



CUSTOMER DOCUMENTATION AND VERIFICATION PROCEDURES

1. OBJECTIVES

- 1.1. Enumerates the requirements on customer documentation and verification on Cash In, Cash Out transactions
- 1.2. Provide guidelines to Dealers / Agents for compliance with the Anti-Money Laundering Act (AMLA) requirements.
- 1.3. Enumerate the roles and responsibilities of each partner / agent.

2. SCOPE

This process covers the policies that govern the following people at all accredited Dealers / Agents:

- 2.1. Branch Manager / Cashier / Frontliner
- 2.2. Dealer Sales Group / AM / RH / ROH / CH
- 2.3. Business Development

3. DEFINITIONS

G-Cash	Stored cash value in a Globe or Touch Mobile account wallet
G-XCHANGE	G-Cash Company of the mobile-Commerce service
G-Cash wallet	A virtual wallet for Globe and Touch Mobile subscribers, which holds the subscriber's stored cash value. It is protected by a subscriber-assigned MPIN
M-PIN	Subscriber's Mobile M-PIN (Personal Identification No.) which allows him to make G-Cash transactions
P2P Remittance	Transaction which allows the customers to send G-Cash to another mobile number.
Cash-in	Transaction which allows customers to convert Cash into G-Cash
Cash-out	Transaction which allows customers to convert G-Cash into Cash
Wireless Purchase	Transaction which allows customer to purchase goods and services (including Prepaid Reload)
Webtool	G-Cash web tool; Globe's application system which allows GTBC CSR/Cashier to view and facilitate G-Cash transactions
Partner	Third party who is authorized to exchange Cash into G-Cash and vice versa (i.e. Globe, Innove, Globe dealers, Banks, Merchants, etc.)
Subscriber	Postpaid or prepaid customers who have a Globe/Touch mobile account (postpaid and prepaid).
Customer	Can be a Globe/Touch subscriber and can also be a non-subscriber who is a sender of G-Cash.
Frontliner	Customer Service representative.
Service Operator	Entity which operates the G-Cash system for Globe
Cash-in agent	A third party who is authorized to exchange Cash into G-Cash (i.e. Globe,

	Innove, Globe dealers, Banks, Merchants, etc.)
Cash-out agent	A third party who is authorized to exchange G-Cash into Cash (Globe, Innove, Globe dealers, Banks, Merchants, etc.)
ISF	Investigations and Service Fulfillment team

4. RESPONSIBILITIES AND ACCOUNTABILITIES

The following are responsibilities and accountabilities of dealer/agent & Globe Telecom (Branch Manager / Cashier / Frontliner):

- 4.1. Ensure that validation of the customer's identity is performed before completing the Cash-IN and Cash-Out transaction.
- 4.2. Ensure that the Official Receipt and Acknowledgement Receipts are properly used and accounted for at the end of the day.
- 4.3. Ensure the timely submission of transaction report to Head office, Head Office to Account Manager.
- 4.4. Ensure that G-Cash Form and Acknowledgement Receipt are used sequentially.

5. PROCEDURE DETAILS

5.1. Cash-in (via P2P)

- Sender shall be allowed to make a Cash-In transaction whether a GHP/TM subscriber or not.
- Subscriber shall be allowed to Cash-In regardless if registered in G-Cash or not. However, Dealer / Agent shall proactively advise sender to register his number for security purposes.
- Sender shall be allowed to Cash-In to any GHP/TM number including numbers of agents or dealers.
- Sender shall be required to present/submit the following when making a Cash-In transaction at the Dealer / Agent Outlet:
 1. Any valid identification card and
 2. For registered subscriber - completely filled-out G-Cash form (Dealer / Agent portion); or
 3. For non-Dealer / Agent/non-registered Dealer / Agent – completely filled-out G-Cash Form (non-Dealer / Agent portion)
- Valid identification card shall be presented by the sender when Cashing-In:
 1. Driver's License
 2. PRC ID
 3. TIN/SSS ID (Credit Card type)
 4. Company ID (for Top 5000 Corporation)
 5. Passport
 6. Credit Card with picture
 7. Text-A-Payment ID issued by an authorized Rural Bank
- G-Cash form shall be signed by the Sender and shall have the required details (unless indicated as optional):

Dealer / Agent portion:

 1. Name of Remitter
 2. Handyphone number of Remitter

3. Name of Recipient
4. Handyphone number of Recipient
5. Amount of Cash-In

Non-Dealer / Agent portion:

1. Name of Sender (Last Name, First Name, M.I.)
 2. Complete Address of Sender
 3. Contact number
 4. Name of Recipient
 5. Handyphone number of Recipient
 6. Amount of Cash-In
- For non-registered subscriber, Dealer / Agent / Frontliner shall advise subscriber to register:
 1. Subscriber registers thru phone using the SMS or Menu-driven Interface as described in Annex A.
 2. Subscriber receives an SMS confirmation of successful registration with corresponding Trace number
 - A service fee shall be collected for every Cash-In transaction equivalent to **the RBAP-member-banks's prescribed rate** (% of Cash-In amount).
 - Service fee shall be collected on top of the amount of Cash-In.
 - Dealer / Agent / Frontliner shall only accept CASH for the Cash-In amount and service fee.
 - An acknowledgment receipt manually created shall be issued to the sender to document the transaction.
 - An Official Receipt shall be issued using Dealer / Agent receipting system for the service fee.

5.2. Cash-Out

- Subscriber shall be required to bring his registered mobile number when making a Cash-Out transaction.
- Subscriber shall be required to present/submit the following when making a Cash-Out transaction at the Dealer / Agent Outlets:
 1. Any valid identification card and
 2. Completely filled-out G-Cash form (cash-out portion).
- G-Cash form shall be signed by the Sender and shall have the required details:
 1. Registered name of subscriber
 2. Registered mobile number
 3. Amount of Cash-Out
- Dealer / Agent Frontliner shall ensure that the registered name matches the name indicated in the G-Cash form and ID presented.
- Subscriber shall be required to send perform a P2P transaction to send G-Cash to the Dealer/Agent's phone to complete the Cash-Out transaction.
- SMS shall be sent to access code 2882+10 digit mobile phone number of Dealer/Agent using the subscriber's registered mobile number as indicated in the G-Cash Form. SMS shall include:
 1. Amount of Cash-out
 2. G-Cash MPIN
- Cash shall only be issued upon confirmation of a successful G-Cash P2P transaction.

- A service fee shall be collected for every Cash-In transaction equivalent to **the Dealer/Agent's prescribed fee** (% of Cash-In amount)
- Service fee shall be deducted from the Cash to be given to the subscriber.
- An acknowledgment receipt manually created shall be issued to the sender to document the transaction.
- An Official Receipt shall be issued using Dealer / Agent receipting system for the service fee.
- DEALER / AGENT shall photocopy the ID presented to be attached to the Acknowledgment Receipt.