



BANGKO SENTRAL NG PILIPINAS

FINANCIAL SUPERVISION SECTOR | OFFICE OF THE DEPUTY GOVERNOR

MEMORANDUM NO. M-2026-012

To : **ALL PAWNSHOPS AND MONEY SERVICE BUSINESSES**

Subject : **Collection of the Annual Supervision (Service) Fees (ASF) for the Year 2026**

Pursuant to the authority of the Monetary Board to collect annual supervision fees from Bangko Sentral ng Pilipinas (BSP)-supervised financial institutions (BSFIs), including Pawnshops and Money Service Businesses (MSBs), under Section 28 of Republic Act (R.A.) No. 7653 (The New Central Bank Act), as amended by R.A. No. 11211¹, the following guidelines shall govern the computation and collection by the BSP and the payment by Pawnshops and MSBs² of the 2026 ASF.

1. Computation of ASF for 2026

a. Pawnshops

The ASF is computed based on the number of Pawnshop offices at the end of December of the previous year multiplied by five hundred pesos (P500.00) in accordance with Section 702-P of the Manual of Regulations for Non-Bank Financial Institutions (MORNBFI)-P Regulations.

b. MSBs

The ASF is computed based on the MSB type in accordance with the regulation on payment of annual service fee under Section 102-M³ of the MORNBFI-M Regulations. The MSB type at the end of December of the previous year shall be used as basis for purposes of determining the amount of ASF.

Pawnshops with MSB registration shall pay the ASF applicable for both pawnshop and MSB.

Sample illustrative computations are provided in **Annex A**.

2. Notification of Amount Due for 2026 and Mode of Payment

The BSP's Department of Supervisory Analytics (DSA) will send billing notices to all Pawnshops and MSBs for their ASFs. These notices will include details such as the computation of the ASF due, the period covered by the ASF, and the payment due date.

Payments shall be made using any payment channel in the BSP's New Order of Payment System (NOPS). The Order of Payment Number (OPN) for this transaction can also be generated through the NOPS. To access the system, please visit <https://nops.bsp.gov.ph/nops/>.

¹ Supervised institutions shall pay to Bangko Sentral no later than May 31 of each year, an annual supervision fee as may be prescribed by the Monetary Board (MB).

² The collection of ASF for electronic money issuers (EMIs) and virtual asset service providers (VASPs) will be handled by TRISD.

³ Pursuant to Circular No. 1206 dated 23 December 2024

To generate the **OPN** through the **NOPS**, follow these steps:

- a. Click "Create Order of Payment Number" button.
- b. Choose the appropriate transaction type:
 - i. For **Pawnshops**, select "CASGTB/NB-Annual Supervisory Fees - Pawnshop."
 - ii. For **Money Service Businesses (MSBs)**, choose "CASGTB/NB-Annual Supervisory Fees - Money Service Business."
- c. Complete the other required details such as address, e-mail, and phone number.
- d. Ensure that the 11-digit Account Number adheres to the prescribed format, as follows:
 - i. The first four (4) digits represent the current assessment year (which is **2026**).
 - ii. The remaining seven (7) digits correspond to the unique **BSFI code** of the Pawnshop or MSB. For **Pawnshops**, use the first seven (7) digits of the **Pawnshop Registration No.** stated in the **BSP-issued Certificate of Authority**. For **MSBs**, use the first seven (7) digits of the **MSB Registration No.** stated in the **BSP-issued Certificate of Registration**.

For Example:

First 4 digits	Last 7 digits	11-digit Account Number
Current assessment year	First 7 digits of the unique BSFI code, i.e., Pawnshop or MSB Registration No.	
2026	1234567	20261234567

- e. Click Agree then submit.

3. Exceptions Noted in the 2026 ASF Billing Notice

Upon receipt of the BSP Notice of ASF billing, the Pawnshop or MSB is encouraged to check the accuracy of the billing. If there are any concerns or exceptions, they must be submitted to the BSP not later than five (5) working days from receipt of the billing notice. Otherwise, the BSFI shall be considered to have concurred with the billing notice.

Any concerns or exceptions, together with supporting documents, should be e-mailed to FSSMail@bsp.gov.ph using the following prescribed subject format – **[FSS Unit Acronym][Space][BSFI Acronym][Space][Subject Matter Description]**.

For Example:

To : FSSMail@bsp.gov.ph

Subject : FSD9 ABCPAWNSHOP ASF 2026-Noted Exceptions

Concerns or exceptions that are not duly supported by the necessary documents will not be considered in the evaluation by the BSP. The Pawnshop or MSB concerned will be advised of the action taken on the concerns or exceptions raised.

This Memorandum shall take effect immediately.

For strict compliance.


Digitally signed
by Lyn I. Javier
Date: 2026.04.06
08:10:46 +08'00'
LYN I. JAVIER
Deputy Governor

06 April 2026

Scenarios for computation of 2026 ASF**A. Pawnshops: P-500.00 per Pawnshop Office**

Total no. of Pawnshop offices as of 31 December 2025	:	100
ASF rate	:	<u>P 500.00</u>
ASF for 2026	:	<u>P 50,000.00</u>

B. MSB

MSB Type	Annual Service Fee
A	P 100,000
B	P 20,000
C ⁴	P 300,000 and/or as determined by Monetary Board
D	P 100,000
E	P 100,000
F	P 20,000

Note: ASF rate will be based on the type of MSB as of 31 December 2025

C. Pawnshops with (Types A, D and E) MSB registration: ASF for Pawnshop plus ASF for MSB

Total no. of Pawnshop offices as of 31 December 2025	:	100
Pawnshop ASF rate	:	<u>P 500.00 P 50,000.00</u>
Type A/D/E MSB ASF rate	:	<u>100,000.00</u>
ASF for 2026	:	<u>P 150,000.00</u>

D. Pawnshops with (Types B and F) MSB registration: ASF for Pawnshop plus ASF for MSB

Total no. of Pawnshop offices as of 31 December 2025	:	100
Pawnshop ASF rate	:	<u>P 500.00 P 50,000.00</u>
Type B/F MSB ASF rate	:	<u>20,000.00</u>
ASF for 2026	:	<u>P 70,000.00</u>

⁴ Type "C" registered MSBs pertain to EMIs, the ASF collection of which is not covered in this Memorandum.