

# GCash

Hi!

In order to serve all kinds of partner businesses with GCash QR, we crafted our onboarding process to suit the characteristics of each type of business, therefore requiring different documents per business type.

Below are the requirements per type of business:

Type Of Business	Description	Requirements
Individual	<ul style="list-style-type: none"> <li>One (1) owner</li> <li>Local city/province presence</li> <li>Cash acceptance only</li> <li>Manual tracking of sales and inventory</li> <li>Is <b>not</b> registered as a business entity</li> <li>Example: Food stalls, jeeps, tricycles, Jolly jeeps, vendors</li> </ul>	<ol style="list-style-type: none"> <li>One (1) Government issued valid ID</li> <li>Scan To Pay Application Form</li> </ol>
Sole Proprietorship	<ul style="list-style-type: none"> <li>One (1) owner</li> <li>Could have own POS system</li> <li>Particular in automated reports/dashboard</li> <li>May/may not accept debit and/or credit cards</li> <li>Local city/province presence</li> <li>Is registered as a business entity</li> <li>Example: Small restaurants, cafes, stores</li> </ul>	<ol style="list-style-type: none"> <li>One (1) government issued valid ID</li> <li>Certificate of Registration issued by DTI</li> <li>Proof of Bank Account (ex: pass book)</li> <li>GCash Application Form</li> <li>Branch Enrollment Form (BEF)</li> <li>Certificate of Registration issued by BIR</li> <li>Mayor's Permit</li> <li>Implementing Agreement</li> <li>KYC Form</li> </ol>
Partnership	<ul style="list-style-type: none"> <li>Two (2) owners</li> <li>With company owned and/or franchise stores</li> <li>Could have own POS system</li> <li>Particular in automated reports/dashboard</li> <li>May/may not accept debit and/or credit cards</li> <li>Is registered as a business entity</li> <li>Example: Small restaurants, cafes, stores</li> </ul>	<ol style="list-style-type: none"> <li>Certificate of Registration issued by SEC</li> <li>Partners Resolution (Notarized Secretary Certificate)</li> <li>Proof of Bank Account (ex. passbook)</li> <li>Articles of Partnership</li> <li>One(1) government issued valid ID of authorized signatories</li> <li>GCash Application Form</li> <li>Branch Enrollment Form (BEF)</li> <li>Certificate of Registration issued by BIR</li> <li>Implementing Agreement</li> </ol>
Corporation	<ul style="list-style-type: none"> <li>More than two (2) owners</li> <li>With company owned and/or franchise stores</li> <li>Has own POS solution and MIS</li> <li>Particular in automated reports/dashboard</li> <li>May/may not accept debit and/or credit cards</li> <li>Is registered as a business entity</li> <li>Example: Big chain restaurants, hotels, stores with multiple branches</li> </ul>	<ol style="list-style-type: none"> <li>Certificate of Registration issued by SEC</li> <li>Partners Resolution (Notarized Secretary Certificate)</li> <li>Latest General Information Sheet(GIS)</li> <li>Proof of Bank Account (ex. passbook)</li> <li>Articles of Partnership</li> <li>One(1) government issued valid ID of authorized signatories</li> <li>GCash Application Form</li> <li>Branch Enrollment Form (BEF)</li> <li>Certificate of Registration issued by BIR</li> <li>Articles of Incorporation and By Laws</li> <li>Implementing Agreement</li> </ol>





## MERCHANT INFORMATION

Choose *business structure* (Individual, Sole Proprietorship, Partnership, or Corporation) and provide applicable *business information* below

- Sole Proprietorship   
  Partnership   
  Corporation

**Corporate/Registered Name** \_\_\_\_\_ **Business Trade Name** \_\_\_\_\_  
**Business Address** Unit No., Bldg Name, Street Name \_\_\_\_\_  
 Barangay / Subdivision / Village \_\_\_\_\_ City / Municipality \_\_\_\_\_  
 Region / Province \_\_\_\_\_ Country \_\_\_\_\_ Zip Code \_\_\_\_\_  
**Business Days / Business Hours** \_\_\_\_\_ **Tax Identification Number (TIN)** \_\_\_\_\_  
**Contact Number** \_\_\_\_\_ **Social Media / Website** \_\_\_\_\_  
(indicate Area Code or Mobile Prefix + Last 7 digits)  
**Business Industry**  Food  Retail  Transportation  Entertainment  Lifestyle/Services  E-commerce  Services/Bills Pay  
(Select **one** business industry)

### Individual

**Mobile Number for GCash Account** \_\_\_\_\_ **Merchant Name** \_\_\_\_\_  
**Business Address** Unit No., Bldg Name, Street Name \_\_\_\_\_  
 Barangay / Subdivision / Village \_\_\_\_\_ City / Municipality \_\_\_\_\_  
 Region / Province \_\_\_\_\_ Country \_\_\_\_\_ Zip Code \_\_\_\_\_  
**Business Industry**  Food  Retail  Transportation  Entertainment  Lifestyle/Services  E-commerce  Services/Bills Pay  
(Select **one** business industry)

## MERCHANT REPRESENTATIVE INFORMATION

*Registered Business Owner or Authorized Representative*

**Full Name** \_\_\_\_\_  
**Date of Birth** \_\_\_\_\_ **Place of Birth** \_\_\_\_\_ **Nationality** \_\_\_\_\_  
**Contact Number** \_\_\_\_\_ **Email Address** \_\_\_\_\_  
(indicate Area Code or Mobile Prefix + Last 7 digits)  
**Tax Identification Number (TIN)** \_\_\_\_\_ **SSS Number** \_\_\_\_\_  
**Current Address** House/Unit No., Bldg Name, Street Name \_\_\_\_\_  
 Barangay / Subdivision / Village \_\_\_\_\_ City / Municipality \_\_\_\_\_  
 Region / Province \_\_\_\_\_ Country \_\_\_\_\_ Zip Code \_\_\_\_\_  
**Permanent Address** House/Unit No., Bldg Name, Street Name \_\_\_\_\_  
 Permanent Address is same as Current Address  
 Barangay / Subdivision / Village \_\_\_\_\_ City / Municipality \_\_\_\_\_  
 Region / Province \_\_\_\_\_ Country \_\_\_\_\_ Zip Code \_\_\_\_\_  
**Nature of Work**  Business Owner  
 Company Representative *(please indicate designation)*  
**Source of Income**  Self Employed  Employed  Others \_\_\_\_\_

*\*For companies with more than one (1) authorized representative, kindly attach additional sheet/s to this form*

## DOCUMENT REQUIREMENTS CHECKLIST

### For Individuals\*

- Merchant Application Form with Conforme
- Government-issued ID

*\*Available standard settlement for individuals is through nominated GCash account only*

### For Sole Proprietorship

- Merchant Application Form with Conforme
- Government-issued ID of Business Owner
- Proof of bank account (photo of passbook, deposit slip, or bank certificate)
- Branch Enrollment Form
- Certificate of Registration issued by BIR
- Certificate of Registration issued by DTI

### For Partnership / Corporation

- Merchant Application Form with Conforme
- Government-issued ID of Authorized Representative
- Proof of bank account (photo of passbook, deposit slip, or bank certificate)
- Branch Enrollment Form
- Memorandum of Agreement
- Certificate of Registration issued by SEC
- Certificate of Registration issued by BIR
- Articles of Partnership / Incorporation
- Partner's Resolution / Notarized Secretary's Certificate of Board Resolution
- Valid ID of Corporate Secretary (w/ Signature)
- Latest General Information Sheet

# GCash

## SCAN TO PAY MERCHANT APPLICATION FORM



### CONFORME / TERMS AND CONDITIONS

#### **CONFORME**

This conforme serves as a deal sheet between G-Xchange, Inc. (GXI) and the MERCHANT for the agreement covering the commercial terms below for a period of 1 year. Once signed, a memorandum of agreement, as applicable, shall be submitted by the partner within thirty (30) days upon wallet activation.

#### **COMMERCIAL TERMS**

**No fee for service.** GXI shall provide the Scan to Pay Service, and issue, install, and/or deploy the GCash Scan to Pay Tools free of charge. In exchange, no fee, cost, or expense shall be charged to GXI for the space used or occupied by the GCash Scan to Pay Tools.

**No fee for GCash payments.** No fee shall be charged to customers for their use of GCash or of the GCash Scan to Pay feature to pay for their purchases at the Scan to Pay Sites.

**Waived Merchant Discount Rate.** The Merchant Discount Rate or MDR is waived for the first year. The applicable MDR shall be reviewed by GXI and the MERCHANT at the end of each year of the Term, and any change in the MDR shall be implemented at the start of the subsequent year of the Term.

#### **PRE-SERVICE**

**Pre-Onboarding Requirements.** Notwithstanding any proposal, term sheet, or application signed by the MERCHANT, GXI reserves the right to cancel, delay, defer, or suspend delivery of the Scan to Pay Service if the necessary pre-onboarding requirements (as communicated to MERCHANT) are not submitted on time or as requested. Pre-onboarding requirements include basic national and local government registrations, basic corporate or legal documentation, and other relevant documents as may be required by GXI.

**Grounds for Non-Delivery of the Scan to Pay Service.** Even if Pre-Onboarding Requirements have been provided to GXI and/or a proposal, term sheet, or an application has been signed by MERCHANT, GXI reserves the right not to proceed with delivering the Scan to Pay Service (or, if already rendered, terminate or suspend the Scan to Pay Service), among others:

- if it is confirmed that the MERCHANT has made a material misrepresentation or has concealed any material information in its Pre-Onboarding Requirements or in the proposal, term sheet, or application form;
- if the Site to be covered is outside of service coverage of Globe Telecom, Inc. ("Globe") or is otherwise unavailable due to causes not attributable to Globe; or
- if MERCHANT is later found to be ineligible for the Scan to Pay Service under GXI's policies (such as when the MERCHANT is blacklisted due to poor credit standing or has a history of fraudulent acts or practices).

#### **SCOPE OF SERVICE**

**GCash Scan to Pay Service.** GXI shall provide the Scan to Pay Service by enabling GCash Scan to Pay at each of the MERCHANT's Scan to Pay Sites, which are stores or branches owned or operated by MERCHANT where the Scan to Pay Service will be installed and/or deployed. Once enabled, the MERCHANT shall be able to accept payments from customers who use the "GCash" mobile app in their smartphones to scan the Quick Response (QR) Code featured at the relevant Scan to Pay Site. To this end, GXI shall provide MERCHANT with the following for each Scan to Pay Site:

- o GCash Scan to Pay tools and promotional merchandise
- o SMS (text) message or e-mail notifications for each completed transaction, as well as capability to verify transaction status via SMS syntax
- o Daily/Weekly/Monthly Transaction Reports, as applicable
- o Virtual GCash Wallet and Daily Bank Settlement for Non-Individual Accounts (within banking days only)
- o One-time basic usage and troubleshooting training
- o Merchant Hotline

GXI may modify the implementation of the Scan to Pay Service at any time, subject to timely notice of changes to MERCHANT.

#### **USE OF THE SERVICE**

**Intended purposes.** MERCHANT shall use the Scan to Pay Service and Scan to Pay Tools only for the intended purposes. The Scan to Pay Service shall at all times be made available to the public.

#### **USER AND DATA PRIVACY**

Information of or relating to users gathered through or on the Scan to Pay Service (including, without limitation, any information considered "personal information" or "sensitive personal information" under the *Data Privacy Act of 2012*) shall be the exclusive property of GXI and will be dealt with in accordance with GXI's privacy and security policies, as well as the relevant law and regulations. Under no circumstance shall GXI volunteer, disclose, or share to MERCHANT any personal information or sensitive personal information pertaining to GCash users, and in no event shall GXI process such personal information or sensitive personal information on behalf of MERCHANT. MERCHANT shall exert its own efforts in obtaining any necessary personal information or sensitive personal information from customers who are GCash users. Above paragraphs notwithstanding, upon MERCHANT's request, GXI may share usage data from the Scan to Pay Service that is aggregated and/or anonymized in such a way that individual users cannot be identified or ascertained, such as: (a) total number of customers who use GCash Scan to Pay, (b) average amount of e-money used for payments, and (c) average volume of GCash payments per month.

### SIGNATURE OF REGISTERED BUSINESS OWNER OR AUTHORIZED REPRESENTATIVE

By the signing of its authorized representative below, the MERCHANT (i) certifies that all the information provided herein are true and correct; (ii) authorizes G-Xchange, Inc. (GXI) to update any and all of its records with GXI using the information, (iii) authorizes GXI to validate all or part of the information related to its wallet from any sources, as GXI may deem necessary, and (iv) agrees to the conforme / terms and conditions of the service indicated.

Full Name \_\_\_\_\_  
Business / Corporate Name \_\_\_\_\_

Signature \_\_\_\_\_  
Date \_\_\_\_\_

### TO BE FILLED UP BY GCASH ACCOUNT MANAGER

I have checked and verified the supporting requirements against the original documents, and found them to be authentic and in accordance with G-Xchange Inc requirements.

Account Manager \_\_\_\_\_ Signature of Account Manager \_\_\_\_\_ Date \_\_\_\_\_



## MERCHANT REPRESENTATIVE INFORMATION Registered Business Owner or Authorized Representative

**Full Name** \_\_\_\_\_

**Date of Birth** \_\_\_\_\_ **Place of Birth** \_\_\_\_\_ **Nationality** \_\_\_\_\_

**Contact Number** \_\_\_\_\_ **Email Address** \_\_\_\_\_  
(indicate Area Code or Mobile Prefix + Last 7 digits)

**Tax Identification Number (TIN)** \_\_\_\_\_ **SSS Number** \_\_\_\_\_

**Current Address** House/Unit No, Bldg Name, Street Name \_\_\_\_\_  
Barangay / Subdivision / Village \_\_\_\_\_ City / Municipality \_\_\_\_\_  
Region / Province \_\_\_\_\_ Country \_\_\_\_\_ Zip Code \_\_\_\_\_

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**Nature of Work**  Business Owner  
 Company Representative *(please indicate designation)*

**Source of Income**  Self Employed  Employed  Others \_\_\_\_\_

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Full Name \_\_\_\_\_ Signature \_\_\_\_\_  
Business / Corporate Name \_\_\_\_\_ Date \_\_\_\_\_

## MERCHANT REPRESENTATIVE INFORMATION Registered Business Owner or Authorized Representative

**Full Name** \_\_\_\_\_

**Date of Birth** \_\_\_\_\_ **Place of Birth** \_\_\_\_\_ **Nationality** \_\_\_\_\_

**Contact Number** \_\_\_\_\_ **Email Address** \_\_\_\_\_  
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**Nature of Work**  Business Owner  
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Full Name \_\_\_\_\_ Signature \_\_\_\_\_  
Business / Corporate Name \_\_\_\_\_ Date \_\_\_\_\_