



GSIS

gfa
ginhawa
for all!



BAGONG PILIPINAS

“Understanding Members’ Benefits: GSIS Updates.”

GSIS GINHAWA: Driving Innovation, Leading Tomorrow, NOW!



**Presenter: Vilma L Fuentes
GSIS Vice President**

**October 9, 2025 (Thursday),
from 10:00 am to 12:00 pm**

SMX Convention Center, Davao City..

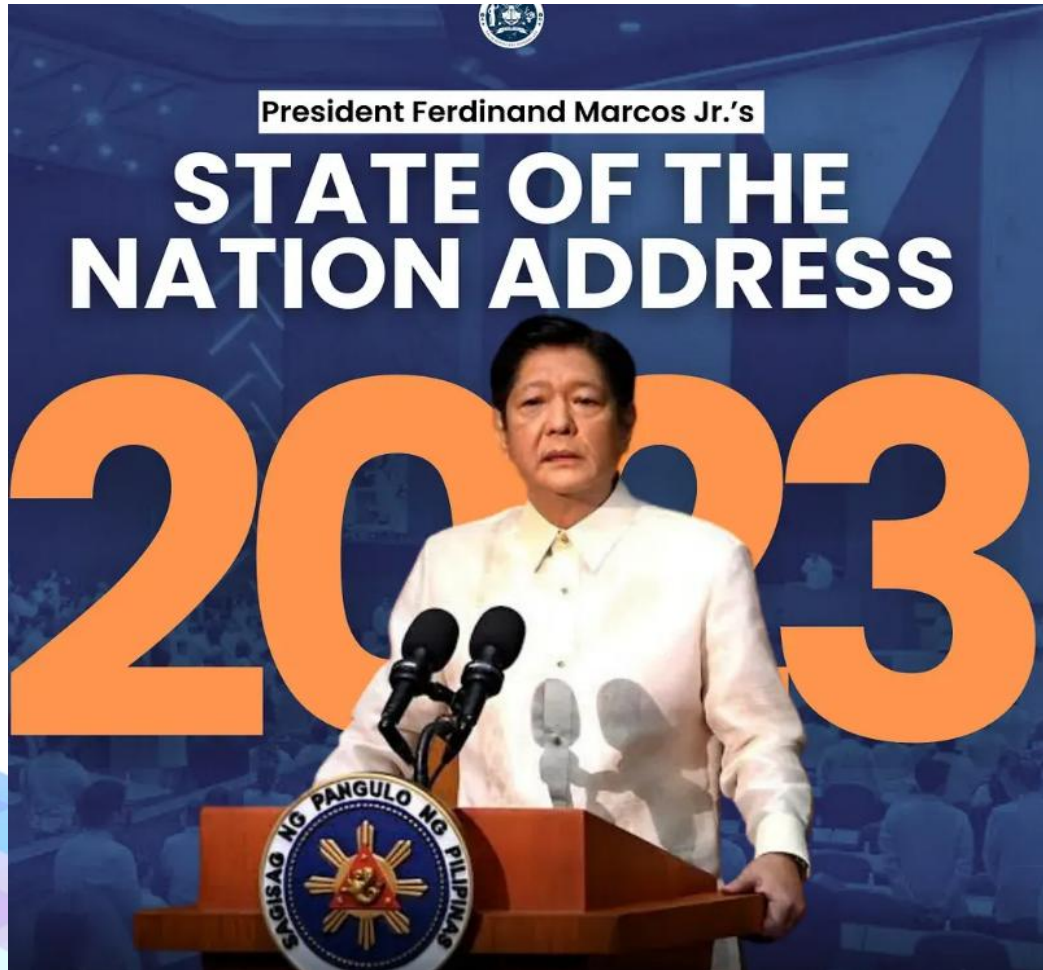


GSIS Vision



By 2028, GSIS will be a world-class pension and insurance institution run by esteemed professionals, using **digital platforms** to provide excellent customer experience while contributing to nation-building.

PBBM 2023 SONA calls for gov't to fully embrace digitalization



“Digitalization is the call of today; not the call of the future – but of the present. It is here. It is needed, and it is needed today.”

PGM Jose Arnulfo "Wick" Veloso wants the agency to go all digital for its transactions



New GSIS chief Jose 'Wick' Veloso pushes for digitalization in his term



GSIS president and general manager Jose Arnulfo "Wick" Veloso / Honey Cotejo

On September 15, 2022, the NEWLY appointed Government Service Insurance System (GSIS) president and general manager Jose Arnulfo "Wick" Veloso wants the agency to go all digital for its transactions, and he also supports the government's infrastructure-building efforts.

Veloso told reporters on Wednesday, Sept. 14, 2022 that he wants pensioners and beneficiaries to have a total customer service experience; he wants also the GSIS to help in the development of the country during his term.

GSIS Touch (app)



Members can view their GSIS membership details, **GSIS Digital ID, ENROLL Online, APPLY FOR A LOAN** 24/7 thru facial authentication, **PAY their ACTIVE LOANS**, keep track of premium remittances and loan payments, know the details of the life insurance policy, and **GENERATE A TENTATIVE COMPUTATION FOR LIFE and RETIREMENT** anytime, anywhere.

Additional features include the **APIR** module thru facial authentication for our pensioners, Citizen's Charter, latest news releases, and list of all GSIS branches nationwide.

TOUCH USERS (REGISTERED)



1.948 M

As of September 20, 2025



GSIS Touch Transactions:

2024 Deployments:

May 30, 2024: Online Enrolment and Digital ID

June 28, 2024: Annual Pensioners Information Revalidation (APIR)

July 26, 2024: Facial Authentication Loan for Pensioners

2025 Deployment:

February 28, 2025: Facial Authentication Loan for Active Members

June 27, 2025: Online Members' Request

August 15, 2025: Commencement of Pension

GSIS Digital ID



The GSIS Digital ID is a digital identity created by GSIS to replace the UMID and Ecard, allowing our members and pensioners to carry their Digital ID in their smartphone, tablet, or other device.

It intends to simplify access to digital services via the GSIS Touch, as well as make customer service more convenient, dependable, and accessible to stakeholders.

GSIS Digital ID



1,849,774
users **with** Digital ID



Ginhawa Onboarding: Empowering Members Through Digital Enrollment

SIMPLE FOUR-STEP PROCESS



1

Confirm GSIS Records

Online Enrollment

Verification Select Bank Capture ID Capture Selfie

Please check the following information

First name
E NT

Middle name
S

Last name
S

Suffix

Birthdate

Address

Mobile Number

☒ I confirm that the information above is correct

Information is not updated

Continue

2

Choose preferred bank

Online Enrollment

Verification Select Bank Capture ID Capture Selfie

EVER VINCENT DALANON SORIQUEZ

Choose your preferred servicing bank

Landbank of the Philippines ☒

Unionbank ☐

Landbank of the Philippines currently only allows pickup of ATM cards at any of their branches.

Where is your preferred ATM card pickup location?

Area *
NCR

Region *
Select a Region

3

Scan valid ID

Capture front side of PhilSys

Make sure your document is without any glare and is fully inside

Scan QR code

Maintain a distance of 6-7 centimeters, for scanning to work well

Proceed to Scan QR

4

Take a selfie

Online Enrollment

Verification Select Bank Capture ID Capture Selfie

Stay still and Capture now

You have successfully captured your new GSIS Digital ID!

Back to Home

GSIS Online Enrollment:



Redefining Accessibility and Efficiency in Social Protection Services

- **77% faster:** Enrollment time cut from 10 minutes to just **2 minutes, 18 seconds**.
- **93% adoption:** By Aug 2025, majority of enrollments completed online
- **Flexible access:** 41% of enrollments done **outside office hours** via GSIS Touch
- **24/7 availability:** Anytime, anywhere, even on weekends and holidays
- **Inclusive & empowering:** Enables members to transact on their own terms
- **Efficient & sustainable:** Streamlined, paperless process aligned with GSIS digital transformation

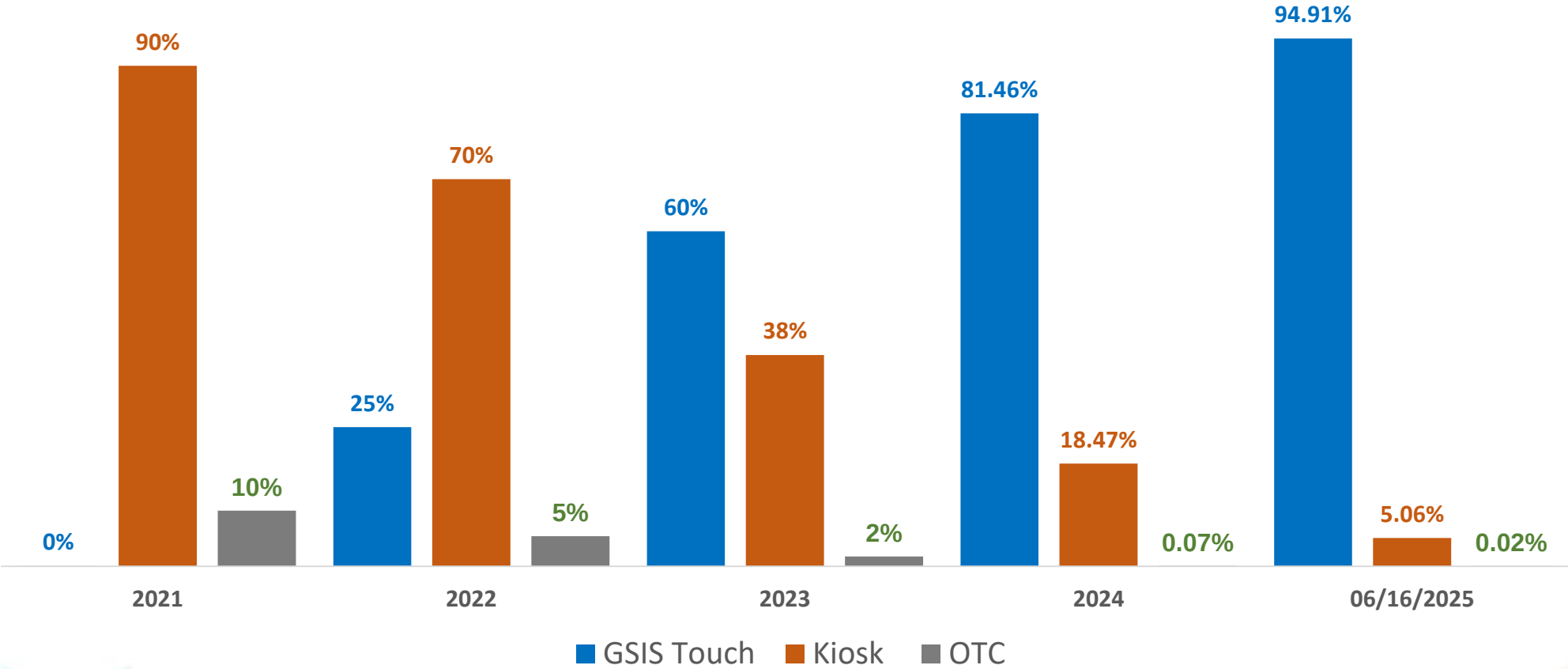




GINHAWA LOAN BUNDLES



5-Year Loan Availment (2021 to June 16, 2025)



Year	GSIS Touch	Kiosk	OTC	Total Loans Availment
2021	95	947,499	105,159	1,052,753
2022	333,134	927,753	72,124	1,333,011
2023	895,379	564,579	26,271	1,486,229
2024	1,424,116	322,887	1,277	1,748,280
06/16/2025	711,313	37,940	174	749,427

GINHAWA FLEX



MULTIPURPOSE LOAN *FLEX*

Pay your loans. Start anew.

- 6% Interest Rate*
- Up to 15 years to pay
- 1 month eligibility requirement
- Flexible Payment Terms

Borrow up to 5 Million**

Apply now via GSIS Touch!

GSIS Touch for Android

GSIS Touch for iOS

Sa lahat ng pangangailangan, flexible tayo dyan!

*For at least 3 years paid premium contribution
**Terms and Conditions apply.

Loanable Amount:

14 times of Basic Monthly Salary (BMS), but shall not exceed Php 5,000,000.00.

Loan Term:

Up to 15 years. The member-borrower shall be given the option to choose a shorter term in increments of one (1) year or 12 months

Interest Rate:

6% to 7% p.a. computed in advance

Loan Availment (Sept. 11, 2023 – Sept. 25, 2025):

Php 461.02 Billion

GINHAWA Lite



Loanable Amount:

Minimum of Php5,000 and maximum of Php50,000

Loan Term:

6, 12, 18 and 24 months to pay

Interest Rate:

6% to 7% p.a. computed in advance

Mode of Application:

Available in GSIS Touch only.

Loan Availment (Oct. 25, 2024 – Sept. 25, 2025):

Php 16.94 Billion

GINHAWA MAX LOAN BUYOUT



**Ngayong 2025,
MAX may ginhawa
na sa MPL dahil may
loan buy-out feature na!**

**GSIS Multipurpose
Loan Buy Out**

**MPL
MAX**

Loanable Amount:

19 times of Basic Monthly Salary (BMS), but shall not exceed Php 5,000,000.00.

Loan Term:

PPP		
At least 1 month but less than 20 mos.		3
At least 20 mos. but less than 10 years		6
At least 10 years		10

The loan term shall not extend beyond the member's compulsory retirement age of 65

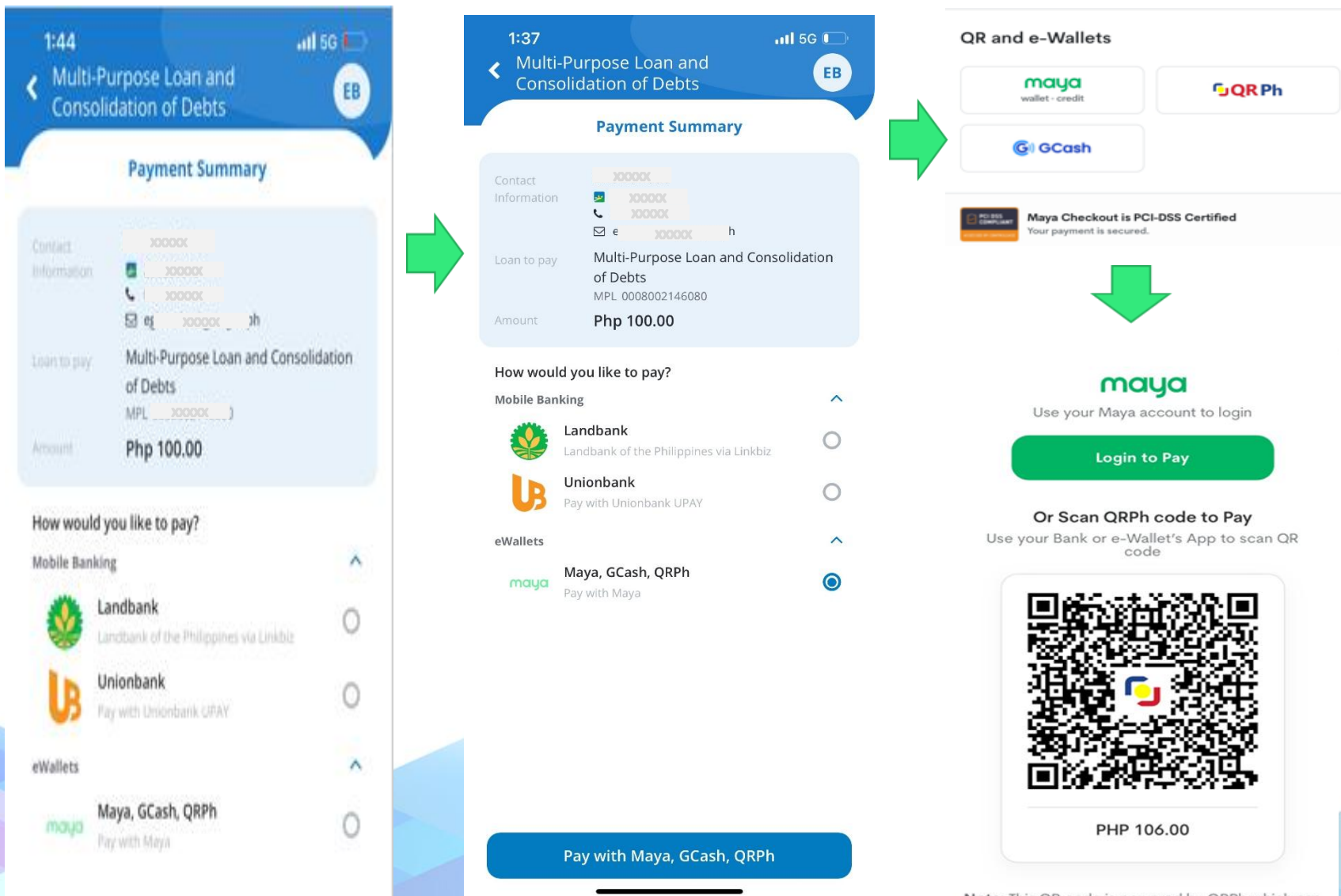
Interest Rate:

6% to 7% p.a. computed in advance

Service Fee:

None

GSIS Touch (Loan Payments)



Note: This QR code is powered by QRPh which can also be scanned by partner Banks and e-Wallets.

GSIS Touch (Loan Payments)



Multi-Purpose Loan and Consolidation of Debts

Payment Details
Computed Arrearages as of 3/16/2024

How much to pay?

☐ Pay total arrears

☒ Let me specify the amount to pay

Amount to pay

Php **2,000.00**

☒ I am paying this amount on top of my regular payment through payroll deduction, or as direct payment to GSIS due to:

(a) non-deduction of monthly amortization by my agency-employer,
(b) already separated from government service or
(c) other reasons.

I understand that the payment/s made through this facility is subject to GSIS guidelines on acceptance of external payments.

Continue to Payment Summary

QR and e-Wallets

Maya wallet - credit

Maya Checkout is PCI-DSS Certified
Your payment is secured.

GCash

GSIS

PAY WITH

GCash **PHP 3,220.97** ☒
Pay now Available Balance

YOU ARE ABOUT TO PAY

Amount **PHP 2,006.00**

Discount > No available voucher

Total PHP 2,006.00

Please review to ensure that the details are correct before you proceed.

PAY PHP 2,006.00

Multipurpose Loan

Thank you for your payment

Amount: **2,000.00**

Loan Contract No.: **0008001905367**

Reference No. **MPL03162024000156708**
March 16, 2024 1:40 PM

SUCCESS! Your payment will be reflected in your GSIS loan account within three (3) working days upon receipt of payment from our external payment service provider.

Back to Home

Payment Successful

PHP 2,006.00

TRANSACTION DETAILS

Transaction ID **MPL03162024000156708**

Payment Date **16 Mar 2024**

Payment Method **GCash Account**

PAYMENT DETAILS

Total Amount Paid **PHP 2,006.00**

Maya

1:40 PM

View your payment of PHP 2,006.00 to GSIS with reference # **MPL03162024000156708** using GCash Account by clicking the link - <http://pymy.co/aVBWQ3BR>

Tap to load preview

More payment options for borrowers



G-HOP

Sa ilang pindot lang,
bayad na ang utang!

**GSIS Housing
Loan Payment.**

Mabilis.
Ligtas.
Sigurado.

**Secured online and
OTC payment options
from our trusted and
reliable partners.**

Payment Partners
QR Code
Ginhawa Payment Facilities

Over-the-Counter

   Your money
Anytime, Anywhere

Online

     **UnionBank**

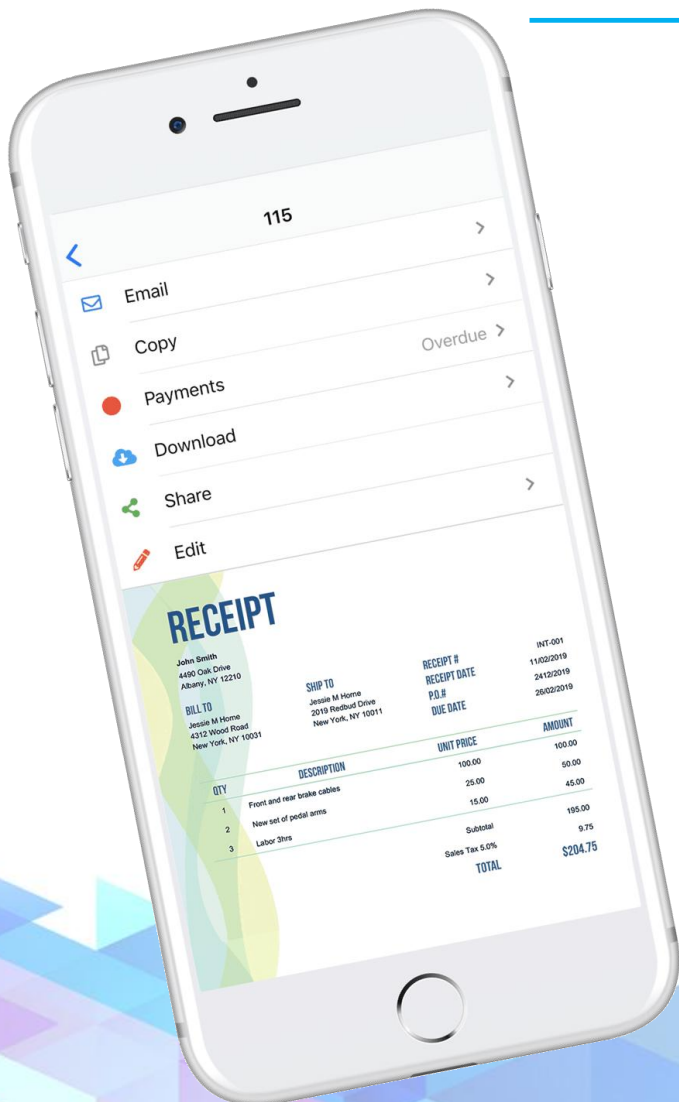
Digital Disbursement



Disbursement for Non-Members / One-Time payment

- ☐ Funeral Benefit disbursement starts **January 2025**
- ☐ Other Social Insurance scheduled for implementation this year

Electronic Collection Receipt

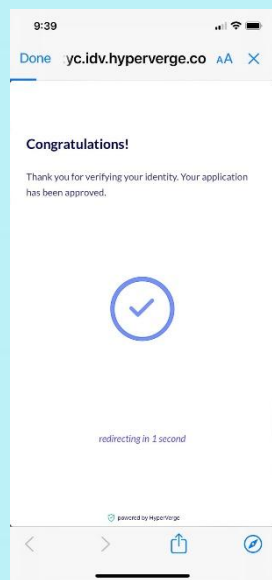


Online Payment

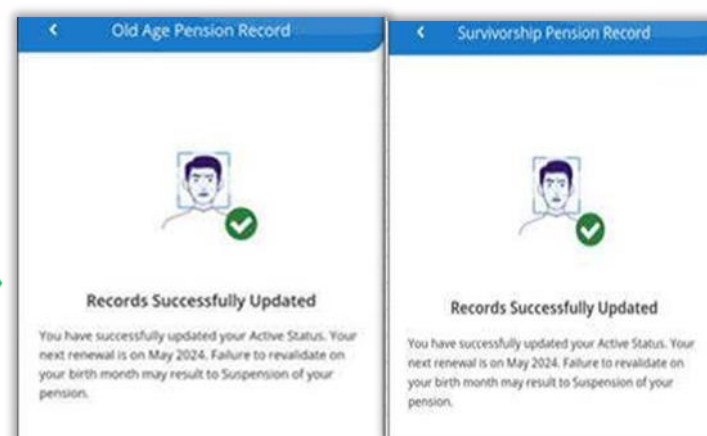
Payment Through Bank (PTB) / Oncoll

- ☐ ECR (PDF) is sent to the member's registered email address
- ☐ ECR implementation for Social Insurance collections began in **January 2025**
- ☐ Insurance Group and Miscellaneous collections (VAT-applicable) set for implementation this year, together with e-Invoice

Modernizing Pensioner Services: Embracing Digital APIR Compliance



APIR



GSIS Touch Online and Facial Authentication-based Annual Pensioners Information Revalidation (APIR)

Delivering Secure, Convenient, and Inclusive Pensioner Services Anytime, Anywhere



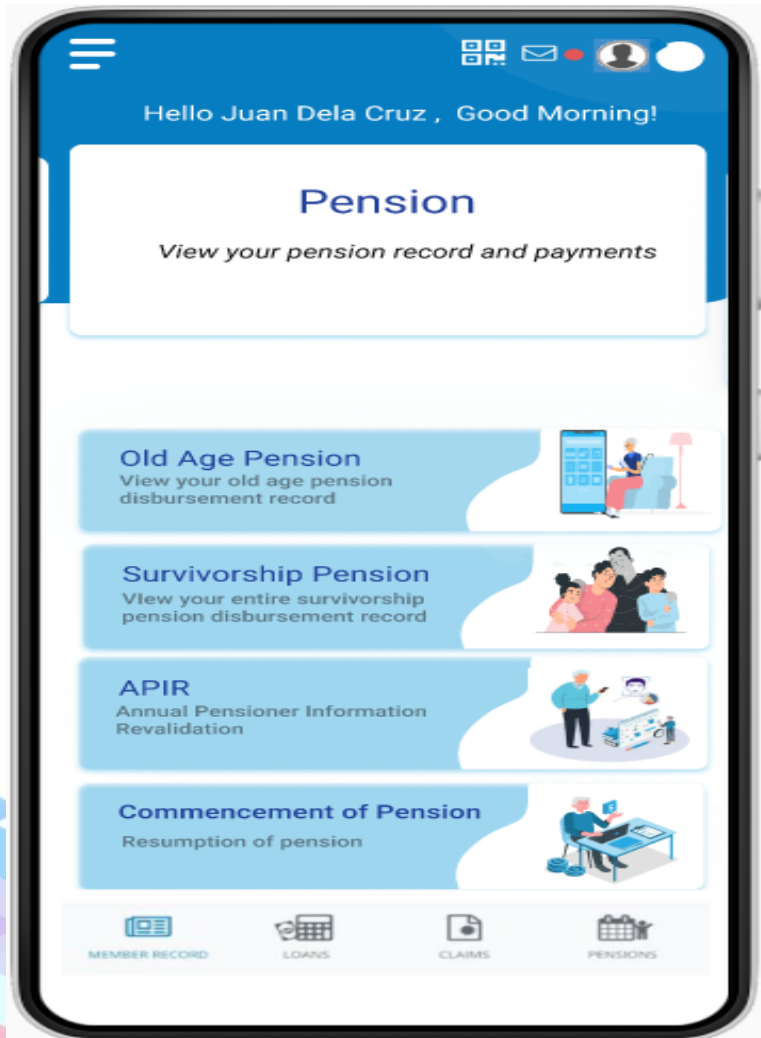
- **Secure & AI-driven:** Facial recognition ensures accurate pensioner verification
- **Convenient:** Eliminates physical visits, easing travel burden for seniors
- **Member-centric:** Tailored for pensioners' needs, boosting satisfaction and compliance
- **Widely adopted:** Aug 2024–Jul 2025 utilization rates show strong acceptance across age groups:
 - ≤65 yrs: **80%**
 - 65–70 yrs: **80.5%**
 - 70–80 yrs: **82.5%**
 - 80–90 yrs: **85.5%**
 - 90+ yrs: **80%**





DIGITAL GINHAWA

DIGITAL GINHAWA: Simplifying Pension Commencement Through GSIS Touch



Features:

Geared for convenience - Request creation of pension record using the GSIS Touch; no need to go to GSIS office, if eligible (with bank account, no outstanding loan balance)

Secure facility - Facial Authentication will be used to verify the pensioner's identity

Immediate processing – the pension record will be created 1 to 2 days after request

Start na agad ang pension! – you will start receiving your pension every 8th of the month once the pension record is created

GSIS Touch-based Application for Commencement of Pension

Ensuring Fast, Secure, and Convenient Start of Pension Benefits



The Philippines' first **fully digital pension application system**, redefining how retirees access their benefits.

- **Secure, fast, and paperless** end-to-end submission.
- **Convenient and inclusive**—no branch visits, eliminating barriers for elderly and geographically isolated pensioners.
- **Empowering retirees** to initiate their pension remotely, independently, and with confidence.
- **Enhanced responsiveness** through real-time eligibility feedback, facial authentication, and instant confirmation.
- **Transparent and trustworthy** process with in-app notifications and guided steps.
- **Efficient and sustainable** by automating validation and reducing manual intervention.

The promotional graphic features a red header with the logos of GSIS, gfa ginhawa for all!, and BAGONG PILIPINAS. Below the header, the text "READY KA NA BANG MAG-PENSION?" is displayed in large, bold, white letters. The main body of the graphic is white and contains the following text: "Simulan na ang iyong Pension Commencement Application gamit ang GSIS Touch!" followed by two bullet points: "Available 30 DAYS bago ang START NG PENSION" and "Para sa lahat ng magsisimula nang tumanggap ng buwanang pension". A red box contains the text "Buksan ang GSIS Touch app at sundin ang simpleng steps." Below this, it says "Relax sa GSIS Touch!". At the bottom, there are three hashtags: #GSIS, #GinhawaForAll, and #GSISTouch, along with #PensionCommencement. On the right side, there is a smartphone displaying the GSIS Touch app interface, which includes a "Log In" button, a "Sign Up" button, and a section for "Other GSIS Touch Services" with icons for "APP", "CTAP", "Branches", and "News". The bottom right corner of the graphic features the "gfa GRAND" logo.

READY KA NA BANG MAG-PENSION?

Simulan na ang iyong Pension Commencement Application gamit ang GSIS Touch!

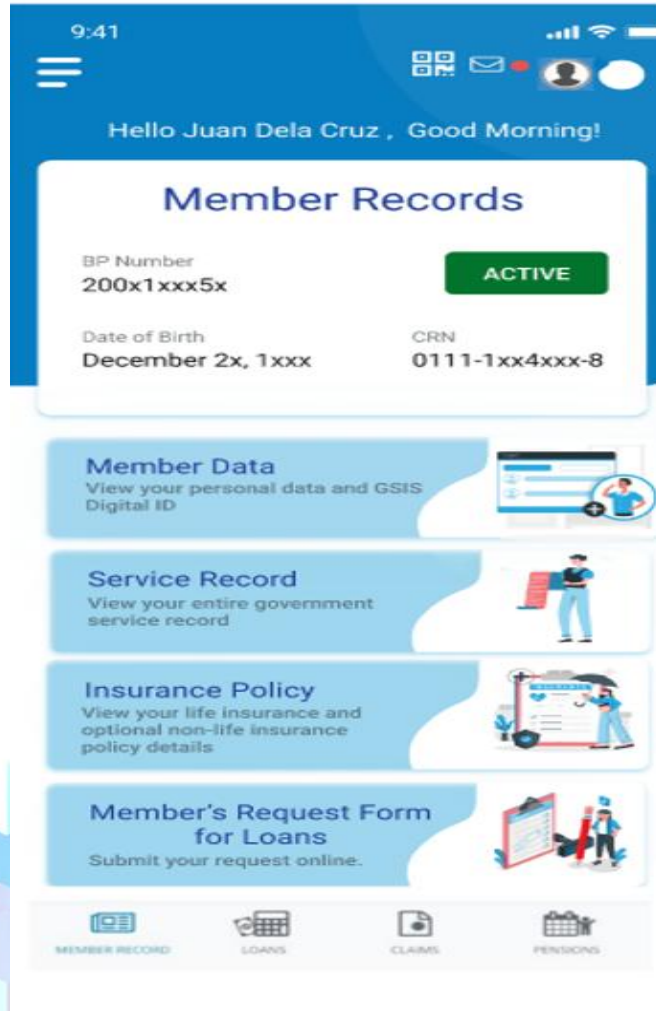
- Available **30 DAYS** bago ang **START NG PENSION**
- Para sa lahat ng magsisimula nang tumanggap ng buwanang pension

Buksan ang GSIS Touch app at sundin ang simpleng steps.

Relax sa GSIS Touch!

#GSIS #GinhawaForAll #GSISTouch
#PensionCommencement

DIGITAL GINHAWA: The Digital Members' Request Form For Loans



- Reconciliation
- Statement of Loan Accounts (SOLA)
- Certificate of Full Payment
- GSIS Clearance
- Refund of Excess Loan Payments

DIGITAL GINHAWA: The Digital Members' Request Form For Loans

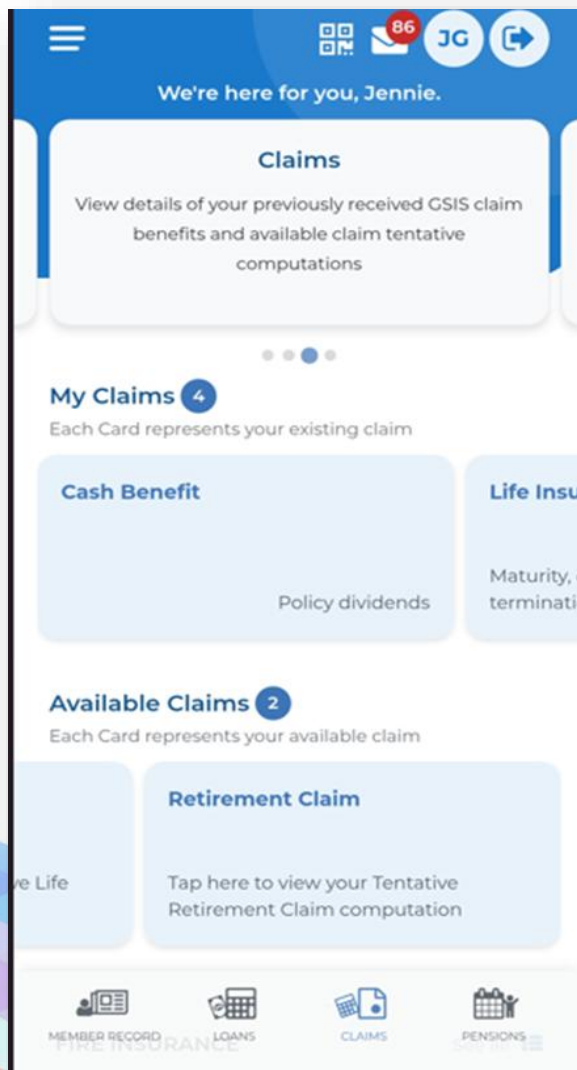


- **Anytime, anywhere access:** Members can request loan-related documents and certifications seamlessly via the GSIS Touch app.
- **High adoption and efficiency:** Over **28,000 digital requests** processed in just 3 months, with an **84% resolution rate**.
- **Seamless experience:** No queues, no paperwork, no travel—transactions are completed from the comfort of home.
- **Smart and secure technology:** Built-in validations prevent errors, guide members step by step, and ensure accuracy.
- **Operational efficiency:** Automated processes and a back-office interface enable quick reviews, faster turnaround, and reduced workload.
- **Inclusive and member-focused:** Designed to remove barriers, empower self-service, and align with the GSIS mission of **“Ginhawa for All.”**

The image displays four sequential screenshots of the GSIS Touch app interface, illustrating the digital loan request process:

- Screen 1 (Member Record):** Shows the 'Member Record' section with fields for BP Number, Date of Birth, and GSIS ID. It also includes links for 'Member Data and GSIS ID', 'Service Record', 'Insurance Policy', and 'Member's Request Form for Loans'.
- Screen 2 (Member's Request Form for Loans):** Displays the 'Member's Request Form for Loans' with a progress bar (Start, Verify Info, Request, Submit). It includes fields for GSIS Business Partner (BP) Number, Agency Name, Agency Address, Mailing Address, Mobile Number, and Email Address. A 'Continue' button is visible at the bottom.
- Screen 3 (My Requests):** Shows the 'My Requests' section with a 'New Request' button. It lists various loan types: Reconciliation, Consolidated Loan, Statement of Loan Accounts (SOLA), Consolidated Loan, Certificate of Full Payment (CFP), Ecard Cash Advance, Emergency Loan, Members Cash Advance, Regular Policy Loan, Summer One time Salary Loan, and GSIS Clearance. Each request has a status indicator (e.g., 'CLOSED', 'IN PROCESS').
- Screen 4 (Certificate of Full Payment):** Displays the 'Certificate of Full Payment (CFP)' section, showing details for an 'Emergency Loan' with a 'Reference No.' and a 'Submitted' date.

DIGITAL GINHAWA: Streamlining Claims Filing Through Online Application



Features:

Go paperless – The claims application may be submitted anytime and anywhere through GSIS Touch mobile app. There is no need to visit the GSIS office.

Secure identity verification - Facial Authentication will be used to ensure safe and accurate claims processing.

Instant submission – Claims are transmitted to GSIS in real-time after successful authentication and completion of required information.

Speedy action- An acknowledgement will be sent via SMS, email, and GSIS TOUCH once the claim is received. Notifications will be provided upon approval of the claim. Real-time updates will be sent regarding the status: In-Process, For Approval, For Posting, or E-credited. A notice will be issued once the benefit is credited- within three banking days.

Mas pinadali na ang pag-file ng claims- gamit ang GSIS Touch, ligtas , mabilis , at walang hassle!

OpenGov Asia reports that the Government Service Insurance System (GSIS) is focusing on digital transformation, launching digital business centers and the GSIS Touch app to enhance service delivery and member convenience, including features like digital IDs and online enrollment.

<https://opengovasia.com/2025/02/14/gsis-touch-app-revolutionising-financial-services-in-the-philippines/>





Thank you.