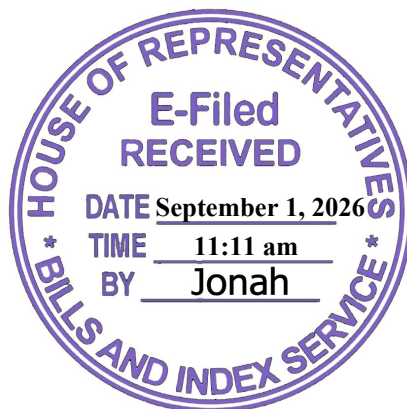




Republic of the Philippines
HOUSE OF REPRESENTATIVES
Quezon City, Metro Manila

**Twentieth Congress
Second Regular Session**

HOUSE BILL NO. 11030



Introduced by Deputy Speaker David "Jay-Jay" C. Suarez

**AN ACT PENALIZING QUICK RESPONSE (QR) CODE FRAUD,
INSTITUTIONALIZING PROTECTIVE FRAMEWORKS AND RESPONSIBILITIES
FOR DIGITAL PLATFORMS AND FINANCIAL SERVICE PROVIDERS,
AMENDING FOR THE PURPOSE SECTIONS 3, 4, 19, AND 20 OF REPUBLIC
ACT NO. 10175, OTHERWISE KNOWN AS THE "CYBERCRIME PREVENTION
ACT OF 2012", AND PROVIDING FUNDS THEREFOR**

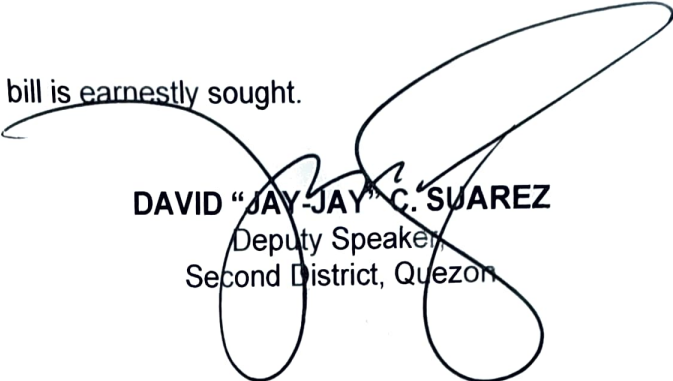
EXPLANATORY NOTE

QR codes are now part of everyday life in the Philippines. Millions of Filipinos scan them daily to pay for goods, transfer money, and access services. That same convenience has made them a tool for fraud. Criminals replace legitimate QR payment codes with fraudulent ones that steal money and harvest banking credentials — a scheme now widely known as "quishing." The PNP Anti-Cybercrime Group has recorded thousands of related complaints in 2026 alone.

The Cybercrime Prevention Act of 2012 already penalizes computer-related fraud and identity theft in general terms. These provisions technically cover QR scams, but they were written before QR codes existed as a commercial instrument. Prosecutors are forced to fit a specific, identifiable scheme into provisions not written for it — slowing down cases and complicating enforcement.

This bill makes one targeted correction: it names QR code fraud as a distinct cybercrime offense, defines it clearly, and requires online selling platforms to remove fraudulent QR codes within 24 hours of a verified report.

The immediate passage of this bill is earnestly sought.



DAVID "JAY-JAY" C. SUAREZ

Deputy Speaker
Second District, Quezon



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*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 "*QR Code Fraud
Prevention Act.*"

SECTION 2. Section 3 of Republic Act No. 10175, otherwise known as the
"Cybercrime Prevention Act of 2012" to read as follows:

**(Q) QUICK RESPONSE (QR) CODE OR MACHINE-READABLE
DIGITAL MEDIA REFERS TO A TWO-DIMENSIONAL MATRIX
BARCODE, OPTICAL LABEL, OR SIMILAR DIGITAL ENCODING
MECHANISM CAPABLE OF BEING READ BY AN OPTICAL OR
ELECTRONIC DEVICE TO INITIATE FINANCIAL TRANSACTIONS,
DIRECT USERS TO ELECTRONIC ADDRESSES OR UNIFORM
RESOURCE LOCATORS (URLs), TRANSMIT DIGITAL
INFORMATION, OR FACILITATE COMMERCE;**

**(S) DIGITAL PLATFORM REFERS TO ANY ONLINE
MARKETPLACE, ELECTRONIC COMMERCE PLATFORM, SOCIAL**

MEDIA NETWORK, DIGITAL PAYMENT SYSTEM, E-WALLET PROVIDER, FINANCIAL APPLICATION, OR WEBSITE OPERATING WITHIN PHILIPPINE JURISDICTION THAT FACILITATES COMMERCIAL TRANSACTIONS, FINANCIAL EXCHANGES, OR PUBLIC POSTING OF DIGITAL CONTENT AMONG USERS.”

SECTION 3. Section 4(b) of Republic Act No. 10175 is hereby amended by adding a new paragraph (4) to read as follows:

“SECTION 4. CYBERCRIME OFFENSES. The following acts constitute the offense of cybercrime punishable under this Act:

xxx

(b) COMPUTER RELATED OFFENSES:

xxx

(4) QR CODE FRAUD. — THE INTENTIONAL CREATION, ALTERATION, SUBSTITUTION, OVERLAY, POSTING, DISTRIBUTION, OR USE OF A FRAUDULENT, DECEPTIVE, OR UNAUTHORIZED QR CODE THROUGH A COMPUTER SYSTEM, WITH OR WITHOUT EMPLOYMENT OF SOCIAL ENGINEERING SCHEMES AS DEFINED UNDER R.A. NO. 1201, DESIGNED TO MISDIRECT DIGITAL FINANCIAL TRANSFERS, UNAUTHORIZED EXECUTION OF A DIGITAL FINANCIAL TRANSACTION OR TRANSFER OF FUNDS, OBTAIN SENSITIVE IDENTIFYING INFORMATION OR ACCOUNT CREDENTIALS, OR CAUSE FINANCIAL LOSS TO ANY PERSON OR ENTITY.”

SECTION 4. Chapter IV of Republic Act No. 10175 to read as follows:

“SECTION 19-A. Restricting or Blocking Access to Computer Data and Digital Media. – WHEN COMPUTER DATA OR MACHINE-READABLE DIGITAL MEDIA, INCLUDING QR CODES, IS FOUND TO BE INSTRUMENTAL IN THE COMMISSION OF CYBERCRIME OR FINANCIAL FRAUD UNDER THIS ACT, RESTRICTING, BLOCKING, OR TAKING DOWN ACCESS THERETO SHALL BE EFFECTED IMMEDIATELY UPON A DIRECTIVE OR ORDER ISSUED BY RELEVANT REGULATORY AGENCIES, INCLUDING THE BANGKO SENTRAL NG PILIPINAS (BSP) OR THE DEPARTMENT OF TRADE AND INDUSTRY (DTI), FOR A PERIOD NOT EXCEEDING TEN (10) DAYS:

***PROVIDED, THAT* NO EXTENSION THEREOF SHALL BE EFFECTED EXCEPT PURSUANT TO A VALID ORDER OR JUDICIAL WARRANT ISSUED BY A COURT OF COMPETENT JURISDICTION;**

PROVIDED, FURTHER, THAT DIGITAL PLATFORMS AND PAYMENT SERVICE PROVIDERS SHALL MAINTAIN AN ACCESSIBLE IN-PLATFORM REPORTING MECHANISM AND MAY TAKE VOLUNTARY, GOOD-FAITH INTERIM PROTECTIVE MEASURES TO TEMPORARILY SUSPEND, FLAG, OR TAG SUSPECTED FRAUDULENT CODES UPON RECEIPT OF A VERIFIED USER REPORT OR AN ADMINISTRATIVE RISK ALERT ISSUED BY THE BANGKO SENTRAL NG PILIPINAS (BSP) OR THE CYBERCRIME INVESTIGATION AND COORDINATING CENTER (CICC) IN ACCORDANCE WITH EXISTING REGULATORY POWERS UNDER REPUBLIC ACT NO. 11127 AND REPUBLIC ACT NO. 11765:

PROVIDED, FURTHERMORE, THAT A MERCHANT OR USER WHOSE QR CODE OR DIGITAL MEDIA IS SUBJECT TO AN INTERIM PROTECTIVE MEASURE MAY SUBMIT A SWORN COUNTER-NOTICE WITH PROOF OF LEGITIMACY TO THE PLATFORM AND THE ISSUING AGENCY. UNLESS A TEMPORARY RESTRAINING ORDER, FREEZE ORDER, OR JUDICIAL WARRANT IS ISSUED BY A COMPETENT COURT WITHIN TEN (10) WORKING DAYS FROM RECEIPT OF SAID COUNTER-NOTICE, ACCESS TO THE QR CODE OR DIGITAL MEDIA SHALL BE IMMEDIATELY RESTORED WITHOUT CIVIL, CRIMINAL, OR ADMINISTRATIVE LIABILITY ON THE PLATFORM OR PROVIDER ACTING IN GOOD FAITH:

PROVIDED, FINALLY, THAT ANY PERSON WHO WILLFULLY AND MALICIOUSLY SUBMITS A FALSE OR FRAUDULENT TAKEDOWN REPORT OR FALSE FRAUD ALERT AGAINST A LEGITIMATE MERCHANT OR QR CODE SHALL BE SUBJECT TO CIVIL LIABILITY AND CRIMINAL PROSECUTION FOR PERJURY OR UNLAWFUL MACHINATIONS UNDER THE REVISED PENAL CODE.”

SECTION 5. Section 20 of Republic Act No. 10175 is hereby amended to read as follows:

“SECTION 20. *Noncompliance.* - Failure to comply with the provisions of Chapter IV hereof, specifically the lawful orders from law enforcement authorities **OR VALID COURT ORDERS ISSUED PURSUANT TO SECTION 19**, shall be punished as a violation of Presidential Decree No. 1829 with imprisonment of *prision correccional* in its maximum period or a fine of One hundred thousand pesos (Php100,000.00), or both, for each and every noncompliance **WITHOUT PREJUDICE TO ADMINISTRATIVE SANCTIONS IMPOSED BY THE BANGKO SENTRAL NG PILIPINAS (BSP) OR COMPETENT REGULATORY AGENCIES UNDER EXISTING LAWS.”**

SECTION 6. *Regulatory Authority of the Bangko Sentral ng Pilipinas.* — Nothing in this Act shall be construed to diminish, alter, or impair the regulatory authority of the Bangko Sentral ng Pilipinas (BSP) to regulate payment systems, establish payment standards including QR Ph, and enforce financial consumer protection measures under Republic Act No. 11127 (National Payment Systems Act) and Republic Act No. 11765 (Financial Products and Services Consumer Protection Act).

SECTION 7. *Appropriations.* — The amount necessary for the initial implementation of this Act shall be charged against the current year's appropriations of the Department of Information and Communications Technology (DICT), the Cybercrime Investigation and Coordinating Center (CICC), the Department of Justice (DOJ), and other participating agencies. Thereafter, such sums as may be necessary for its continued implementation shall be included in the annual General Appropriations Act (GAA).

SECTION 8. *Implementing Rules and Regulations.* — Within ninety (90) days from the effectivity of this Act, the DICT, CICC, and DOJ, in full consultation with the BSP, DTI, PNP-ACG, NBI, National Privacy Commission (NPC), and representatives from digital platform operators and financial service providers, shall promulgate the Implementing Rules and Regulations (IRR) for the effective implementation of this Act.

SECTION 9. *Separability Clause.* — If any provision or part of this Act is held unconstitutional or invalid, the remaining provisions not affected thereby shall continue to be in full force and effect.

SECTION 10. *Repealing Clause.* — All laws, decrees, executive orders, rules and regulations, or parts thereof inconsistent with the provisions of this Act are hereby repealed, amended, or modified accordingly.

SECTION 11. *Effectivity.* — This Act shall take effect fifteen (15) days after its publication in the Official Gazette or in a newspaper of general circulation.

Approved,