

To: All Departments
Re: Updated Transaction Matrix and Updated Discount Scheme
Date: April 04, 2024

Greetings!

To ensure that all team members uniformly extend the correct discounts to clients, please refer to the table below:

Table 1: Allowed Modes of Payment (Transaction Matrix)

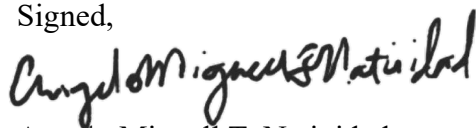
Modes of Payment	Cash	Debit Card	GCash, GGives	Maya	HCPay	Bank Transfer	Credit Card (straight)	Credit Card (Deferred/Installment)
Cash (Direct Purchase)	✓	✓	✓	✓	✓	✓	✓	✓
LAP:								
Downpayment Follow-up payment Final payment	✓	✓	✓	✓	✓	✓	✓	✗
	✓	✓	✓	✓	✓	✓	✓	✗
	✓	✓	✓	✓	✓	✓	✓	✗
MTO:								
Downpayment Follow-up payment Final payment	✓	✓	✓	✓	✓	✓	✓	✓
	✓	✓	✓	✓	✓	✓	✓	✓
	✓	✓	✓	✓	✓	✓	✓	✓

Table 2: Updated Discount Scheme

Transaction Type	New Discount Scheme		
	Cash, Gcash, GGives, Debit Card, HC Pay, Maya, Bank Transfer	Credit Card (Straight)	Credit Card (Deferred or Installment)
Gold, Diamonds, and Consignment Items	30%	20%	20%
LAP	FP within 30 days	20%	Not allowed
	FP between 31 to 60 days	18%	
	FP between 61 to 90 days	16%	
	FP greater than 90 days	0% (no discount)	
Forever Sale Items (Straight Purchase or LAP with FP within 30 days)	Discount depends on Forever Sale list:		Not allowed (but if client insists, we will only give regular CC discount of 20% for deferred or installment)
	35%		
	45%		
	55%		
MTO	0%		
Any promos (OFW, Senior Citizen, etc)	As stated in the memo released by Marketing		Not allowed, unless stated in the Memo from Marketing

This is effective on **April 5, 2024** for all stores. Please be guided accordingly.

Signed,



Angelo Miguell T. Natividad

Finance Director