, along with other developments in the digital financial sector such as the issuance of licenses to six (6) purely digital banks,<sup>3</sup> as well as the recent passage of Republic Act No. 11765 or the Financial Consumer Protection Act, which requires financial service providers to adopt, among others, information security standards in order to protect client information and to preserve the integrity of financial transactions. Initiatives to support the transition to digital payments and expansion of financial inclusion have in fact been in place even before the pandemic, through PesoNet in 2017,<sup>4</sup> InstaPay in 2018,<sup>5</sup> and the QR PH P2P and eGov Pay in 2019,<sup>6</sup> which allowed for efficient and interoperable digital payment platforms across the country.

The use of digital payments has a great potential to enable smooth cashless transactions with the government and allow the participation of the unbanked in the digital economy. In the coming years, the demand for a reliable digital payment mechanism is expected to increase along with the growth of e-commerce and a number of purely digital banks in the Philippines.

To facilitate the vision of expanding the use of digital payments and keeping transactions secure and safe from cybersecurity threats and attacks, this measure is proposed to engage private sector merchants and government stakeholders, institutionalize a comprehensive coverage of the system, and establish mechanisms for information security needed to transition payment transactions efficiently, reliably, and securely into digital forms.

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<sup>3</sup> Diokno, B. (2022, June 9). *Keynote speech* [speech audio recording]. World Bank Philippines Facebook Page. <https://www.facebook.com/WorldBankPhilippines/videos/724323792241584>

<sup>4</sup> Villanueva, J. (2017, November 8). *BSP launches PESONet system*. Philippine News Agency. <https://www.pna.gov.ph/articles/1015282>

<sup>5</sup> Schabel, C. (2018, April 23). *BSP launches InstaPay electronic fund transfer service*. Rappler. <https://www.rappler.com/business/200878-bangko-sentral-pilipinas-instapay-electronic-fund-transfer/#:~:text=Launched%20on%20Monday%2C%20April%202023,money%20issuers%20in%20the%20Philippines.>

<sup>6</sup> Cabuenas, J.V. (2019, May 27). *BSP: National QR code standard out in July*. GMANews. <https://www.gmanetwork.com/news/money/economy/695725/bsp-national-qr-code-standard-out-in-july/story/>; Hall, I. (2019, November 28). *Philippines central bank launches digital payments platform*. Global Government Forum. <https://www.globalgovernmentforum.com/philippines-central-bank-launches-digital-payments-platform/>

In view of the foregoing, the passage of this bill is earnestly sought.

*Grace Poe*  
GRACE POE  
*GP*

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**OTHER PURPOSES**

*Be it enacted by the Senate and the House of Representatives of the Philippines in Congress assembled:*

1 Section 1. *Short Title.* – This Act shall be known as the "Use of Digital Payments  
2 Act."

3 Sec. 2. *Declaration of Policy.* – The State recognizes the vital role of information  
4 and communications technology particularly financial technology, towards financial  
5 inclusion advancement and nation-building. The State also recognizes the need of  
6 promoting ease of doing business and efficient delivery of goods and services to the  
7 general public. Towards this end, the State shall promote financial inclusion through  
8 the use of safe, secure, and efficient digital payments. In various transactions of the  
9 government and the public—particularly for payments to government, and  
10 government disbursements to the public, which includes but is not limited to payments  
11 to or by private institutions, merchants, and beneficiaries, the state shall optimize the  
12 use of financial technologies and innovative payment systems for financial transactions  
13 and to strengthen financial inclusion. In so doing, the State shall encourage and  
14 facilitate the adoption of digital payments in a technology-neutral manner, where one  
15 technology is not unreasonably favored or given undue advantage over another.

16 Sec. 3. *Objective.* – This Act aims to facilitate transactions, arrangements, or  
17 exchanges of goods and services by promoting the universal use of safe, affordable,  
18 and efficient digital payments in financial transactions of the government and the  
19 general public.

1           Sec. 4. *Definition of Terms.* – As used in this Act, the following terms shall  
2 mean:

3           a. "*Access device*" refers to any card, plate, code, account number,  
4           electronic serial number, personal identification number, mobile device,  
5           other information and communications technology service, equipment or  
6           Instrumental Identifier, or other means of account access that can be used  
7           to obtain money, goods, services, or any other thing of value, or to initiate  
8           a transfer of funds in electronic form;

9           b. "*Account-based disbursement*" refers to the disbursement of funds such  
10           as salaries, wages, allowances, and social benefits, among others, directly  
11           into the transaction account of the intended recipient held in any Bangko  
12           Sentral ng Pilipinas (BSP)-supervised entity as chosen and specified by the  
13           intended recipient;

14           c. "*Basic deposit account (BDA)*" refers to the deposit product offered by  
15           banks as defined under the BSP Manual of Regulations for Banks and its  
16           implementing guidelines;

17           d. "*Digital collection*" refers to a mode of payment wherein businesses and  
18           citizens make payments to the government, including but not limited to  
19           taxes, fees, and tolls, using a digital device such as mobile phone, point of  
20           sale, or computer. Payments can be made with bank transfers, electronic  
21           money, and payment cards including credit, debit, prepaid, or stored-value  
22           cards, among others;

23           e. "*Digital disbursement*" refers to a mode of payment whereby  
24           disbursement of money or equivalent electronic representations of legal  
25           tender, for purposes of paying government expenditures, is made by  
26           crediting the target recipient's transaction account through advice to debit  
27           or electronic fund transfer facilitated by any government agency or  
28           instrumentality through their respective servicing bank;

29           f. "*Digital Payments*" refers to monetary payment transactions between two  
30           parties through a digital payment instrument in which both the payer and  
31           the payee use an electronic channel;

- 1 g. "*Electronic fund transfer*" refers to a transfer of funds between two  
2 transaction accounts in the same or different BSP-supervised financial  
3 institutions which are initiated and received using electronic devices and  
4 channels to transmit payment instructions;
- 5 h. "*Electronic money (e-money)*" refers to electronically-stored monetary  
6 value which is issued in accordance with the BSP Manual of Regulations for  
7 Banks and the manual of regulations for non-bank financial institutions;
- 8 i. "*Financial inclusion*" refers to the state wherein there is effective access to  
9 a wide range of financial products and services for all Filipinos;
- 10 j. "*Government Servicing Payment Service Provider (PSP)*" refers to bank and  
11 non-bank PSPs authorized to accept government funds and perform  
12 payment services on behalf of government entities. This includes authorized  
13 government depository banks (AGDBS) as defined by Department of  
14 Finance (DOF) regulations;
- 15 k. "*Information security standards*" refers to standards which aim to  
16 protect and secure the confidentiality, integrity, availability, authenticity,  
17 and non-repudiation of information and the data privacy of users of any  
18 digital payment platforms and other parties involved therein;
- 19 l. "*Merchant*" refers to a person or entity engaged in buying and selling  
20 merchandise, purchasing of services, skills, or expertise, and leasing of  
21 goods and services;
- 22 m. "*Micro-payment transactions*" refers to low-value payments including but  
23 not limited to payments to sari-sari store owners, wet market vendors, as  
24 well as tricycle and jeepney drivers, the actual thresholds of which shall be  
25 determined by the BSP, pursuant to the objectives of this Act;
- 26 n. "*Payment Service Provider (PSP)*" refers to an entity, such as banks or  
27 non-bank electronic money issuer, that provides payment services to end-  
28 users, such as consumers, merchants, and billers, including government  
29 institutions;
- 30 o. "*Payment system*" refers to the set of payment instruments, processes,  
31 procedures and participants that ensures the circulation of money or

1 movement of funds, which comply with the requirements set forth under  
2 Republic Act No. 11127 or the National Payment System Act;

- 3 p. "*Transaction Account*" refers to an account, such as but not limited to a  
4 BDA, or e-money account held with a BSP-supervised financial institution  
5 that can be used to store, send, and receive fund

6 *Sec. 5. Adoption of Digital Payments for Government Disbursements.* – All  
7 government entities, including but not limited to national government agencies  
8 (NGAs), foreign-based government agencies, all government corporations, local  
9 government units (LGUs), State Universities and Colleges (SUCs), and local universities  
10 and colleges (LUCs), are hereby mandated to utilize safe, and efficient digital  
11 disbursement in the payment of goods, services, and other disbursements including  
12 but not limited to cash assistance and payments of salaries, wages, allowances, and  
13 honoraria of its employees, whatever nature of appointment. Government entities  
14 shall be allowed to disburse funds directly into the recipient's or beneficiary's  
15 transaction account held in government or private financial institutions without the  
16 need for special arrangement with each of these financial institutions. For this purpose,  
17 said government entities may use the automatic debit arrangement interoperable  
18 electronic fund transfer or any other appropriate facility of its government servicing  
19 PSP.

20 Accountable officers of the government entities shall observe due diligence in  
21 ensuring the accuracy of the recipient's or beneficiary's identity. Uses of government  
22 funds through direct crediting shall remain transparent to state auditors.

23 Government entities shall be responsible for preparing the payment instruction  
24 with the necessary details, including the recipient's or beneficiary's name, transaction,  
25 account details, and amount, among others, only after proper authorization in  
26 accordance with established accounting and auditing rules and regulations.

27 The government servicing PSP shall carry out the payment instruction and  
28 submit the verified list of successful and failed fund transfers and other relevant details  
29 to the government entity disbursing the fund. Subject to agreement with the  
30 government entity, the government servicing PSP may collect fees from the  
31 government entity for the electronic fund transfer services.

1 In case of unsuccessful digital disbursement, there shall be a recovery  
2 mechanism that will ensure the continuity of delivery of payment services: *Provided,*  
3 That in cases of calamities or other emergencies, where payments through digital  
4 means may be affected, non-digital payout channels may be explored.

5 *Sec. 6. Adoption of Digital Payments for Government Collections.* – All  
6 government entities, including but not limited to national government agencies  
7 (NGAs), foreign-based government agencies, all government corporations, local  
8 government units (LGUs), State Universities and Colleges (SUCs), and local universities  
9 and colleges (LUCs), shall offer digital collection as a mode, in addition to acceptance  
10 of cash payment, for the collection of taxes, fees, tolls, imposts and other revenues,  
11 including non-income collections and receipts.

12 Government entities shall utilize secure payment processing solutions to ensure  
13 acceptance of various digital payment methods. For this purpose, said government  
14 entities may engage the services of established PSPs: *Provided,* That government  
15 entities shall avail only of interoperable digital payment solutions. Notwithstanding any  
16 law to the contrary, partner PSP of a government entity shall not be limited to  
17 government servicing banks.

18 *Sec. 7. Adoption of Interoperable Digital Payment Solutions.* – The BSP shall  
19 implement initiatives that aim to accelerate the adoption by all PSPs of interoperable  
20 digital payment technologies and appropriate standards thereof, such as but not  
21 limited to the National Quick Response (QR) Code Standard meant to hasten the  
22 interoperability of QR-driven payment services and eliminate the need for merchants  
23 and clients to maintain several accounts

24 In addition, NGAs, government corporations, SUCs, LGUs and merchants shall  
25 undertake measures to promote the adoption of the Open Finance Framework in  
26 accordance with the guidelines set forth under the applicable BSP rules and regulations  
27 which will enable sharing of customer-permissioned financial data and foster  
28 adherence to data security and privacy standards.

29 The digital payment solutions adopted by government entities shall allow for  
30 real-time receipt of funds by the recipient government entity, immediate issuance of  
31 electronic invoices and/or official receipts to payors, regular audit reports, and other  
32 technical features that will aid in the fulfillment of the objectives of this Act. To ensure



1 that these digital payment solutions adhere to applicable international standards on  
2 information security, data privacy, and electronic data interchange between financial  
3 institutions, among others, government entities shall avail of digital payment solutions  
4 under the BSP's National Retail Payment System Framework.

5 Existing agreements between government entities and PSPs shall be honored  
6 until the respective terms thereof expire: *Provided*, That parties concerned shall  
7 endeavor, within one year from the effectivity of this Act, to implement amendments  
8 to such agreements with intention to remove provisions detrimental to public interest.  
9 In all instances, collection and payment schemes that prevent transparency and  
10 accountability over public funds, as well as arrangements disadvantageous to the  
11 government, shall be discontinued.

12 There shall be a technical working group (TWG) composed of the Commission  
13 on Audit (COA), Department of Budget and Management (DBM), Department of  
14 Finance (DOF), Bureau of the Treasury (BTr), Bureau of Internal Revenue (BIR), the  
15 Government Procurement Policy Board, and other relevant agencies that will provide  
16 guidance and promote cost-efficiency and transparency in procurement of digital  
17 payment solutions by government entities. Consistent with the respective mandates  
18 of the member-agencies, and in coordination with the COA, the TWG shall have the  
19 following powers and functions:

- 20 a) Oversee and monitor the procurement of digital payment solutions by  
21 government entities and ensure that the same is in accordance with existing  
22 laws, rules and regulations;
- 23 b) Consider the formulation of standard terms and conditions for PSPs, in  
24 consultation with the BSP and COA. Pursuant to its mandate, the GPPB may  
25 also issue specific procurement guidelines for the engagement of PSPs;
- 26 c) Resolve issues relative to the implementation of this Act, without prejudice  
27 to the individual member-agencies resolving such concerns pursuant to their  
28 respective mandates;
- 29 d) Call on any department, agency or office under the Executive Branch for the  
30 effective implementation of this Act; and,
- 31 e) Perform such other function pursuant to the fulfillment of the objectives of  
32 this Act.

1            *Sec. 8. Establishment of a Government Payment Gateway.* – The BSP, in  
2 consultation with the DOF, DBM, COA, Department of Information and  
3 Communications Technology (DICT), BIR, Bureau of Customs (BOC), BTr, digital  
4 banking experts, academe, and other appropriate public sector and banking industry  
5 stakeholders, may cause the establishment of a government payment gateway  
6 through which all government entities may process digital payments made to them  
7 through PSPs, websites, mobile phone applications, or other access devices.

8            The government payment gateway shall allow for real-time settlement of  
9 accounts and receipt of funds by the recipient government entity, immediate issuance  
10 of electronic invoices and/or official receipts to payors, regular audit reports,  
11 interoperability between digital payment technologies, and other technical features  
12 that will aid in the fulfillment of the objectives of this Act. Said gateway shall adhere  
13 to relevant international standards on information security, data privacy, and  
14 electronic data interchange between financial institutions.

15            *Sec. 9. Digital Payment Capability of Merchants.* – To accelerate the adoption  
16 of digital payment, LGUs shall, by ordinance, encourage and grant monetary and non-  
17 monetary incentives to merchants within their localities to establish and/or outsource  
18 arrangements and/or mechanisms that would enable them to receive payments from  
19 clients and make payments to creditors and suppliers using digital channels.

20            LGUs shall ensure that merchants in their jurisdictions have access to  
21 appropriate digital payment solutions and have the capacity to effectively use the  
22 same with due consideration to small and micro-merchants, including, but not limited  
23 to, market vendors, tricycle operators and food stalls. The LGU shall extend assistance  
24 to small and micro merchants to facilitate their adoption of digital transaction capacity.  
25 The BSP, Department of Trade and Industry (DTI), DILG, AND DICT shall provide  
26 capacity building for the NGAs, government corporations, SUCs, LGUs, and merchants,  
27 on the use of digital payments.

28            *Sec. 10. Promotion of Digital Payment Transactions.* – To optimize the benefits  
29 of digital payments, scale up financial inclusion, and promote sustainability, all  
30 government entities shall prioritize the use of safe and efficient digital payment in their  
31 financial transactions.

1 All government entities covered by this Act shall also adopt a comprehensive  
2 incentive framework for selected financial transactions to encourage the use of digital  
3 payments. LGUs shall, likewise, grant relevant incentives for merchants providing  
4 efficient digital payment systems.

5 The BSP, in coordination with relevant stakeholders, shall promote measures  
6 on financial and digital literacy, and consumer protection to strengthen the public's  
7 trust in digital payment transactions.

8 To enable the general public to adopt digital payments, micropayment  
9 transactions shall be subject to graduated pricing or be rendered free of any service  
10 charge as determined by the BSP in consultation with the merchants and the payment  
11 services industry, as may be represented by the BSP-accredited payment system  
12 management body.

13 The DICT shall implement measures to further enhance the availability,  
14 accessibility, reliability, and cost-efficiency of internet services to support the  
15 Government's program on the digitalization of financial transactions.

16 *Sec. 11. Multi-Year Roadmap for Digital Payment Adoption.* – The BSP, in  
17 collaboration with relevant government entities, shall prepare and regularly update a  
18 multi-year roadmap on digital payments to ensure the timely implementation and  
19 optimal realization of the objectives of this Act.

20 This Multi-year Roadmap shall be aligned with the e-government masterplan  
21 formulated by the DICT in consultation with other key government agencies, and shall,  
22 among others, set targets and outcomes, such as but not limited to the widespread  
23 adoption of digital payments by merchants, for a minimum period of five (5) years,  
24 and include strategic public and private interventions and possible government  
25 programs and projects. The roadmap shall be subject to annual review.

26 *Sec. 12. Transitory Provision.* – Government entities shall be responsible for  
27 ensuring proper transition of their respective agency's disbursement and collection  
28 procedures and policies to digital payments.

29 Digital disbursement shall be implemented within six (6) months from the  
30 issuance of the implementing rules and regulations (IRR) of this Act.

31 For the implementation of digital collections, a tiered transition period not  
32 exceeding three (3) years from the issuance of the IRR shall apply. The tiering

1 guidelines, to be established by the TWG as part of the IRR, shall reflect differentiated  
2 transition timeframes based on the readiness and capability of the government  
3 entities. Government entities deemed capable and ready based on defined criteria  
4 shall be required to implement digital collection within a shorter transition period while  
5 others may be allowed a longer transition period but not to exceed three (3) years.

6       **Sec. 13. *Information Security and Data Privacy.*** – All data information and  
7 information and communications technology systems and networks, used for digital  
8 payments pursuant to the objectives of this Act shall be secured and protected at all  
9 times. The DICT and the National Privacy Commission shall, in consultation with the  
10 BSP, define and prescribe the minimum information security standards for compliance  
11 of PSPs who are covered by this Act and are not under the oversight and regulatory  
12 authority of the BSP.

13       **Sec. 14. *Obligations of Payment Systems Providers.*** – In line with the declared  
14 policy in this Act, all PSPs shall have the following obligations:

- 15       a) Integrate security and data privacy by design and by default in the  
16       development stage of the payment systems;
- 17       b) Process personal and sensitive personal information in the system in  
18       accordance with any of the criteria for lawful processing provided for  
19       under relevant laws, rules and regulations;
- 20       c) Implement reasonable and appropriate organizational, physical and  
21       technical security measures for the protection of personal data and  
22       uphold the rights of data subjects;
- 23       d) Provide reasonable and timely assistance to NGAs, government  
24       corporations, LGUs, SUCs, and/or merchants, in accordance with  
25       relevant rules and regulations, to enable them to respond to a request  
26       from clients to exercise any of their rights and any other  
27       correspondence, inquiry or complaint received from a client or other  
28       third party in connection with the processing of the personal data in the  
29       payment system;
- 30       e) The PSP performing the function of collection of money and/or payment  
31       of transaction on behalf of the government agency shall, to the extent  
32       necessary, cooperate with the COA for the examination, audit, and

1 settlement of all accounts pertaining to the revenue and receipts, and  
2 expenditures or uses of funds of all NGAs, government corporations,  
3 SUCs, and LGUs. The PSP shall allow COA to perform its audit procedures  
4 and to determine whether collections are complete and use of funds are  
5 authorized;

- 6 f) Comply with the requirements indicated in the standard terms of  
7 reference or standard minimum terms and conditions that may be issued  
8 by the TWG.

9 **Sec. 15. *Ensuring interoperability.*** – All government agencies when selecting  
10 open standards and protocol pursuant to the provisions of this act shall use the  
11 Philippine e-Government Interoperability Framework (PeGIF).

12 **Sec. 16. *Penalties and Sanctions.*** – Without prejudice to the penalties and  
13 sanctions provided in Republic Act No. 11127 or "The National Payment Systems Act"  
14 and other laws, whenever any person or entity willfully violates this Act, rule or  
15 regulation, directives or orders duly promulgated by the BSP pursuant hereto, the  
16 person or persons responsible for such violation shall be punished by a fine of not less  
17 than Two hundred thousand pesos (P200,000.00) or more than Two million pesos  
18 (P2,000,000.00) or by imprisonment of not less than two (2) years nor more than ten  
19 (10) years, or both, at the discretion of the court.

20 **Sec. 17. *Interpretation.*** – Nothing in this Act shall be construed to exempt any  
21 government funds in the possession of private entities from the constitutional  
22 authority and duty of the COA to examine, audit, and settle all accounts pertaining to  
23 the revenue and receipts of, and expenditures or uses of funds and property, owned  
24 or held in trust by, or pertaining to, the government. All digital payments involving  
25 government transactions under this Act shall be subject to post-audit of the COA.  
26 Accordingly, the COA shall promulgate the pertinent rules and regulations for all  
27 transactions covered by this Act.

28 **Sec. 18. *Appropriations.*** – Government entities may be allowed to include in  
29 their respective budgets amounts that will cover the reasonable costs of establishing  
30 and maintaining the infrastructure, system and/or processes adjustments well as  
31 transaction fees that they may shoulder in connection with the implementation of  
32 digital payments, including but not limited to, merchant discount rate, processing fees,

1 cash-out fees and administration fees: *Provided*, That the release of said budget may  
2 be conditioned on the actual adoption of digital payments by the concerned  
3 government entities.

4 Government entities may also top-up cash assistance with a standard amount  
5 to cover any transaction fees that may be incurred by recipients or beneficiaries when  
6 claiming or withdrawing said cash assistance from their respective transaction  
7 accounts.

8 The amount necessary for the implementation of the provisions of this Act shall  
9 be taken from the current year's budget of the NGAs, government corporations, SUCs  
10 and LGUs. Thereafter, such sums as may be necessary for the continued  
11 implementation of the Act shall be incorporated in the annual General Appropriations  
12 Act, corporate operating budget, or appropriation ordinance, as the case may be.

13 *Sec. 19. Implementing Rules and Regulations.* – The BSP shall, in coordination  
14 with the DBM, COA, DOF, BTr, BIR, DICT, DOST, DILG, DTI and other relevant  
15 agencies, shall promulgate the rules and regulations implementing the provisions of  
16 this Act within ninety (90) days from its effectivity.

17 *Sec. 20. Separability Clause.* – If for any reason, any part or provisions of this  
18 Act is declared invalid or unconstitutional, the remaining parts or provisions not  
19 affected shall remain in full force and effect.

20 *Sec. 21. Repealing Clause.* – All laws, presidential decrees, executive orders,  
21 rules and regulations contrary to or inconsistent with the provisions of this Act are  
22 hereby repealed or modified accordingly.

23 *Sec. 22. Effectivity.* – This Act shall take effect fifteen (15) days after its  
24 publication in the *Official Gazette* or in a newspaper of national circulation.

Approved,