

Republic of the Philippines
HOUSE OF REPRESENTATIVES
Quezon City

TWENTIETH CONGRESS
First Regular Session

House Bill No. **6815**



Introduced by **REP. JAVIER MIGUEL L. BENITEZ**

EXPLANATORY NOTE

The Philippines is facing an alarming surge in online and digital fraud and financial scams, which continue to erode public trust in digital platforms and compromise the integrity of the economic system. In 2024, the country's suspected digital fraud rate reached 13.4%, more than twice the global average of 5.4%. Over 74% of Filipinos reported being targeted by fraud via email, text, or online scams, with 34% reporting financial losses. The average loss per affected individual was estimated at ₱44,700.¹ Separately, total losses from scams over 12 months reached nearly ₱460 billion, equivalent to 1.9% of GDP. These scams, mostly perpetrated via text messages and messaging apps, have become increasingly sophisticated, with only 3% of victims reportedly recovering their losses.² Despite laws targeting cybercrime, enforcement remains fragmented, reactive, and poorly coordinated across sectors.

This bill seeks to establish the Philippine Scam Prevention Center ("PSPC") under the Cybercrime Investigation and Coordinating Center ("CICC") as the primary coordinating mechanism to address online and digital fraud. The PSPC shall lead in receiving complaints, conducting fraud analysis, monitoring emerging threats, and assisting in the enforcement of relevant laws, including Republic Act No. 12010 (2024), or the Anti-Financial Account Scamming Act, and Republic Act No. 10175 (2012), or the Cybercrime Prevention Act of 2012. It shall also oversee the

¹ TransUnion. (April 29, 2025). Philippines suspected digital fraud rate higher than global level for fifth consecutive year. <https://newsroom.transunion.ph/philippines-suspected-digital-fraud-rate-higher-than-global-level-for-fifth-consecutive-year/>. (Date last accessed: August 4, 2025).

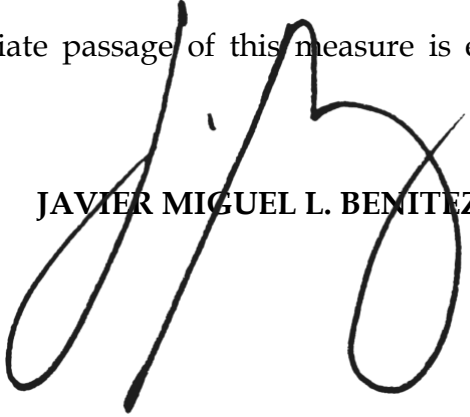
² Piad, T. (October 17, 2024). 'Alarming': P460B lost to scams in PH, says study. Philippine Daily Inquirer. <https://newsinfo.inquirer.net/1993340/alarming-p460b-lost-to-scams-in-ph-says-study>. (Date last accessed: August 4, 2025).

creation of regional scam-prevention centers and strengthen interagency and public-private coordination among financial institutions, telcos, payment platforms, and digital service providers.

This measure reaffirms the State's constitutional duty to maintain peace and order, and to protect individuals and institutions from threats that undermine safety and security, including cyber-enabled offenses.³ It further affirms the obligation to protect consumers from trade malpractices.⁴

This bill is filed as a counterpart to the Senate version introduced by Senator Mark Villar, and is aligned with similar proposals filed in both chambers of Congress. Its filing affirms a shared legislative commitment to preventing scam-related incidents and institutionalizing real-time avenues for victim reporting, inter-agency coordination, and systemic fraud response.

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



JAVIER MIGUEL L. BENITEZ

³ 1987 Constitution, Article II, Section 5.

⁴ 1987 Constitution, Article XVI, Section 9.

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**AN ACT ESTABLISHING THE PHILIPPINE SCAM PREVENTION CENTER
AND PROVIDING FUNDS THEREFOR**

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

SECTION 1. *Short Title.* – This Act shall be known as the “*Scam PATROL
(Protection, Action, Tracking, Responding, Oversight, and Legal action) Act.*”

SEC. 2. *Declaration of Policy.* – It is hereby declared a policy of the State to promote and preserve the integrity of the country's financial system by providing adequate protection against fraudulent activities committed in cyberspace or on digital platforms.

To this end, the State shall ensure that appropriate mechanisms and remedies are in place to ensure the effective and efficient enforcement of the relevant laws protecting the financial sector and the general public.

SEC. 3. *Creation and Composition of the Philippine Scam Prevention Center.* – Within six (6) months from the effectivity of this Act, the PSPC shall be created under the Cybercrime Investigation and Coordinating Center (CICC.”

The PSPC shall be composed of agencies comprising the CICC with the Department of Trade and Industry (“DTI”), Bangko Sentral ng Pilipinas (“BSP”), National Telecommunications Commission (“NTC”), National Privacy Commission (“NPC”), financial institutions, telecommunication companies, online marketplaces, financial technology companies, and operators of online or payment systems, among others.

The Executive Director of the CICC shall determine the organizational structure and staffing pattern of the PSPC and its secretariat, subject to approval by a majority of the CICC's inter-agency members.

SEC. 5. *Functions of the Philippine Scam Prevention Center.* – The PSPC shall have the following powers and functions:

(a) Serve as the primary governmental agency in enforcing and implementing laws related to online or digital fraud and financial scamming;

(b) Act as a central office for online or digital fraud and financial scam-related complaints;

(c) Establish Scam Prevention Centers in different regions and localities of the country, subject to the existing rules and regulations under Executive Order No. 292, s. 1987, or the Administrative Code of 1987;

(d) Develop and implement national strategies to combat online or digital fraud and financial scamming;

(e) Coordinate the programs and projects of the various member agencies to effectively address the issues and problems attendant to online or digital fraud and financial scamming;

(f) Assist in the filing of cases against individuals, agencies, institutions, or entities that violate the provisions of Republic Act No. 12010, also known as the Anti-Financial Account Scamming Act, and the Republic Act No. 10175, also known as the Cybercrime Prevention Act of 2012;

(g) Develop the mechanism and ensure the timely, coordinated, and effective response to cases of online or digital fraud and financial scamming;

(h) Serve as a coordinating link between the relevant public and private sectors, such as financial institutions and law enforcement agencies, to facilitate the expeditious availment of actions or remedies for victims of scamming, and

(i) Monitor the implementation of Republic Act No. 12010 or the Anti-Financial Account Scamming Act and the Republic Act No. 10175 or the Cybercrime Prevention Act of 2012, for policy making and program development purposes.

SEC. 6. *Implementing Rules and Regulations.* - Within one (1) year from the effectivity of this Act, the CICC, in coordination with the law enforcement agencies, the DTI, BSP, NTC, and NPC, shall promulgate the rules and regulations to implement the provisions of this Act effectively.

SEC. 7. *Appropriations.* - The amount necessary for the initial implementation of this Act shall be charged against the current year's appropriations of the departments/agencies concerned. Thereafter, any sums necessary for continued implementation shall be included in the annual General Appropriations Act.

SEC. 8. *Separability Clause.* - If any provision of this Act is declared unconstitutional, the remainder thereof not otherwise affected thereby shall remain in full force and effect.

SEC. 9. *Repealing Clause.* - All laws, presidential decrees, executive orders, letters of instruction, and administrative regulations that are inconsistent with the provisions of this Act are hereby repealed, amended, or modified accordingly.

SEC. 10. *Effectivity.* - This Act shall take effect after fifteen (15) days following the completion of its publication in the Official Gazette or in a newspaper of general circulation.

Approved,