

Company Information

Date

Name

Account Number

Authorized Representative/s

1	Name	Contact No.	E-Mail Address	Signature
2	Name	Contact No.	E-Mail Address	Signature

e-Payments Schedule of Charges

<input type="checkbox"/> Auto Credit Service	Fee			
<input type="checkbox"/> Interbank Payment	Fee	Beneficiary	<input type="checkbox"/> International	<input type="checkbox"/> Domestic
<input type="checkbox"/> SSS Contribution	Fee			
<input type="checkbox"/> Payroll	Fee	Type of Card	<input type="checkbox"/> ATM Debit	<input type="checkbox"/> Cash Card

Check Writing Schedule of Charges

<input type="checkbox"/> Outsourced	Fee	Type of Check	<input type="checkbox"/> Corporate	<input type="checkbox"/> Manager's Check
<input type="checkbox"/> Onsite	Fee			

Client Authorized Signatories

Name & Position, Date

Name & Position, Date

Bank Authorized Signatories

Name & Position, Date

Name & Position, Date

e-Payments and Check Writing Terms and Conditions

Duties and Responsibilities of the Company

- The Company shall always ensure that funds are available in the accounts used to fund transactions for any of its availed payment services.
- The Company shall be responsible that all instructions comply with the acceptable format agreed upon by BDO and its Authorized Representative/s.
- The Company shall ensure that all instructions are within the agreed cut-off time as set forth by BDO and its Authorized Representative/s.

Auto Credit Service (Payment to Suppliers/Partners with BDO accounts)

- It shall be the responsibility of the Company to cause its payment beneficiaries to open an account with BDO.
- The Company shall ensure that credits contained in the file are correct, including the account numbers of each of its beneficiaries and its corresponding amount for credit.

Interbank Payment (Payment to Suppliers/Partners with other bank's accounts)

- It shall be the responsibility of the Company to ensure all the details of its payment beneficiaries are correct. Any charges as a result of erroneous details shall be for the account of the Company.
- The Company shall ensure that the funding account for the transactions has sufficient balance to cover for the principal amount to be transferred and the services charges related to the transaction processing.

SSS Payment Premium Contribution (Payment of Employees SSS Contribution)

- The Company shall be responsible for handling any disputes with its employees arising from and related to SSS Payment Contribution.
- Any Penalty, fees and charges arising from non-compliance of SSS Arrangement shall be for the account of the Company.

Payroll Service (Payment of Employees Salary)

- The Company shall ensure that all employees have an active account with BDO.
- The Company shall ensure that credits contained in the Payroll file are correct, including the account numbers of each of its employee and its corresponding payroll credits.

Check Writing (Preparation of Check Payments)

- The Company shall ensure that there is sufficient funds in the funding account for MC Writing.
- The Company shall ensure the correctness of the content of the file for Check Printing.

Duties and Responsibilities of BDO

- BDO shall only process payment transactions if there is sufficient fund available in the funding account.
- BDO shall only process payment instructions that comply with the acceptable format agreed upon by BDO and the Company's Authorized Representative/s.
- BDO shall only process payment instructions that comply within the agreed cut-off time set forth by BDO and the Company's Authorized Representative/s.

Auto Credit Service (Payment to Suppliers/Partners with BDO accounts)

- BDO shall only process payment instruction for those beneficiaries with active BDO account.
- BDO shall process the payment instruction based on the file submitted by the Company.

Interbank Payment (Payment to Suppliers/Partners with other bank's accounts)

- BDO shall process the payment instruction based on the details submitted by the Company.
- BDO shall only process payment transactions if there is sufficient funds in the account to cover for the principal and service charges and shall not be liable to any penalties that the Company may incur because of non-processing of transaction.

SSS Payment Premium Contribution (Payment of Employees SSS Contribution)

- BDO reserves the right to revise, enhance and change its system necessary to comply with SSS requirement to preserve its efficient operations in servicing and processing of SSS Payment contribution.

Payroll Service (Payment of Employees Salary)

- BDO shall only process payroll transactions on bonafide employees with active account with BDO.
- BDO shall process the payroll instructions based on the file submitted & authorized by the Company.
- If required by Philippine Government or any of its Agencies, BDO reserves the right to waive the provision of RA 1405 as amended (BDO Secrecy Law).

Check Writing (Preparation of Check Payments)

- BDO shall print the MC if the Company's account have sufficient funds in the funding account.
- BDO shall only act on the printing of checks based on the instruction contained in the file.

Payroll Terms and Conditions

BDO Cash Card

1. Cash Card is not a Deposit Product

Cash Card shall mean a valid and unexpired, prepaid, reloadable, multi-purpose electronic value card with mobile functionalities issued by BDO pursuant to this Agreement, and which can be used as a debit card for banking and other lawful transactions, local and international, using the BDO Cash Card System.

2. Marketing/Promotion of Cash Card

Any advertising, promotional and marketing materials and collaterals to be produced and used by the Company in connection with the Cash Card shall be subject to BDO's prior review and final written approval. The Company renders BDO free from any claim, action or liability which may arise from its own Cardholder solicitation, Cash Card promotion and marketing campaigns and activities.

3. Loyalty/Promotional Programs

The Company shall participate in loyalty/promotional programs which may be developed or implemented by BDO for the Cash Card. The Company may, subject to BDO's prior approval, develop and implement its own loyalty/promotional program at its own cost and expense. Such program should not run in conflict with any existing loyalty/promotional program being implemented by BDO. BDO shall not be liable in case of failure of the Company to fulfill its obligations under its own loyalty/promotional program.

4. Distribution/Delivery of Cash Cards, Forms, etc.

The Company shall cause the prompt distribution and delivery of the Cash Cards, enrollment forms and related materials to the Cardholders.

BDO ATM Debit Card

The opening and maintenance of Payroll Accounts shall be governed by the BDO Terms and Conditions Governing Deposit Accounts in so far as consistent with the terms of this Agreement. The issuance to and use of the ATM cards by Payroll Employees shall be subject to the BDO Terms and Conditions Governing the Issuance and Use of BDO ATM Cards, in so far as consistent with the terms of this Agreement.

Cardholder Information

The Company shall ensure and cause the Cardholders to accomplish the necessary Cash Card/ATM Debit Card enrollment form provided by BDO. The Company shall ensure that the Cash Cards/ATM Debit Card which are distributed to the Cardholders are and will always be, solely intended for the Cardholder whose true identity and personal circumstances the Company has sufficiently established in accordance with the Anti-Money Laundering Act, as amended, and its Revised Implementing Rules and Regulations, the Bangko Sentral ng Pilipinas (BSP) Circular No. 706, and all other relevant laws and regulations (collectively, the AMLA Laws"). To this end, the Company shall have in place a written and approved Know-Your-Customer (KYC) policy that shall include the verification and confirmation of the information and documents given to the Company by the Cardholder in any form or medium whatsoever including a clear photograph of the Cardholder and the following:

1. True and full name of the Cardholder
2. Present Address
3. Permanent Address
4. Date and Place of Birth
5. Nationality
6. Contact Numbers (must be a landline or postpaid mobile number)
7. TIN
8. SSS or GSIS Numbers
9. Nature of Work
10. Source of Funds
11. Beneficial Owner
12. Three (3) similar Specimen Signatures

The Company shall turn-over to BDO the minimum information, or photocopies of identification and other documents relating to the personal circumstances of each Cardholder (collectively, the "KYC Documents and Records") within a period of not exceeding ninety (90) days from the time that it has received the same. The Company shall update and preserve the original copies of the KYC Documents and Records in trust for BDO and shall retain and maintain in trust for BDO for a period of not less than five (5) years from the last transaction of such Cardholder (the "Safekeeping Period") the original copies of the KYC Documents and Records and any and all documents submitted by the Cardholder. It is understood that from the time that the Cardholder has submitted the KYC Documents and during and after the Safekeeping Period, the Company shall be bound by the secrecy obligations provided under the provisions of R.A. 1405, as amended (the Bank Deposit Secrecy Law) or R.A. 6426, as amended (Foreign Currency Deposit Act) or of Section 55 of R.A. 8791, as amended (the General Banking Law of 2000). The Company agrees that it shall be solidarily liable with BDO should the negligence or willful misconduct of the Company and/or its employees, personnel, agents, officers, representatives and/or custodians (collectively the "Company's Personnel") result in the violation by and liability of BDO under the Bank Secrecy Laws, without prejudice to BDO later seeking recourse against the

Company. The Company shall hold BDO free and harmless and indemnify and compensate BDO from and against any and all claims, suits, actions, proceedings, losses, damages, judgments, liabilities, costs and expenses, including without limitation reasonable attorney's fees and costs of suit that BDO may face, suffer or incur arising from or in connection with any violation by the Company and the Company Personnel of the Bank Secrecy Laws.

The Company shall provide the Bangko Sentral ng Pilipinas and BDO unrestricted access to Company's records and allow them to examine the Company's Know-Your-Customer (KYC) processes and procedures, and inspect, reproduce, copy and make abstracts of such records and documents from time to time (the "On-site Examination"). Likewise, the Company shall without delay, provide the Bangko Sentral ng Pilipinas and BDO with KYC Documents and Records during such On-site Examination.

The Company shall also have a written and approved Know-Your-Customer (KYC) training program, and to conduct regular training for its officers and staff having direct Cardholder interface. The Company shall allow the Bangko Sentral ng Pilipinas and BDO access to perform an annual review of the Company's conduct of its KYC related training, its training modules/materials and training records. The Company hereby agrees to indemnify and renders BDO free and harmless from any liability whatsoever which may arise as a result of or in connection with the Company's non-compliance with this undertaking.

The Company shall verify, authenticate and endorse the Cardholder's signature. It shall indicate such verification, authentication, and endorsement in the Cardholder enrollment form. The Company shall submit to BDO, original copies of the duly accomplished and signed, signature verified and endorsed Cardholder enrollment forms, on a weekly basis or such other frequency of submission as may be required by BDO. The Company shall be solidarily liable with BDO for any violation of any law in connection with the foregoing. The liability of the Company under the immediately preceding sentence shall not be diminished nor excused in the event BDO verifies the accuracy or correctness of any data, information or signature provided by the Cardholder, or for the authenticity or veracity of any document submitted by the Cardholders to the Company. Cardholder enrollment forms and other documents submitted by the Company to BDO shall be deemed to have been duly verified, authenticated and endorsed by the Company, notwithstanding lack of express verification, authentication and/or endorsement thereof. It is hereby understood that the assignment of Cash Card numbers to Cardholders and the distribution of the corresponding Cash Cards to the Cardholders shall be the sole responsibility of the Company. The enrollment of the Cardholders shall be deemed effective upon submission of the duly accomplished and signed, signature verified and endorsed Cardholder enrollment forms to BDO.

The Company shall ensure and hereby warrants that any and all Cash Cards/ATM Debit Card issued/which may be issued pursuant to this Agreement shall be used only for lawful and bonafide purposes/transactions.