



General Guidelines

Business Development Department

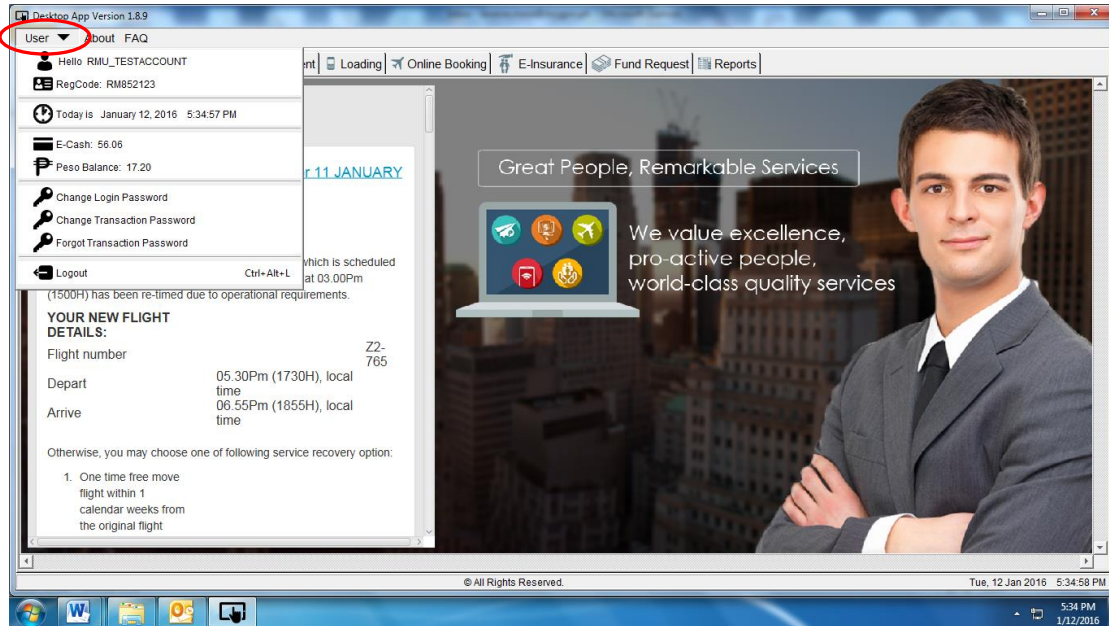
**This manual is solely for the use and reference of GPRS Authorized personnel only.
Unauthorized distribution is strictly prohibited.**

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General Guideline

I. User Details



- RegCode – registered account number / code representing your account in GPRS system
- E-cash – refers to amount to be used to transact for services (remittance, bills payment, ticketing and insurance)
- Peso Balance – refers to available balance to be used for loading service, also known as load wallet
- Log in password – password used to log on to the system
- Transaction password – password to be used to confirm any transaction
- Members – refers to GPRS system user i.e. GPRS Registered Business Center (RBC), GPRS home-based agents UPS dealer, UPS hub, E-cash center, GPRS Corporate Business partner
- Front liner – Authorized representative to access GPRS system in behalf of the owner / corporate business partner

II. Remittance Service (Local and International)

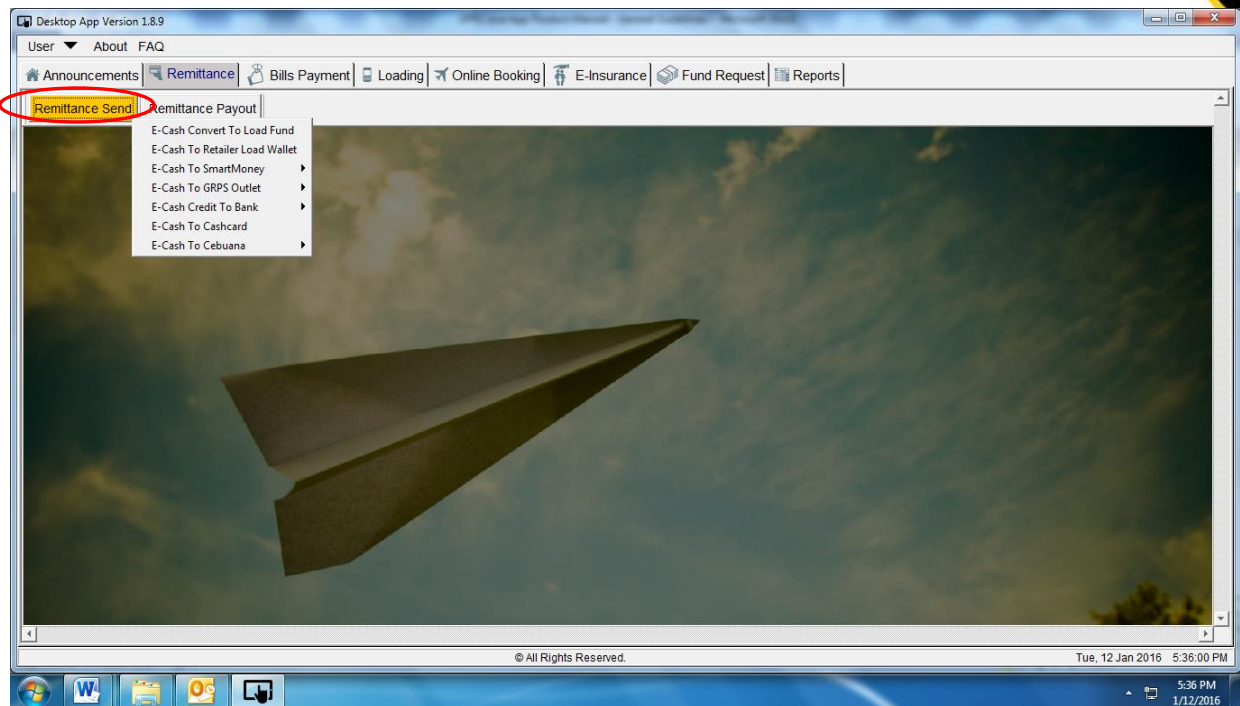
A. Remittance Send

This service allows local and international remitters/clients of GPRS to send money using the GPRS system in the following methods:

1. E-cash Padala/ GPRS to GPRS – Members (GPRS branches, GPRS Corporate Business partners, UPS dealers, UPS Hubs) with corresponding E-wallet in the GPRS system may send money directly to another member by loading their recipient's E-wallet account. The sender may be a non-member who initiated the transaction over-the-counter through any GPRS branches, UPS dealers and UPS hubs.
2. Smart e-Money – Cash or E-cash may be used to send money to any SMARTMoney account where cash may be withdrawn from any ATM or directly used for purchases in merchants accepting SMARTMoney.
3. Credit to bank – Members may send money directly to recipient's bank accounts.
4. Cebuana Lhuillier – members may accept remittances that can be paid out in Cebuana Lhuillier branches.
5. Cash Card – members may accept top up of funds for the UPS Power Card (Cash Card) holders.

Others:

6. E-cash to Retailer load wallet – members can top up/load retailer load wallets and automatically receives 2.5% income from the top up amount.
7. E-cash convert to Load Fund – used by members to top up/load its own load wallet for loading services



B. Remittance Pay out

This service allows members (GPRS branches, GPRS Corporate Business partners, and UPS dealers, UPS Hubs) to pay out money using the GPRS system in sent thru the following methods:

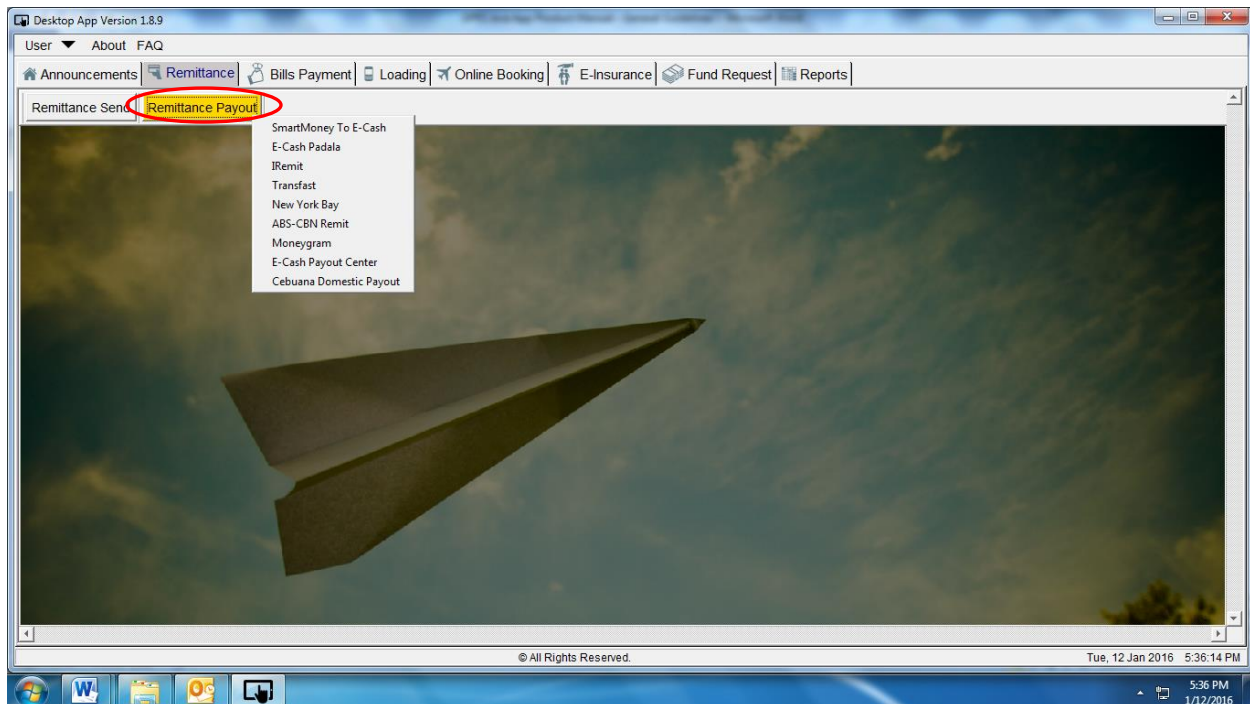
Local:

1. Smart e-Money – By presenting the corresponding reference number, recipients may claim their money sent thru Smart e-Money at any member outlets (GPRS branches, GPRS Corporate Business partners, UPS dealers, UPS Hubs)
2. E-cash Padala/ GPRS to GPRS - Money sent to the recipient can be converted to E-cash which members can use to avail any of the services offered by GPRS. Recipients may also claim cash at any member outlet outlets (GPRS branches, GPRS Corporate Business partners, UPS dealers, UPS Hubs)
3. Cebuana Lhuillier – members may accept pay out transactions sent/transacted thru Cebuana Lhuillier branches.

International:

Member outlets (GPRS branches, GPRS Corporate Business partners, UPS dealers, UPS Hubs) may pay out transaction sent thru the following international partners:

1. I-remit
2. Transfast / Newyork Bay
3. ABS-CBN Remit
4. MoneyGram



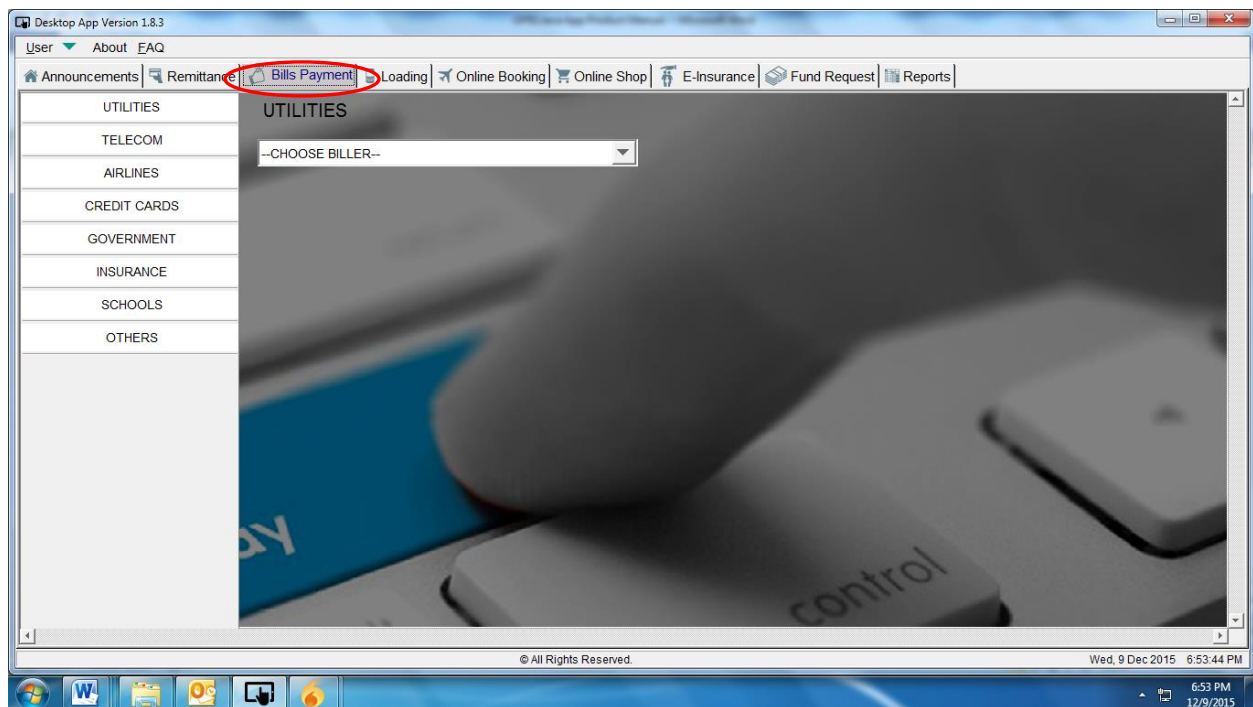
C. Transaction Guidelines

1. Members must perform a thorough KYC (Know your client procedure as required by the BSP-AMLC) & require its sender / beneficiary to fill up transaction slip containing the following important information:
 - ✓ Name
 - ✓ Present Address
 - ✓ Date and place of birth
 - ✓ Nature of work, name of employer, or nature of self-employed or business
 - ✓ Contact details
 - ✓ Specimen signature
 - ✓ Source of funds
 - ✓ Permanent Address
 - ✓ Nationality
 - ✓ Tax Identification Number (TIN), Social Security System (SSS) number, or Government Services Insurance System (GSIS) number
 - ✓ Transaction Details
2. Members must require its sender / beneficiary to present any two (2) acceptable valid IDs :
 - ✓ Passport
 - ✓ School ID (accepted for students; require additional valid ID for other clients)
 - ✓ Driver's License
 - ✓ Professional Regulations Commission (PRC) ID
 - ✓ National Bureau of Investigation (NBI) clearance
 - ✓ Police Clearance
 - ✓ Postal ID (additional valid ID required)
 - ✓ Philippine Health Insurance Corporation (PhilHealth) – Philhealth Insurance Card ng Bayan
 - ✓ Voter's ID
 - ✓ Barangay Certification (additional valid ID required)
 - ✓ Government Services and Insurance System (GSIS) e-Card
 - ✓ Social Security System (SSS) Card / Unified ID
 - ✓ Senior Citizen Card
 - ✓ Firearm License
 - ✓ Overseas Workers Welfare Administration (OWWA) ID
 - ✓ OFW ID
 - ✓ Unified Multi-Purpose ID
 - ✓ Seaman's Book
 - ✓ Alien Certification of Registration/Immigrant Certificate of Registration.

- ✓ Government Office, Government Political Subdivisions/Instrumentalities, and Government-owned and/or Controlled Corporations (GOCCs) issued IDs [e.g., Armed Forces of the Philippines and Home Development Mutual Fund (HDMF) ID]
 - ✓ ID issued from the National Council on Disability Affairs (NCDA)
 - ✓ Department of Social Welfare and Development (DSWD) Certification
 - ✓ Integrated Bar of the Philippines ID
 - ✓ Students who are beneficiaries of remittances/fund transfers who are not yet of voting age may be allowed to present the original and submit a clear copy of one (1) valid photo-bearing school ID duly signed by the principal or head of the school.
3. Members shall assess and scrutinize the Identification cards in order to avoid misrepresentation or falsification of true identity. To establish authenticity of documents presented, COLLECTING BRANCH should take note of the following:
- ✓ ID presented should not be expired
 - ✓ ID without bearer signature is not considered valid
 - ✓ ID without bearer photo is not considered valid
 - ✓ ID presented should be computerized and not in typewritten
 - ✓ Signature in ID should match against signature in document/form
 - ✓ Complete name in ID should match against name written in document/form
 - ✓ Validity of ID is shown
 - ✓ Alteration, tampered with a real identification card or any false identification will not be accepted
4. Member can only accept **Cash** from customers as payment. Front liner shall also collect on top of the transaction amount a **Service Fee/Convenience Fee** that varies depending on the actual amount of money remittance.
5. Members issue Acknowledgement Receipt for every successful transaction to customer – signed both by the customer and authorized representative
6. All validated customer's Remittance Form/Transaction Slips and Acknowledgment receipts should be kept in a secure, locked location. Member should be able to provide a copy to GPRS for audit purposes.

III. Bills Payment

This service allows acceptance of payments for a range of billing partners, through its partnership with GPRS, provide additional payment venues to clients/subscribers of water utilities, power companies, insurance providers, credit cards, telecommunication bills and even cable companies.



A. List of billers

1. Utilities
2. Telecom
3. Airlines
4. Credit Cards
5. Government
6. Insurance
7. Schools
8. Others

B. Transaction Guideline

1. Member should inform the customer of the 3 day posting of transaction. Collections received after the branch clearing Cut-off time of 3:45 PM shall be treated as transactions for the next banking day.
2. Member shall only accept payments from customers or subscribers if a Statement of Account/Billing from specific biller institution is presented provided such payment is in full (no partial), not overdue and without any arrears such as with disconnection notice and/or unpaid previous bill.
3. Member should only accept Cash to the customer as payment. Front liner shall also collect on top of the transaction amount a Convenience Fee from Php 7.00 to Php 9.00 (depending on the biller institution that the system may require).
4. Member shall download, print and provide the customer with the Acknowledgement Receipt. Original copy of the acknowledgement receipt will be issued to the customer as proof of payment.
5. Member may accept and process bills payment beyond due date except for the following:
 - MERALCO
 - EPrime
 - Cebu Pacific

Important: The late payment/penalties that may be incurred will be between the cardholder/subscriber and biller institution except when the cause of paying beyond due date is because of non-processing by the branch. In this case, the branch is liable and shall shoulder/absorb any penalties that may be incurred by the cardholder/subscriber.

6. Member is not allowed to accept bills with disconnection notice. All due must be paid over-the-counter directly to the merchant.
7. Member may process bills with partial payment except for merchants with due date validation:
 - Fortune Care
 - SSS OFW
8. In case of erroneous transactions such as but not limited to non-compliance to minimum standards as required by GPRS-UPS, member



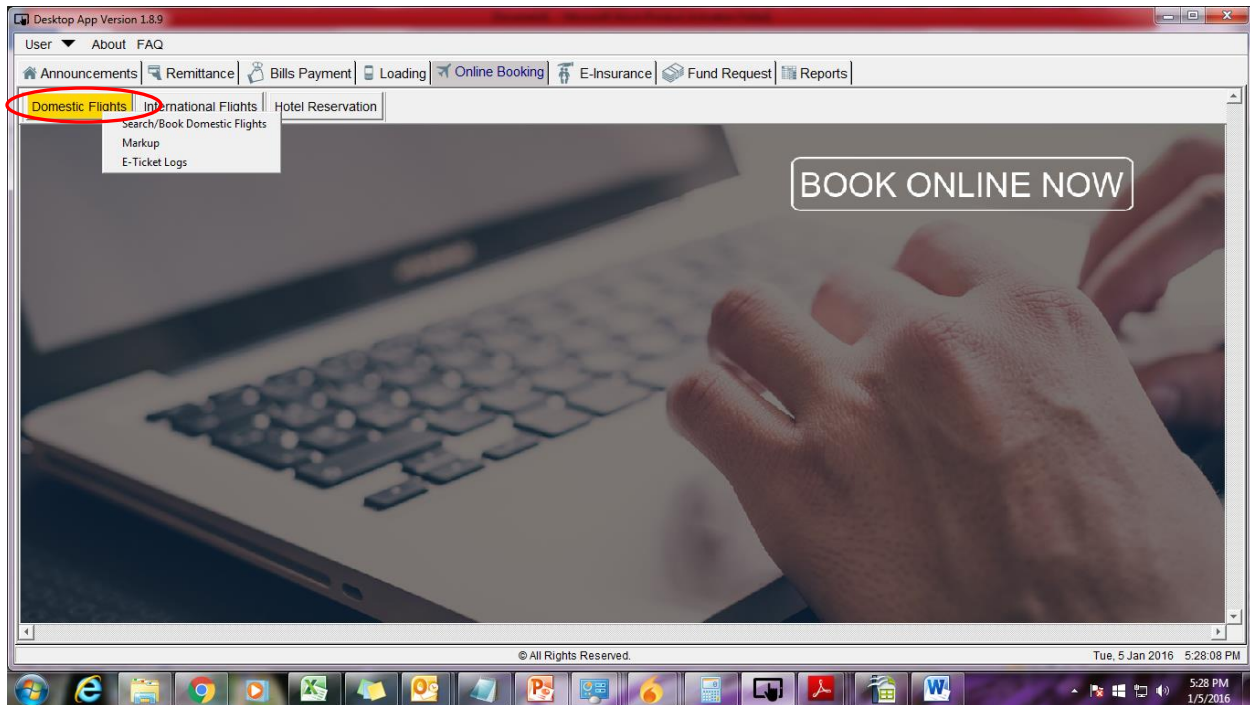
shall shoulder any and all existing **Applicable Charges** from the infractions.

C. Penalty Charges

Human Error in Input of Transaction Details	Penalty
Incorrect Account Number	PHP 150/Transaction
Incorrect Biller Institution	PHP 150/Transaction
Incorrect Amount	PHP 150/Transaction
Double Transaction (Same details)	PHP 1,000/Transaction
Fraudulent Transaction	PHP 5,000/Transaction

IV. Ticketing (Domestic and International)

This service consolidates information from major domestic and international airline and shipping companies, even hotel accommodations, to allow travelers ease in schedule selection, booking, purchasing and securing tickets.



A. Transaction Guidelines

1. Member shall ask the customer to provide the following booking information:

TRAVEL DETAILS

- ✓ Flight type (One way or round trip)
- ✓ Destination
- ✓ Date
- ✓ Booking Class
- ✓ Preferred Airline

PASSENGER DETAILS

- ✓ No. of Passenger/s
 - ✓ Name of passenger/s
 - ✓ Date of birth
 - ✓ Email address
 - ✓ Mobile number
 - ✓ Permanent / Present address
 - ✓ Specimen signature
2. Member should ask the customer to present at least one (1) valid ID over-the-counter.
 3. Member shall assess and scrutinize the Identification card in order to avoid misrepresentation or falsification of true identity.
 4. Member should only accept Cash to the customer as payment for the airfare ticket.
 5. Member shall download, print and provide the customer with the E-ticket. Original copy of the ticket will be issued to the customer as proof of transaction. This shall be presented by the passenger upon actual date of departure.

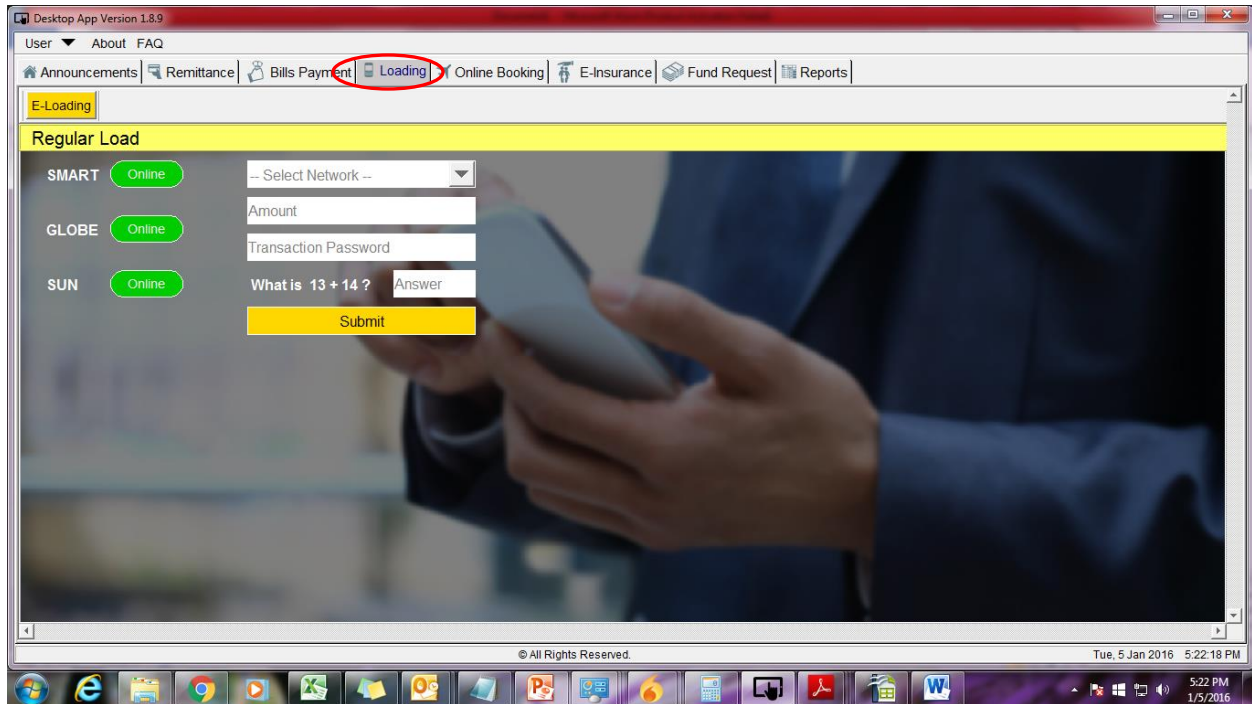
Others:

6. Cancellation/ Rerouting: Not allowed.
7. Rebooking: Allowed but subject to applicable fees and fare difference. Must be done not less than 4hrs before departure. Not rebookable to another promo seat after the sale period.
8. No Show: Fares and all other fees are forfeited or considered flown.
9. Guest must bring a valid photo-ID on the day of travel and present to airport security upon entering the airport terminal and check-in. The name in the photo-ID should match the guest's name printed in the flight itinerary. If guest fails to present a valid photo-ID, he/she may be refused to check-in. For senior citizens and persons with disabilities, OSCA ID and PWD IDs shall also be presented.
10. Check-in counters open at least 2 hours before scheduled flight and closes 45 minutes before flight departure for domestic flights. Failure to check in within the time limit may mean cancellation of slot, and will be given to waitlisted passengers.

11. Boarding gates closes 15 minutes before departure. Guests must be at the gate at least 45 minutes early. Guests not at the boarding gate within the prescribed time will not be allowed to board the aircraft.
12. Guests are responsible in ensuring compliance of legal requirements with the immigration or the customs. Guest should ensure that he/she possesses a valid passport with at least six (6) months validity from the date of the guest departure and the applicable valid visas. Guest must also have a printed copy of return or onward ticket and must be able to satisfactorily prove upon request sufficient means of financial support during the guest's stay in the country of destination.
13. Guests are strongly advised not to check in valuable and fragile items. The airline shall not be responsible for the damage.
14. Check-in bag must not exceed 23kg per piece in accordance with the occupational safety rules to avoid injury to porters. Otherwise, guests will be requested to lessen the contents from the bag weighing more than 23kg and transfer the contents to another check-in or carry-on bag. Any bag exceeding 23kg will not be accepted as check-in baggage.

V. Loading

This service allows real-time top-up of electronic wallets to support online games, Internet providers and major telecommunications in the Philippines and Singapore.



A. Transaction Guidelines

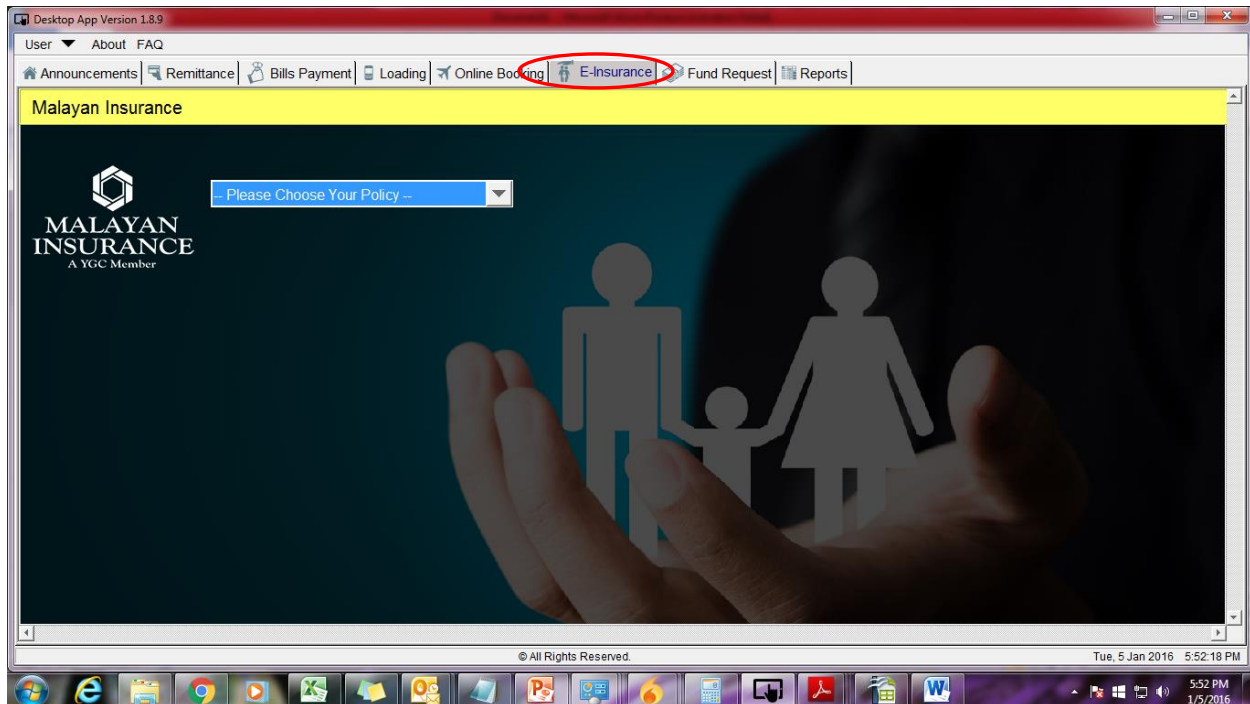
1. Member shall ask the customer to fill out in Transaction Log Sheet with the following details:
 - ✓ 11-digit mobile number
 - ✓ Network
 - ✓ Load plan
2. Member shall most of the time check the loading status indicator on the upper left side of the account to know the current status of each telco.
 - ✓ **Green** - Online
 - ✓ **Red** - Offline
 - ✓ **Gray** - Delay
3. Member should only accept Cash from the customer as payment.



4. To validate the status of the loading transaction, member should always ask the client to check if they have received a SMS notification confirming the receipt of the load.

VI. Insurance (Personal Accident)

Provides micro-insurance to qualified insurers for only P75.00 an Accidental Death Insurance cover for P100,000.00 Disablement and Dismemberment and P10,000 Burial Assistance valid for one (1) year.



A. Transaction Guidelines

1. Schedule of Benefits

Coverage	OPTION 1	OPTION 2	OPTION 3	OPTION 4
Accidental Death, Dismemberment &/or Disablement	PHP 100,000.00	PHP 60,000.00	PHP 40,000.00	PHP 100,000.00
Burial Assistance (Due to Accidental Death)	PHP 10,000.00	PHP 6,000.00	PHP 4,000.00	PHP 10,000.00
Period of Cover	1 year	1 year	1 year	6 months

- For Options 1 – 3: Insurance coverage* is effective for one (1) year upon issuance of E-COC.
- For Option 4: Insurance coverage* is effective for six (6) months upon issuance of E-COC.



Note: The insurance coverage shall be effective 1 day after date of purchase.

2. Definition of Benefits/Coverage

Accidental Death, Permanent Disablement / Dismemberment

Pays the whole principal sum for loss of life in case of supervening death directly and necessarily resulting from one and the same bodily injury for:

- Loss of life within six (6) months from date of accident for short term policy cover.
- Loss of life within twelve (12) months from date of accident for annual policy cover.

Burial Assistance (following accidental death)

Provides financial assistance for burial expenses in the event of death due to accident of insured.

3. Effectivity of Coverage

The insurance coverage shall be effective one (1) day after the date of purchase.

4. Eligibility

Personal Accident Insurance must be offered to customers with ages from 18-64 years old.

Insured's coverage immediately terminates upon expiry of the insurance coverage, or once insured attains the age of 65, should client's age reaches 65 during policy period, coverage will continue until it reaches expiration date.

5. Claims Procedure

Document / Claims Requirement

In the event of a claim, the claimant shall submit the complete claims requirements to any Malayan Insurance Company (MICO) branch nationwide.

MICO claims department shall facilitate and settle all valid claims within seven (7) working days from receipt of the complete and accurate claim documents from the insured.

MICO shall release the claims payment check to the claimant upon presentation of a valid ID & signing of the quit claims form.

General Requirements

- ✓ Claims forms (to be provided by MICO)
- ✓ Original Confirmation of Cover (COC)
- ✓ Duly notarized affidavit, police report or incident report
- ✓ Government issued ID of Assured / Beneficiary

For Accidental Death / Burial Assistance

- ✓ Original or Certified True Copy of Death Certificate with seal and issued by the Local Civil Registrar
- ✓ Original or Certified True Copy of Birth Certificate of the insured
- ✓ Post Mortem Examination
- ✓ Autopsy Report, if any
- ✓ Identification of beneficiary:
- ✓ For spouse: Marriage Contract
- ✓ For parents/children/siblings: Birth Certificate

For Accidental Dismemberment/Permanent Total Disability:

- ✓ Medical Certificate from attending physician
- ✓ Picture, showing the injury

6. Exclusions

The insurance policy shall not cover, and in no claims shall be settled for expense incurred in connection with:

Loss caused directly or indirectly, wholly or partly, or occasioned by:

- ✓ Murder & assault or any attempt threat;
- ✓ Bacterial infections, disease or sickness; pregnancy or miscarriage; congenital anomalies or Acquired Immune Deficiency Syndrome (AIDS);
- ✓ Suicide or any attempt threat (sane or insane), insanity or alcoholism
- ✓ Terrorism, war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, military or usurped power, riot, civil commotion, strikes, military or popular rising, or the use of a weapon or instrument employing atomic fission or radioactive force, whether in time of peace or war;
- ✓ Landslide or cave-in or mines, earthquake, tidal waves, typhoons/floods or volcanic eruption;
- ✓ Any bodily injury which shall result in hernia
- ✓ Ionizing radiations or contamination by radioactivity

Loss while engaging in hunting, mountaineering, winter sports, ice hockey, football, scuba diving, ice or water skiing, yachting, racing of any kind, steeple chasing, polo playing (PA's does not include coverage for injuries resulting from any hazardous/professional sports)

Loss while participating in a brawl, committing a crime, or making an arrest or a raid as an officer of the law;

Loss while under orders for warlike operations or for restoration of public order, while the insured is serving the armed forces of any country or international authority, whether in peace or war

While operating, learning to operate or serving as a crew member of an aircraft or vessel;

Any of the following persons:

- ✓ Persons who are under the age of eighteen (18) years and over sixty-five (65) years of age or mentally incompetent or physically impaired
- ✓ Acrobats, asylum attendants, aviators, boiler men, detectives, divers, explosive makers, firemen, fishermen, national

journalists/news reporters, politicians and other known celebrities/personalities, loggers, miners policemen, sailors, sawmill workers, secret service personnel, woodworking machinists, underground workers and window cleaners, while performing their tasks as such.

Documentary Stamp tax is not refundable in case of cancelation of deletion of coverage.

B. List of Malayan Insurance Branches

<http://malayan.com/aboutmalayan/branchlocations>