

Bills Pay for Merchants (FAQs)

1. How do I confirm if the bill I paid was posted?

Posting of bills payment varies per biller. To ensure continuous service with your provider, we recommend paying your bills at least 3 to 5 days before your due date.

2. How can I pay my bills through Maya Business Manager?

Skip the lines at payment centers and pay your bills through your Maya Business Manager account.

1. On your Maya Business Manager, click on 'Bills Payment'
2. Choose the category and biller you wish to pay
3. Enter the required details and amount to pay
4. Confirm your transaction details
5. Check receipt to see the proof of your transaction

3. Can I do partial or overpayments for my bills?

We recommend paying your bills in full as some billers do not allow partial payments.

4. Can I pay my bills in advance?

Yes, you may pay at least 3 to 5 days in advance for your bills. However, some billers do not accept advance payments. We recommend that you contact your service provider to double-check if they allow payments in advance.

5. Is there a maximum amount that I can pay per transfer? In a day? Month?

Our biller partners may have limits based on the type of bill you're paying. Don't worry, we'll notify you of any limits before you complete your transaction.

6. Can I pay my bills OTC bank deposit or in any Maya Center outlet?

You may only pay your bills using your Maya Business deposit account on your Maya Business Manager.

To learn how to create a Maya Business Deposit account, visit

maya.ph/business/stories/how-to-open-a-business-deposit-or-savings-account

7. Can I pay my bills via wire transfer?

You may only pay your bills using your Maya Business deposit account on your Maya Business Manager.

8. How do I get my proof of payment for accounting purposes?

After each transaction, you'll see a digital receipt with details including date, time, amount, and account number. You can save it or view it later in your Maya Business Deposit transaction history.

9. How can I fund my business deposit account so I can pay my bills?

You can transfer funds via two methods:

PESONet: For a step-by-step guide, visit <https://support.mayabank.ph/s/article/How-do-I-transfer-funds-from-other-banks-to-my-Maya-Business-Deposit-or-Maya-Savings-account-via-PESONet>

InstaPay: For instructions on using InstaPay, visit

<https://support.mayabank.ph/s/article/How-do-I-transfer-funds-from-other-banks-to-my-Maya-Business-Deposit-account-via-Instapay>

10. Can I still pay my bills after the due date?

It depends on the biller. Some billers allow payments after the due date while others don't. You may check with the specific biller to confirm.

11. Can I pay my bills using a different bank account?

You may only pay your bills using your Maya Business deposit account on your Maya Business Manager.

12. Do I get charged additional fees by billers when I pay my bills through Maya?

Depending on the biller, you may be charged a convenience fee. The total amount may vary from biller to biller.

You can see the breakdown of additional fees on the Pay bills screen right before you complete each payment.

13. Are there Maya fees I need to be aware of when using Maya?

Yes, some features and services have corresponding fees, such as when performing transfers to other banks or when paying certain billers. Please visit our Terms and Conditions to see the latest table of fees.

14. I am a company identified as a withholding agent by BIR. Can I submit my creditable withholding tax (CWT) certificates?

Our Bills Pay for Business service is in beta phase and we currently don't accept CWT certificate submissions. We'll give updates once this feature becomes available.

15. What kind of bills can I pay using the Maya app?

You can use the Maya app to pay over 900 billers from various categories, including:

- Credit cards
- Electric and water utilities
- Phone, cable, and internet services
- Banks and government agencies
- Loans and investments
- Schools and real estate
- Healthcare and insurance

To see the full list, log in to your Maya Business Manager and select 'Bills Payment'.

16. Can I pay for bills related to employee contributions?

Our Bills Pay for Business service is in beta, so bills related to employee contributions are not accepted yet. We'll inform you when this feature is ready

17. Can I pay for bills related to my LGU?

You may check our full list of government billers in the Maya Business Manager. If your LGU is not yet in the list, you may request for it by emailing us at business-support@mayabank.ph

18. Can I do a maker-checker-approver flow for paying my bills?

While our Bills Pay for Business service is in beta, only PBM admins can facilitate bills pay transactions. We'll inform you once maker-checker-approver flow becomes available.

19. I want to pay my supplier but I can't find them in the list of billers. What can I do?

If your supplier isn't on our biller list yet, you can pay them directly using the transfer funds option in the Maya Business Deposit tab.

To learn more on how to transfer funds, visit maya.ph/business/deposits/transfer

20. Can I do scheduled payments?

While our Bills Pay for Business service is in beta, scheduled payments is not yet available. We'll inform you when this feature is ready.

21. What do I do if I paid the wrong account? How can I dispute it?

There is no reversal once you've confirmed your payment. Kindly double check your account number to avoid inconvenience.

If you still want to raise a dispute, kindly email to business-support@mayabank.ph for further assistance. Please note that reversal of payments is subject to our biller partners' investigation and decision.

22. What happens if my bills payment fails?

The amount debited for your bills payment will return to your account.

23. Why is my Bills Pay tab grayed out in my portal?

While our Bills Pay for Business service is in beta, only PBM admins can facilitate bills pay transactions.

If you are a PBM admin but the tab is grayed out, this means you have not applied for a Maya Business Deposit account.

24. Why is my bills payment not pushing through?

Possible reasons for unsuccessful bills pay transactions are insufficient balance, incorrect account number format, or a temporary issue with the biller.

If you still want to raise a dispute, kindly email to business-support@mayabank.ph for further assistance.

25. I need extra funds to pay bills. Can I loan?

You may be eligible for Maya Flexi Loan. To know more about your eligibility, you may click the "Loans" tab in your Maya Business Manager.

26. Can I download a report of all my payments?

For a summary of all your payments, you may download your monthly Statement of Account (SOA) through the Maya Business Deposit tab.

You may also view these on the transaction history of your Maya Business Deposit account.