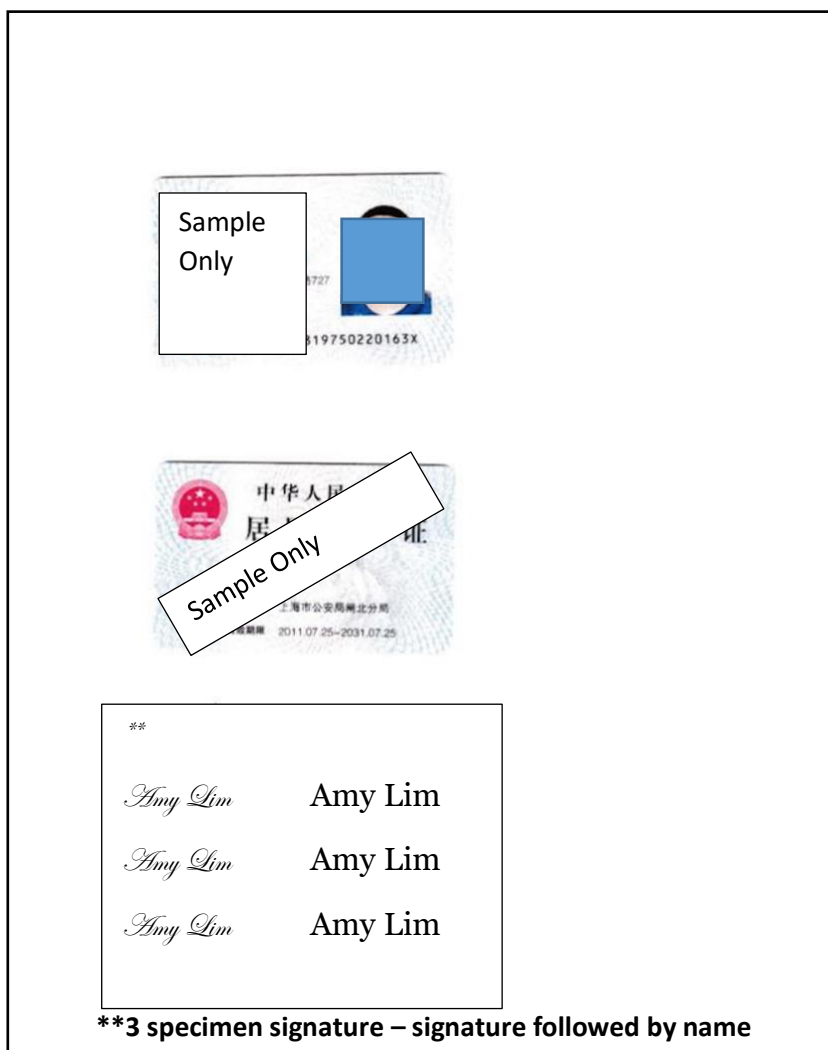


KYC Requirements

All cardholders must submit the following KYC:

1. **Signed application form.** The signature on the application form must MATCH the signature in the ID provided or specimen signature that is provided together with non signature bearing ID.
2. **A copy of valid government issued ID** preferably PASSPORT. Both pages of the PASSPORT must be clearly seen. If you are submitting a non signature bearing ID, kindly provide 3 specimen signature together with the ID. Please see attached below as example.
3. **Proof of address with 6 months validity** such as utility bill or bank reference letter.

Example of non signature bearing ID with 3 specimen signature.



Kindly email all 3 documents to application@emyralsystems.com with the email subject: "Last 4 digits of card number – KYC Registration". For e.g. **"8926 – KYC Registration"**

KYC registration takes approximately 5-7 working days for processing. Once KYC has been approved, a notification email will be sent out.

Card Loading

After KYC has been approved, the card may be loaded. All cards are activated upon the first loading of the card.

In order to prefund your account for loading of cards, please send us a copy of receipt of payment. Our bank account details as follows:

Bank Name: Metropolitan Bank & Trust Company

Branch Name: Metrobank Rada-Rodriguez

Bank Address: Unit-101 G/F La Madison Condominium, 115 Rada St. Legaspi Village, Makati City, Philippines.

SWIFTCode: MBTCPHMM

Account Name : Sapphire Global Transact Inc.

Beneficiary Address: 7 Ipil St., Progressive Village, Tagapo, Santa Rosa City, Laguna.

Account numbers:

USD: 310-2-310-00848-0

EURO: 310-2-310-60015-0

Please email the **payment receipt** to application@emyralsystems.com with the email subject:

“Last 4 digits of card number – Card Loading”. For e.g. “**8926 – Card Loading**”

In your email, please include the following details:

1. **Full Card Number** : 62334911XXXXXXXXX
2. **Currency for Loading**: USD/ Euro
3. **Amount**: (If loading more than 1 card, indicate card number and amount to be loaded per card)

We will load the card according to the net amount received in our bank account after deducting loading fees.

Timeline: Card will be loaded approximately 3-5 working days after payment has been RECEIVED in our bank account (not when payment is sent out). This allows us time to arrange for the funds to be transferred to loading account.

Once card loading has been completed, a notification email will be sent out.

After your card has been loaded, you may register for an online account to view your card balance and transaction. Please refer to ‘Online Account Registration’.