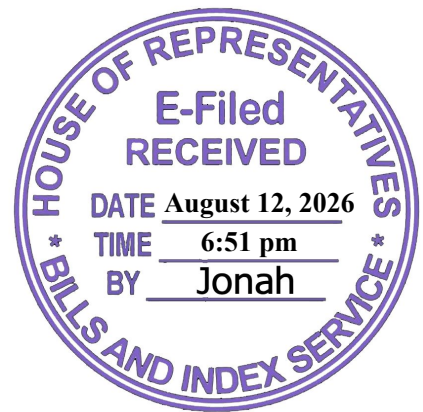


Republic of the Philippines
HOUSE OF REPRESENTATIVES
Quezon City, Metro Manila

TWENTIETH CONGRESS
Second Regular Session

HOUSE BILL NO. 10765



Introduced by **Representative AGATHA “AGAY” CRUZ**

EXPLANATORY NOTE

More and more public and private services are moving from the counter to the screen. For many, this means greater convenience. For some senior citizens, however, it can also mean difficulty accessing government services, financial transactions, transportation, health services, and even benefits already granted by law.

This challenge will only become more significant as the country ages. The 2024 Census of Population recorded 11.42 million senior citizens, or 10.2% of the household population, up from 8.5% in 2020.¹

This demographic shift is unfolding alongside the rapid digitalization of essential services, even as many older Filipinos continue to face barriers in navigating digital technologies. The Philippine Institute for Development Studies has reported that digital literacy is particularly low among persons aged 65 years and above.²

Recognizing that digitalization must remain inclusive, Republic Act No. 12254, or the “E-Governance Act,” requires the continued availability of government services to persons without internet access and provides for alternative modes of delivery. The proposed Digital Inclusion for Seniors Act builds on this principle by addressing the particular needs of senior citizens as more public and essential services move online.

The proposed measure ensures reasonable assisted digital support in government and essential services; promotes senior-friendly digital design; protects access to statutory senior citizen benefits in online transactions; and allows the use of digital identification without making a smartphone, application, or electronic credential the exclusive means of proving eligibility.

The bill recognizes that difficulty with technology does not mean incapacity. A

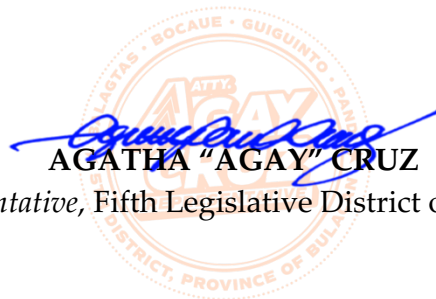
¹ *Age and Sex Distribution in the Philippine Population (2024 Census of Population)*, PHILIPPINE STATISTICS AUTHORITY, 17 July 2026, available at <https://psa.gov.ph/content/age-and-sex-distribution-philippine-population-2024-census-population>

² *Fact Friday on Digital Literacy Skills of Filipinos*, PHILIPPINE INSTITUTE FOR DEVELOPMENT STUDIES, 17 December 2021, available at <https://www.pids.gov.ph/details/fact-friday-on-digital-literacy-skills-of-filipinos>

senior citizen may seek assistance from a family member, caregiver, or chosen support person without surrendering the right to decide, consent, or transact independently.

Digital transformation should make life easier, not place another barrier between citizens and the services to which they are entitled. The queue may be moving from the counter to the screen, but no senior citizen should be left behind when it does.

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



Agatha "Agay" Cruz
AGATHA "AGAY" CRUZ

Representative, Fifth Legislative District of Bulacan

Republic of the Philippines
HOUSE OF REPRESENTATIVES
Quezon City

TWENTIETH CONGRESS
Second Regular Session

HOUSE BILL NO. 10765

Introduced by **Representative AGATHA “AGAY” CRUZ**

AN ACT
PROMOTING THE DIGITAL INCLUSION OF SENIOR CITIZENS, ENSURING
ACCESS TO ASSISTED DIGITAL SUPPORT AND ESSENTIAL SERVICES,
ESTABLISHING STANDARDS FOR SENIOR-FRIENDLY DIGITAL SERVICES,
AND FOR 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 “Digital Inclusion for
2 Seniors Act.”
3

4 **Section 2. Declaration of Policy.** – It is the policy of the State to ensure that digital
5 transformation promotes, rather than diminishes, the autonomy, participation, safety, and
6 access to essential services of senior citizens.
7

8 Towards this end, the State shall promote digital literacy and confidence among
9 senior citizens; ensure meaningful assistance for those who require help in accessing
10 digital services; prevent exclusion from government and essential services solely because
11 of inability or difficulty in using digital technologies; ensure that privileges and benefits
12 granted by law remain reasonably accessible regardless of the mode of transaction; and
13 promote digital services that are accessible, understandable, secure, and responsive to the
14 needs of senior citizens.
15

16 Nothing in this Act shall be construed to presume incapacity on the basis of age or
17 to diminish the right of a senior citizen to make decisions, enter into transactions, manage
18 property, or exercise any right independently.
19

20 **Section 3. Objectives.** – This Act shall:

- 21 (a) Enable senior citizens to participate safely and confidently in an increasingly
22 digital economy and society;
23 (b) Ensure reasonable assisted digital support in government and essential

- 1 services;
- 2 (c) Prevent the transition to digital service delivery from excluding senior citizens
- 3 who lack suitable devices, connectivity, digital skills, or confidence in using
- 4 digital technologies;
- 5 (d) Ensure the effective enjoyment through digital channels of privileges and
- 6 benefits granted to senior citizens under existing laws;
- 7 (e) Promote the design of digital services that are accessible, understandable,
- 8 secure, and easy to navigate; and
- 9 (f) Strengthen digital literacy, cybersecurity awareness, and protection against
- 10 fraud and deceptive practices involving senior citizens.
- 11

12 **Section 4. Definition of Terms.** – As used in this Act:

13

- 14 (a) *Assisted digital support* refers to reasonable human assistance provided by a
- 15 covered government entity or essential service provider to enable a senior
- 16 citizen to access, understand, navigate, or complete a transaction using a digital
- 17 service, without supplanting the senior citizen's decision, consent, or legal
- 18 authority. Such assistance may be provided in person, by telephone, through
- 19 live electronic communication, or through other appropriate means;
- 20
- 21 (b) *Chosen support person* refers to a family member, caregiver, companion, or other
- 22 person voluntarily selected by a senior citizen to assist in accessing, navigating,
- 23 understanding, or completing a digital transaction;
- 24
- 25 (c) *Covered government entity* refers to any government agency, office,
- 26 instrumentality, government-owned or -controlled corporation, state
- 27 university and college (SUC) , or local government unit (LGU) covered by
- 28 Republic Act No. 12254, otherwise known as the “E-Governance Act”;
- 29
- 30 (d) *Digital service* refers to a service, transaction, process, or facility accessed or
- 31 performed through a website, mobile application, self-service terminal,
- 32 electronic platform, or other information and communications technology;
- 33
- 34 (e) *Essential service provider* refers to a public or private entity providing a regulated
- 35 service essential to the health, safety, financial security, mobility,
- 36 communication, or basic household needs of consumers, including:
- 37 (1) financial service providers as defined under Republic Act No. 11765,
- 38 otherwise known as the “Financial Products and Services Consumer
- 39 Protection Act”;
- 40 (2) public telecommunications entities and other regulated providers of
- 41 electronic communications services;
- 42 (3) regulated providers of electricity and water services;
- 43 (4) health care institutions, health maintenance organizations, and other
- 44 regulated health service providers offering consumer-facing digital

1 services;

2 (5) domestic passenger transportation providers offering digital reservation,
3 booking, ticketing, payment, or passenger-service facilities; and

4 (6) such other regulated service providers as may be determined by the
5 appropriate regulatory agency, after consultation with the National
6 Commission of Senior Citizens (NCSC), based on the essential nature of the
7 service and the substantial risk of exclusion arising from digital-only or
8 predominantly digital service delivery;
9

10 (f) *Online merchant, e-retailer, e-marketplace, and digital platform* shall have the
11 meanings assigned to them under Republic Act No. 11967, otherwise known as
12 the “Internet Transactions Act of 2023”;
13

14 (g) *Senior citizen* refers to a person who qualifies as such under Republic Act No.
15 9994, otherwise known as the “Expanded Senior Citizens Act of 2010,” as
16 amended; and
17

18 (h) *Statutory senior citizen benefit* refers to any discount, exemption, priority service,
19 privilege, benefit, or other entitlement granted to senior citizens under law.
20

21 **Section 5. Rights of Senior Citizens in Digital Transactions.** – In addition to the
22 rights provided under existing laws, every senior citizen shall have the right to:
23

24 (a) Reasonable assistance in accessing and using digital services of covered
25 government entities and essential service providers when such assistance is
26 necessary;
27

28 (b) Choose a support person to assist in navigating or understanding a digital
29 transaction, without such choice, by itself, creating guardianship, agency,
30 authority over an account, or authority to make decisions or transact on behalf
31 of the senior citizen;

32 (c) Access government information, benefits, and services notwithstanding the
33 absence of a smartphone, mobile application, electronic mail address, internet
34 subscription, or similar digital resource, when the service may lawfully and
35 reasonably be provided or verified through another means;

36 (d) Avail of statutory senior citizen benefits through digital transactions to
37 substantially the same extent that such benefits are available through
38 equivalent in-person transactions;

39 (e) Use an official or otherwise legally recognized digital credential, where
40 available, as an alternative means of establishing senior citizen status, without
41 prejudice to the continued validity of physical identification and other proof
42 recognized by law or regulation;

43 (f) Clear and understandable information concerning the nature, price, fees,
44 material terms, consequences, and status of a digital transaction;

(g) Reasonable and accessible means of correcting errors and seeking assistance

- 1 before finalizing a transaction;
- 2 (h) Protection of personal, financial, authentication, health, and other protected
- 3 information during an assisted digital transaction;
- 4 (i) Accessible information on how and where to report suspected fraud, scams,
- 5 unauthorized transactions, or misuse of personal information; and
- 6 (j) Decide whether to transact independently or seek assistance, without being
- 7 presumed incapable solely by reason of age.
- 8

9 **Section 6. Assisted Access to Government Services.** – Consistent with Republic Act

10 No. 12254, covered government entities shall ensure that senior citizens who are unable

11 or have substantial difficulty accessing a government digital service are provided

12 reasonable assisted digital support or another appropriate mode of service delivery.

13

14 Assisted digital support may be integrated into existing frontline service desks,

15 help desks, public assistance centers, contact centers, local government facilities, or other

16 existing service delivery mechanisms.

17

18 Government digital platforms intended for general public use shall, where

19 technically appropriate and consistent with applicable accessibility standards, provide

20 senior-friendly features, which may include adjustable text size, adequate visual contrast,

21 text-to-speech or voice assistance, clear navigation, and readily identifiable access to

22 human assistance.

23

24 Integrated government digital platforms, including the eGovPH application or its

25 successor, shall, to the extent practicable, provide convenient access to information on

26 senior citizens' rights and privileges and to relevant government health, social protection,

27 livelihood, identification, and other services.

28

29 No senior citizen shall be denied access to a government service, benefit,

30 document, payment, application, or other transaction solely because the senior citizen:

- 31 (a) Does not own or possess a smartphone or similar device;
- 32 (b) Has not installed a particular mobile application;
- 33 (c) Does not have a personal electronic mail address or internet subscription; or
- 34 (d) Is unable, after reasonable effort, to independently navigate the prescribed
- 35 digital process.
- 36

37 Nothing in this section shall require an agency to dispense with a security,

38 identification, evidentiary, authentication, or other requirement imposed by law or

39 reasonably necessary to protect the integrity of the transaction.

40

41 Where a process is required by law or valid regulation to be electronic, the agency

42 shall, to the extent practicable, provide assistance that enables the senior citizen to comply

43 with the electronic process.

44

1 **Section 7. *Assisted Access to Essential Services.*** – Essential service providers that
2 offer consumer-facing services through digital channels shall provide senior citizens
3 reasonable access to human assistance for material transactions, including account access
4 or recovery, applications, payments, billing concerns, complaints, service interruptions,
5 reservations, and other matters appropriate to the nature of the service.

6
7 Such assistance may be provided through existing branches or offices, telephone
8 support, live electronic communication, authorized customer assistance personnel, or
9 other effective means appropriate to the nature and business model of the provider.

10
11 Nothing in this Act shall require a service provider operating lawfully without
12 physical branches or customer premises to establish a physical branch solely for purposes
13 of this Act.

14
15 The appropriate regulatory agencies shall establish proportionate standards taking
16 into consideration the nature and risk of the service, size and capacity of the provider,
17 availability and effectiveness of alternative channels, cybersecurity requirements, and the
18 need to avoid unreasonable regulatory burdens.

19
20 **Section 8. *Chosen Support Person.*** – A senior citizen may request the assistance of
21 a chosen support person in accessing, navigating, understanding, or completing a digital
22 transaction.

23
24 The presence or assistance of a chosen support person shall not:

- 25 (a) constitute evidence of incapacity;
26 (b) authorize such person to make decisions, give consent, enter into contracts,
27 dispose of property, access an account, or otherwise act in place of the senior
28 citizen;
29 (c) dispense with authentication, consent, identification, or other requirements
30 applicable to the senior citizen; or
31 (d) create guardianship, agency, power of attorney, fiduciary relationship, or other
32 representative authority.

33
34 The senior citizen may terminate the assistance or require the chosen support
35 person to leave at any stage of the transaction.

36
37 Nothing in this section shall affect the authority of a duly appointed guardian,
38 attorney-in-fact, representative, or other person lawfully authorized to act on behalf of the
39 senior citizen under existing laws.

40
41 **Section 9. *Equal Availment of Senior Citizen Benefits in Digital Transactions.*** –
42 The use of an online, mobile, electronic, or other digital channel shall not, by itself, deprive
43 an eligible senior citizen of any statutory senior citizen benefit applicable to the
44 underlying good or service.

1
2 An online merchant, e-retailer, e-marketplace, digital platform, or other
3 establishment required by law to grant a statutory senior citizen benefit shall provide a
4 reasonable means for an eligible senior citizen to avail of such benefit when the covered
5 good or service is offered through its digital channel.
6

7 The availment of such benefit shall remain subject to the eligibility, verification,
8 and other substantive requirements prescribed by applicable laws and regulations.
9

10 E-marketplaces and digital platforms that facilitate transactions involving goods
11 or services subject to statutory senior citizen benefits shall provide reasonable technical
12 functionality by which covered merchants may implement such benefits, subject to
13 guidelines issued by the Department of Trade and Industry (DTI), in coordination with
14 the Bureau of Internal Revenue (BIR), National Commission of Senior Citizens (NCSC),
15 Department of Information and Communications Technology (DTI), and other concerned
16 agencies.
17

18 The concerned agencies shall promote secure and interoperable mechanisms for
19 electronic verification of senior citizen status and the automated or facilitated application
20 of statutory benefits in digital transactions.
21

22 Such mechanisms may utilize the Philippine Identification System (PhilSys),
23 eGovPH, official senior citizen digital credentials, electronic identity verification or know-
24 your-customer facilities, or where applicable, or other secure verification systems
25 authorized by law or regulation: *Provided*, That no particular application, platform, or
26 electronic credential shall be made the exclusive means of availing of a statutory senior
27 citizen benefit.
28

29 No additional charge shall be imposed solely because a senior citizen avails of a
30 statutory benefit through an assisted or alternative mode of transaction. This shall not
31 prohibit lawful delivery, payment-processing, or similar charges imposed uniformly on
32 similarly situated consumers and adequately disclosed before completion of the
33 transaction.
34

35 **Section 10. Technology-Neutral Proof of Senior Citizen Status.** – An official digital
36 or electronic senior citizen identification or credential duly issued or recognized by
37 competent government authority shall be accepted for purposes authorized by law and
38 applicable regulations.
39

40 Where senior citizen status may lawfully be established through an official digital
41 credential or another recognized document, a senior citizen shall not be denied an
42 otherwise applicable benefit solely because the physical senior citizen identification card
43 is unavailable at the time of the transaction.
44

1 The availability of digital identification shall not invalidate or render unacceptable
2 a physical senior citizen identification card or other proof of eligibility recognized under
3 existing laws and regulations.

4
5 No senior citizen shall be required to own a smartphone, install a particular mobile
6 application, or maintain continuous internet access solely to establish entitlement to a
7 statutory senior citizen benefit where such entitlement may lawfully be established
8 through another recognized means.

9
10 The NCSC and the DICT may, in coordination with the Philippine Statistics
11 Authority (PSA), National Privacy Commission, Bureau of Internal Revenue, and other
12 concerned agencies, develop secure, interoperable, and privacy-preserving mechanisms
13 for electronic verification of senior citizen status.

14
15 Digital verification systems shall, to the extent practicable, verify only the
16 information necessary to establish eligibility and shall avoid unnecessary disclosure,
17 reproduction, or retention of identification documents or unrelated personal information.

18
19 **Section 11. Senior-Friendly Digital Service Standards.** – The DICT, in coordination
20 with the NCSC and the National Privacy Commission, shall develop baseline standards
21 for senior-friendly digital services.

22
23 Such standards shall be consistent with the Philippine Web Accessibility Policy,
24 internationally accepted accessibility and usability standards, applicable cybersecurity
25 requirements, and relevant sectoral regulations, and shall promote, where appropriate:

- 26 (a) Readable and adjustable text and sufficient visual contrast;
 - 27 (b) Text-to-speech, voice guidance, audio assistance, or comparable accessibility
28 features appropriate to the service;
 - 29 (c) Clear, simple, and understandable navigation and instructions;
 - 30 (d) Adequate time to read, review, and complete transactions, including
31 appropriate warnings before the expiration of sessions;
 - 32 (e) Clear identification and correction of errors before submission;
 - 33 (f) Prominent disclosure of prices, fees, discounts, recurring charges, and material
34 consequences before confirmation;
 - 35 (g) Clear confirmation of completed, failed, cancelled, or pending transactions;
 - 36 (h) Readily identifiable means of obtaining human assistance;
 - 37 (i) Account recovery and identity-verification processes that are reasonably
38 accessible without weakening legally required security controls;
 - 39 (j) Compatibility, where appropriate, with commonly used assistive technologies;
 - 40 (k) Avoidance of interface designs that materially obscure consent, fees,
41 cancellation options, or the legal or financial consequences of a transaction; and
 - 42 (l) Clear and readily accessible information on available complaint, fraud-
43 reporting, and account-recovery channels.
- 44

1 Appropriate sector regulators shall adopt or adapt these standards to the services
2 under their jurisdiction, taking into consideration applicable security, operational,
3 prudential, and technical requirements.

4
5 **Section 12. *Safeguards in Assisted Digital Transactions.*** – Assisted digital support
6 shall preserve the autonomy, privacy, and security of the senior citizen.

7
8 A person providing assisted digital support or acting as a chosen support person
9 may assist in reading instructions, navigating menus, locating information, entering non-
10 confidential information at the direction of the senior citizen, or explaining the steps
11 involved in a transaction.

12
13 Unless otherwise authorized by law or pursuant to valid legal representation, such
14 person shall not:

- 15 (a) Request, require, record, retain, use, or disclose the senior citizen’s password,
16 personal identification number, one-time password, private cryptographic
17 key, biometric credential, or comparable confidential authentication
18 information;
19 (b) Make a material decision or provide consent in lieu of the senior citizen;
20 (c) Alter the transaction selected by the senior citizen without the latter's
21 knowledge and consent;
22 (d) Use information obtained through the assistance for any purpose unrelated to
23 the transaction; or
24 (e) Induce, pressure, deceive, or mislead the senior citizen into purchasing,
25 transferring, authorizing, or availing of a product, service, or transaction not
26 knowingly chosen by the senior citizen.

27
28 Except where a duly authorized representative is acting pursuant to law or valid
29 authority, the senior citizen shall personally make or confirm any material decision and,
30 whenever practicable, personally enter or provide any confidential authentication
31 credential.

32
33 Covered government entities and essential service providers shall, where
34 practicable, design assisted processes so that confidential authentication may be
35 completed privately by the senior citizen even when another person is providing
36 navigation or other assistance.

37
38 Assisted digital support, by itself, shall not create an agency, guardianship,
39 fiduciary relationship, power of attorney, authority over an account, or authority to
40 transact on behalf of the senior citizen.

41
42 **Section 13. *Security and Fraud Prevention.*** – Nothing in this Act shall be construed
43 to require the weakening, removal, circumvention, or sharing of multi-factor
44 authentication, know-your-customer requirements, fraud-management systems, anti-

1 money laundering controls, data-protection measures, or other security requirements
2 imposed under law or valid regulation.

3
4 Covered government entities and essential service providers shall ensure that
5 personnel assigned to provide assisted digital support receive appropriate instructions or
6 training on cybersecurity, data privacy, social engineering, fraud prevention, protection
7 of authentication credentials, and proper handling of senior citizens' information.

8
9 In developing assisted access procedures, financial regulators and financial service
10 providers shall ensure consistency with Republic Act No. 11765; Republic Act No. 12010,
11 otherwise known as the "Anti-Financial Account Scamming Act"; Republic Act No. 10173,
12 otherwise known as the "Data Privacy Act of 2012"; and other applicable laws and
13 regulations.

14
15 **Section 14. Senior Digital Inclusion Program.** – The DICT, in coordination with
16 the NCSC, shall integrate programs responsive to senior citizens into existing government
17 digital literacy, ICT competency, cybersecurity awareness, free public internet access, and
18 community digital access initiatives.

19
20 Such programs shall provide practical instruction, as appropriate, on:

- 21 (a) Basic smartphone, computer, and internet use;
- 22 (b) Online communication;
- 23 (c) Access to digital government services and digital identification;
- 24 (d) Electronic payments and digital financial services;
- 25 (e) Online health, transportation, and consumer services;
- 26 (f) Cybersecurity, data privacy, phishing, social engineering, identity theft,
27 impersonation, fraudulent investment schemes, and other forms of digital
28 fraud;
- 29 (g) Recognition of false or misleading online information, fraudulent government
30 or commercial messages, manipulated media, and other deceptive digital
31 content;
- 32 (h) Account security and recovery;
- 33 (i) Verification of legitimate government websites, applications, messages, and
34 payment channels;
- 35 (j) Reporting suspected scams, cybercrime, unauthorized transactions, and
36 consumer complaints; and
- 37 (k) Responsible and informed use of emerging digital technologies.

38
39 Where appropriate, family members, caregivers, chosen support persons, and
40 other persons who regularly assist senior citizens may participate in cybersecurity and
41 fraud-awareness activities, particularly on safe assistance practices and the protection of
42 authentication credentials.

43
44 The DICT may develop standardized modules and train facilitators and shall

1 promote, through existing programs and resources, accessible training venues and
2 appropriate training equipment.

3
4 Programs shall, to the extent practicable, be made available through existing DICT
5 facilities, LGUs and their respective Offices for Senior Citizens Affairs (OSCAs), senior
6 citizens centers, public libraries, SUCs, local universities and colleges, and other
7 appropriate public or community facilities.

8
9 The DICT and NCSC may enter into partnerships with educational institutions,
10 civil society organizations, financial institutions, telecommunications providers,
11 technology companies, and other private entities for purposes of training, public
12 information, resource sharing, and community outreach, subject to applicable laws.

13
14 **Section 15. Senior Digital Safety Information and Referral.** – The DICT and NCSC,
15 in coordination with the Cybercrime Investigation and Coordinating Center (CICC), DTI,
16 Bangko Sentral ng Pilipinas (BSP), Securities and Exchange Commission (SEC), Insurance
17 Commission (IC), National Telecommunications Commission (NTC), Philippine National
18 Police (PNP), National Bureau of Investigation (NBI), and other concerned regulatory and
19 law-enforcement agencies, shall ensure convenient access to accurate and updated
20 information on:

- 21 (a) Prevalent and emerging digital scams and fraudulent practices;
22 (b) Measures for preventing and responding to fraud, identity theft, account
23 compromise, unauthorized transactions, and misuse of personal information;
24 and
25 (c) Appropriate agency, regulator, hotline, online portal, or other existing channel
26 through which a particular incident may be reported.

27
28 For this purpose, the concerned agencies shall maintain or make available through
29 an existing government platform a consolidated and publicly accessible directory of
30 relevant government reporting and assistance channels.

31
32 **Section 16. Role of Local Government Units.** – LGUs, through the OSCAs or
33 existing citizen assistance mechanisms, shall support the implementation of this Act by
34 facilitating information dissemination, referrals to assisted digital services, and access to
35 digital literacy and safety activities using existing personnel, facilities, and programs,
36 subject to the availability of resources.

37
38 Nothing in this section shall require LGU personnel, OSCAs, or other public
39 personnel to conduct banking, financial, commercial, or other private transactions on
40 behalf of senior citizens.

41
42 **Section 17. Data and Policy Development.** – The PSA, DICT, NCSC, and other
43 concerned agencies shall, to the extent practicable, utilize existing surveys and
44 administrative data to generate age-disaggregated information relevant to digital

1 inclusion, including internet and device access, digital skills, use of digital government
2 and financial services, barriers to access, exposure to digital fraud, and other appropriate
3 indicators.

4
5 New reporting requirements shall be minimized, and existing data collections
6 shall be utilized whenever reasonably sufficient.

7
8 Such information shall be used to periodically assess and improve government
9 policies, programs, service standards, and regulatory interventions relating to the digital
10 inclusion of senior citizens.

11
12 **Section 18. *Complaints, Compliance, and Enforcement.*** – Complaints involving
13 covered government entities shall be acted upon through the applicable mechanisms
14 under Republic Act No. 11032, otherwise known as the “Ease of Doing Business and
15 Efficient Government Service Delivery Act of 2018,” Republic Act No. 12254, civil service
16 laws and rules, and other applicable laws.

17
18 Complaints involving essential service providers shall be filed with or referred to
19 the appropriate sector regulator. Such regulator may, after due notice and opportunity to
20 be heard, issue compliance or corrective orders and impose administrative sanctions
21 within its statutory authority.

22
23 The DTI shall exercise jurisdiction over violations involving online merchants, e-
24 retailers, e-marketplaces, digital platforms, and other consumer businesses within its
25 jurisdiction, consistent with Republic Act No. 7394, otherwise known as the “Consumer
26 Act of the Philippines,” Republic Act No. 11967, and other applicable laws.

27
28 A denial of a statutory senior citizen benefit that likewise constitutes a violation of
29 Republic Act No. 9994, as amended, shall remain subject to the penalties and remedies
30 provided therein.

31
32 The appropriate regulatory agencies shall incorporate the requirements of this Act
33 into applicable consumer protection, accessibility, licensing, or regulatory standards
34 within their respective jurisdictions.

35
36 Nothing in this Act shall preclude the application of any greater protection,
37 remedy, liability, or penalty provided under another law.

38
39 **Section 19. *Continuity of Existing Modes of Service and Availment of Benefits.*** –
40 The implementation of any digital identification, verification, discount, assisted-service,
41 or other digital mechanism under this Act shall not, by itself, interrupt, suspend, or
42 invalidate existing lawful means by which senior citizens access government services or
43 avail of statutory senior citizen benefits.

Physical identification, existing national and local government procedures, and other modes recognized by law or regulation shall continue to be honored, subject to applicable verification requirements, unless otherwise expressly provided by law.

Section 20. *Implementing Rules and Regulations.* – Within one hundred eighty (180) days from the effectivity of this Act, the DICT and NCSC, in coordination with DTI, the Anti-Red Tape Authority (ARTA), NPC, BSP, SEC, IC, Cooperative Development Authority (CDA), Department of Health (DOH), Department of Transportation (DOTr), NTC, Energy Regulatory Commission (ERC), PSA, BIR, CICC, and other concerned agencies, shall promulgate the rules and regulations necessary for the effective implementation of this Act.

Sector regulators shall issue such supplemental rules as may be necessary for entities within their respective jurisdictions.

The rules shall ensure that compliance requirements are proportionate to the nature, size, operational capacity, and risk profile of covered private entities subject to this Act and shall avoid unnecessary duplication of requirements imposed under existing laws and regulations.

Section 21. *Transitory Provision.* – Covered government entities shall integrate the requirements of this Act into the development, procurement, substantial modification, or upgrading of their digital services and shall progressively bring existing services into compliance in accordance with standards and timelines prescribed by the Department of Information and Communications Technology.

Appropriate regulatory agencies may prescribe reasonable phased compliance periods for private entities under their respective jurisdictions, taking into consideration the technical modifications required, the nature and risk of the service, and the size and capacity of the covered entity.

During the transition, existing lawful modes of obtaining government services and availing of statutory senior citizen benefits shall continue to be available in accordance with Section 19 of this Act.

Section 22. *Appropriations.* – The amounts necessary for the initial implementation of this Act shall be charged against the existing appropriations of the concerned government agencies. Thereafter, such amounts as may be necessary for its continued implementation shall be included in the annual General Appropriations Act.

Implementation at the local level shall, to the extent practicable, utilize existing personnel, facilities, programs, and appropriations, without prejudice to such additional appropriations as may be authorized by law.

1 **Section 23. *Separability Clause.*** – If any part or provision of this Act is held
2 unconstitutional or invalid, the remainder thereof not otherwise affected shall remain in
3 full force and effect.

4
5 **Section 24. *Repealing Clause.*** – All laws, executive orders, presidential decrees,
6 administrative orders, rules and regulations, issuances, or parts thereof inconsistent with
7 or contrary to the provisions of this Act are hereby repealed or amended accordingly.

8
9 **Section 25. *Effectivity.*** – This Act shall take effect fifteen (15) days after its
10 publication in the *Official Gazette* or in a newspaper of general circulation.

11
12 *Approved,*