

eBusiness Permit

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Abstract. An electronic version of issuance of the business permit that allows business owners to directly pay online or via OTC and allows requesters to directly print their business certificates. A QR code allows everyone to validate its authenticity.

1. Introduction

Business permit issuance has to rely on physical appearances with the availability of assigned officers. While the system works well enough for most transactions, it still suffers from the inherent weaknesses wasting everyone's time and energy.

What is needed is an electronic issuance of business permits allowing every business owner / representative to apply for a business permit without the need of sacrificing anyone's time and energy. Implementing frictionless transactions in governments has a huge impact on economic activities.

2. Registration

Respective should fill the following required fields.

- Business Name
- Business Location
- Tax ID No.
- DTI Cert. No.

3. Payment

Payment can be done using the client's preferred method.

Electronic method can be done using:

- Bitcoin over Lightning Network - an open and global monetary network. Instant settlement in PHP is possible using pouch.ph API.
- Dragonpay - w/ tx fee but more payment channels like banks, cards, bitcoin, e-wallets, payment links.
- GCash - popular but transactions are to GCash users only.
- Maya - accept cards & e-wallets.
- PesoPay - banks, cards & e-wallets.

4. Print

Anyone who is authorized to print the document.

5. Verification

Scanning the **QR** code to verify the business establishment should display the authenticity of its business by displaying the following and its compliances.

a. Requisite Documents

- i. DTI Certificate
- ii. Barangay Clearance
- iii. BIR Clearance
- iv. BFP Clearance
- v. Police Clearance
- vi. RHU Clearance

b. Validity

- i. Year-End

References:

EO 170, s. 2022 - <https://www.officialgazette.gov.ph>

BIR eServices - <https://www.bir.gov.ph/index.php/eservices.html>

BSP NOPS - <https://nops.bsp.gov.ph/>

Central Business Portal - <https://business.gov.ph/>

Cooperative Electronic Registration - <https://cs.cda.gov.ph/>

DTI Business Name Registration - <https://bnrs.dti.gov.ph/>

Land Transportation Management System - <https://portal.lto.gov.ph/>

SEC Electronic Payment - <https://espaysec.sec.gov.ph/>