

MEMORANDUM OF AGREEMENT

Know all men by these presents:

This Payment Collection Agreement is entered into MAY 12 2023 day of _____, by and between:

PISOPAY.COM INC., a corporation organized and existing in accordance with the laws of the Republic of the Philippines, with principal office address at *47 Polaris St., Brgy. Bel-Air, Makati City, Metro Manila, Philippines 1209*, represented in this act by its President, **MR. ARIEL B. SURCA**, duly authorized for this purpose (hereinafter, "**PISOPAY.COM**");

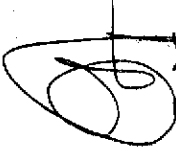
-and-

MARITIME INDUSTRY AUTHORITY, a national government agency, organized and existing in accordance with Presidential Decree 474, with principal office address at *MARINA Building, 20th St., cor. Bonifacio Drive, 1018 Port Area (South), Manila*, represented by its Administrator, **ATTY. HERNANI N. FABIA**, duly authorized for this purpose (hereinafter, "**MARINA**");

-WITNESSETH- THAT:

WHEREAS, Republic Act (RA) No. 11032, or the "*Ease of Doing Business and Efficient Government Services Delivery Act of 2018*", mandates all offices and agencies to improve their transactions systems and procedures;

WHEREAS, **MARINA** pursuant to its mandate, desires to appoint **PISOPAY.COM** as one of the agency's Payment collection partner hereinafter called "**Services**" to collect payments from the customer of **MARINA** relative to **STCW** applications hereinafter called "**MARINA-STCW Customer**", and **PISOPAY.COM** has represented that it has the capability to provide such services;

 **WHEREAS**, **PISOPAY.COM** have partnered with its Collection Partners hereinafter called "**PISOPAY.COM's Collection Partner**" to provide Over-the-Counter and Online Payment facilities via their various Payment Channels.

NOW THEREFORE, for and in consideration of the foregoing, the parties have agreed as follows:

For purposes of this Agreement, the following terms shall have the meanings indicated and the plural form of any term defined herein in the singular shall merely express the grammatical plural of that defined term:

1. DEFINITION OF TERMS

"*Agreement*" shall mean this Agreement, involving the Over-the-Counter and Online Payment services of **PISOPAY** being offered to **MARINA-STCW**, together with its Annexes and the other documents specifically stated and identified as its integral parts.

"Over-the-counter Payment" shall mean the process where the Customer needs to go to a Physical branch to settle their Payment.

"Online Payment" shall mean the method where the Customer needs to settle their payment electronically via MARINA-STCWs online platform such as websites or mobile apps where PISOPAY online payment solution is available, and where payments of a Customer will be fulfilled whether using credit/debit card or e-money.

"Pisopay.com's Collection Partner" shall mean the third-party collection agent affiliate of PISOPAY.COM to receive payments of customer due to MARINA-STCW as specified in the attached "Annex A".

"Pisopay.com's Payments Report System- Admin Dashboard" shall mean the monitoring system that will be provided by Pisopay for MARINA-STCW, to be used as admin portal where information and transaction reports shall be available.

"Pisopay.com's Online Payment Gateway Partner" shall mean the third-party online payment gateway solutions provider engaged by Pisopay for credit/debit card payments to be made available for MARINA-STCW.

"Sponsored Merchant" a merchant who signs a contract with a payment service provider in order to obtain online payment services including debit and credit card acceptance.

"Chargeback" a demand by a credit-card provider for a merchant to make good the loss on a fraudulent or disputed transaction reported by the customer of the merchant.

"Convenience Fee" is a fee charge for the convenience of paying via Online or Over-the-counter in addition to the principal amount due by the customer.

"Collected Payment" shall mean all the payments received by the Pisopay.com's Collection Partner from MARINA-STCW's customers.

"Settlement Report" is a report that will be sent by Pisopay to enable MARINA-STCW to view settled or unsettled payments. This report is useful for reconciling transactions.



2. TERM OF AGREEMENT:

This Agreement shall be effective for a term of three (3) years commencing on the date of signing hereof by the parties and shall be automatically considered renewed from year to year, unless revoked by either party by serving written notice thereof to the other, at least thirty (30) days prior to termination of the Agreement, or unless this Agreement is predetermined pursuant to the provisions provided herein.

3. COVERAGE OF IMPLEMENTATION

Implementation of this Agreement in PISOPAY's Collection Partners as listed in **"Annex A"** shall be covered by a written notice of PISOPAY and clearance of MARINA-STCW, acceptance by MARINA-STCW of all systems used for this Agreement, and furnishing MARINA-STCW with the following information regarding the PISOPAY's Collection Partners: Branch Name & Address.

Payments directly paid through Landbank, not passing through any of Pisopay Collection System shall not be charge by Pisopay.

4. SETTLEMENT

- 4.1 PISOPAY shall deposit the total Collected Payments from MARINA-STCW's Customer to MARINA-STCW's Settlement Account as indicated in "Annex B", less any fees to be charged to MARINA-STCW's Customer.
- 4.2 PISOPAY shall settle the total Collected Payments in accordance with "Annex B" of this Agreement. In case settlement day fall on a non-working holiday, settlements shall be made on the next Banking Day.
- 4.3 Reports regarding the settled Collected Payments shall be made available real-time to PISOPAY Payments Report -Admin Dashboard for MARINA-STCW's reference.

5. PAYMENT ACCEPTANCE POLICIES

- 5.1 PISOPAY shall accept payment from MARINA-STCW's Customer upon presentation of details such as but may not be limited to Account Number/Reference Number, Customer Name and Amount. An Acknowledgment Receipt (AR) shall be generated by PISOPAY's Collection Partner and serve as proof of payment for MARINA-STCW's Customer, printed or thru email whichever is applicable.
- 5.2 Acceptable payments for over-the-counter method from MARINA-STCW's Customer shall be in the form of CASH only.
- 5.3 Acceptable payments online shall be through the use of various payment mediums such as debit card and credit card, e-money payments which is specified in "Annex C" of this Agreement, and others that PISOPAY may offer in the future.

6. PENALTIES

- 6.1 PISOPAY agrees to pay MARINA-STCW a penalty fee of Php 5.00 for each day, per unposted/unreported transactions that are proven true and successful. The penalty shall be computed from the day transaction was successfully made until the transaction remain unsettled.
- 6.2 In the event that PISOPAY fails to settle the total Collected Payments or settled insufficient amount of Collected Payments to MARINA-STCW based on the generated summary report submitted to MARINA-STCW on the agreed settlement schedule in accordance to Section 6 and as specified in "Annex C" of this Agreement, a penalty of 1 % per day of the unsettled Collected Payments or of the deficient amount shall be charged to PISOPAY until fully settled.

7. LIABILITY OF PISOPAY

- 7.1 PISOPAY shall be liable to MARINA-STCW for failing to deposit the daily collections from MARINA-STCW's Customer if the same is done in bad faith, deliberately or willful misconduct.
- 7.2 PISOPAY shall be liable for all claims or damages arising from the disconnection of service of MARINA-STCW's Customer by reason of PISOPAY's failure to report payment as agreed upon herein or failure to correct errors as per Section 8.2.

8. COMPENSATION AND CHARGES

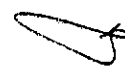
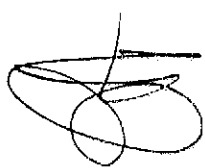
- 8.1 PISOPAY shall charge MARINA-STCW's Customers Service Fee as specified on "Annex C" for every transaction inclusive of the convenience fees being charged by PISOPAY's Collection Partner, also inclusive of twelve percent (12%) value added tax ("VAT"). The said service fees shall be deducted from the total amount of payments collected by PISOPAY, which shall be settled on the mutually agreed schedule as specified herein under "Annex C" Settlement Schedule Section.
- 8.2 Both parties agree that the services rendered by PISOPAY under this contract shall be at no cost to MARINA-STCW or to the government.
- 8.3 Both parties agree that the payment for the service rendered by PISOPAY shall be taken only from MARINA-STCW's customers using PISOPAY services and shall not be taken from MARINA-STCW or any other government funds.
- 8.4 Both parties agree that MARINA-STCW or the government is not a guarantor of any customer, person or entity to the payment for the services rendered by PISOPAY under this contract.

9. REPORTING PROCEDURE

PISOPAY shall electronically transmit the Summary of Payment Transaction Report generated within the cut off period of twelve midnight (12:00 MN) to MARINA-STCW's e-mail address financeservice division@gmail.com on or before 10:00 AM (time) same day other than the real-time reports available on PISOPAY Payments Report - Admin Dashboard. Please refer on "Annex D" for further guidelines regarding reporting.

10. OTHER TERMS AND CONDITIONS

- 10.1 It is agreed that MARINA-STCW shall sign a separate Agreement as PISOPAY SPONSORED MERCHANT as mandated by PISOPAY's Online Payment Gateway partner in order to accept VISA and Mastercard Payments thru their online facilities. MARINA-STCW also acknowledged that PISOPAY may practice their right to change their Online Payment Gateway Partner for VISA and Mastercard acceptance anytime, and that MARINA-STCW shall comply on whatever applicable Agreements which shall be executed by both parties in line with the changes.
- 10.2 In case of disputes on MARINA-STCW's Customer payment/s, PISOPAY shall assist MARINA-STCW in account reconciliation and shall answer queries in writing within fifteen (15) days from the date reported by MARINA-STCW/MARINA-STCW's Customer. PISOPAY shall be liable for the amount being disputed in case of its failure to answer. Please refer on "Annex D" for further guidelines regarding disputes reporting.
- 10.3 PISOPAY shall keep copies of deposit slips for the period of three (3) months. Thereafter, these documents must be disposed of in such manner that no third party will gain access thereto. In case of reported dispute, PISOPAY shall keep related transaction slips and payments stubs until dispute has been settled. PISOPAY will keep electronic copies of transactions for a period of 5 years.
- 10.4 PISOPAY shall, from time to time during business hours, permit MARINA-STCW's authorized representatives, (i) to examine and make copies of the Daily Transaction Reports; (ii) to visit the offices of PISOPAY for the purpose of examining records and observing conduct of receiving and processing payments; and (iii) to discuss matters relating to the Agreement
- 10.5 PISOPAY shall provide the needed technical know-how as well as technical training to MARINA-STCW personnel as may be necessary.



- 10.6 PISOPAY shall set up kiosks within MARINA-STCW premises within three (3) months after signing of this Agreement.
- 10.7 In case of an audit finding that may arise after the implementation of this Agreement, PISOPAY shall revise and comply accordingly.
- 10.8 All the terms and conditions under the Terms of Reference are also adopted.

11. TERMINATION

- 11.1 Upon termination of this Agreement, any supplementary agreements shall also be deemed terminated.
- 11.2 This Agreement may be terminated:


11.2.1 Upon occurrence of the following events of default:

- The failure of either PARTY to perform any of its obligations pursuant to the terms of this Agreement due to no fault of the other; and
- In the event of a pattern of continuing or repeated non-compliance, willful violation, or non-performance of other terms and conditions hereof, which is hereby deemed a material breach of this Agreement.

In such cases, the non-defaulting PARTY may, after forty-five (45) calendar days prior received of the written notice, terminate this Agreement, provided, that if upon receipt of such notice, the defaulting PARTY shall promptly and with all due diligence, cure the default within the notice period, then such notice shall be of no force and effect.

Upon modification resulting in inconsistencies to the provisions of this Agreement, revocation, or substitution with the written and mutual agreement of the PARTIES hereto.

Upon the PARTIES' mutual agreement in writing for any cause whatsoever.

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- 11.3 Anything in this Agreement to the contrary notwithstanding, any delay in or failure of performance by either PARTY of its obligation under this Agreement shall not constitute default or give rise to any right to terminate this Agreement if, and to the extent that, such delay or failure is caused by an occurrence beyond the reasonable control of such PARTY, including, but not limited to the following: acts of God; acts of war, rebellion, insurrection, riots or sabotage; breakdowns; epidemics; or any other case, whether or not of the same class or kind as those specifically described above, not within the reasonable control of the PARTY affected.

Such causes or occurrences affecting performance by either PARTY shall not relieve such PARTY of liability in the event of its concurring negligence, or in the event of its failure to use due diligence to avoid or to remedy the situation.

The PARTY encountering the circumstances referred to above shall without delay provide the other PARTY with detailed information of the events constituting the same.

Upon consultation, both PARTIES shall, decide whether to terminate this Agreement, or to exempt, defer, or suspend the performance of part of obligations of either PARTY. Such decision shall be in writing and signed by their respective representatives.

12. SOFTWARE AND DATA OWNERSHIP

- 12.1 PISOPAY shall turn over all data/information that may be obtained during the implementation of the Agreement with MARINA-STCW and the same shall belong to the MARINA-STCW and may not be used by PISOPAY.
- 12.2 Likewise, improvements or developments introduced by the PISOPAY in the system except the Payment Collection API which includes the checkout page and checkout portal of PISOPAY during term of this Agreement shall become the property of MARINA-STCW without any obligation on the part of the latter to refund its value or cost to the former.
- 12.3 Upon turn-over of said system to MARINA-STCW, PISOPAY has no more obligation to said system, including but not limited to maintenance of the said system.

13. AMENDMENT

Amendments to any provision of this Agreement shall be in writing and signed by both parties.

14. FREE AND HARMLESS CLAUSE

Each party shall be responsible for and hold the other harmless from any injuries caused by it or suffered by its personnel during the performance of this Agreement, including injuries that may be compensable under any worker's compensation laws.

15. INDEPENDENT CONTRACTOR

Both Parties are independent contractors under this Agreement. Nothing herein contained shall be deemed to create an employment, agency, joint venture or partnership relationship between the Parties hereto or any of their agents or employees, or any other legal arrangement that would impose liability upon one Party for the act or failure to act of the other Party. Neither Party shall have any express or implied power to enter into any contracts or commitments or to incur any liabilities in the name of, or on behalf of, the other Party, or to bind the other Party in any respect whatsoever.

**16. NO ASSIGNMENT**

No Party may assign or delegate any rights or obligations hereunder without first obtaining the written consent of the other Party hereto; provided, however, that the Company may assign this Agreement to any successor (whether direct or indirect, by purchase, merger, consolidation or otherwise) to all or substantially all of the business or assets of the Company.

17. FORCE MAJEURE

Neither party shall be held liable or responsible to the other party nor be deemed to have defaulted under or breached this Agreement for failure or delay in fulfilling or performing any term of this Agreement to the extent, and for so long as, such failure or delay is caused by or results from causes beyond the reasonable control of the affected party including but not limited to fire, floods, embargoes, war, acts of war (whether war be declared or not), acts of terrorism, insurrections, riots, civil commotions, strikes,

lockouts or other labor disturbances, acts of God or acts, omissions or delays in acting by any governmental authority or the other party.

18. ASSIGNMENT

The parties may not assign or delegate any of its undertakings/obligations hereunder without the prior written consent of all the other parties.

19. CONFIDENTIALITY

19.1 The parties shall maintain strict confidentiality regarding information on MARINA-STCW's Customers and shall not be used for any direct marketing campaign. Any party shall notify the other of any violation of this confidentiality Agreement within five (5) days from knowledge of the same.

19.2 The Parties agrees to comply with the Data Privacy Act of 2012 (R.A. No.10173) for the purpose of safeguarding any or all personal information under the custody of MARINA-STCW, as a personal controller, that may be disclosed or process at the hands of PISOPAY, including its Partners, or any other third party in accordance with the standards prescribed by the National Privacy Commission or other related agency.

20. JURISDICTION

Any suit arising from this Agreement shall be instituted exclusively in the proper courts in Makati City if instituted by MARINA-STCW and PISOPAY.

IN WITNESS WHEREOF, the Parties have affixed their signatures on the date and at the place first above written.


PISOPAY.COM INC.

by: 
ARIEL B. SURCA
President

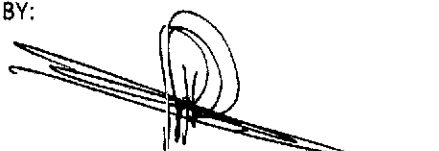
MARITIME INDUSTRY AUTHORITY

by: 
ATTY. HERNANI N. FABIA
Administrator

WITNESSED BY:



MA PATRICIA ISABEL JAVIER
Business Operations Director



SAMUEL L. BATALLA
Officer-In-Charge
Office of the Executive Director, STCW Office

ANNEX A
PISOPAYCOLLECTION PARTNERS AND IT'S PAYMENT CHANNEL

Malls/Supermarket

- Gaisano Grand
- NCCC Malls
- LCC Malls
- Shopwise
- Wellcome
- Prince Warehouse
- Fooda

Business Center / others

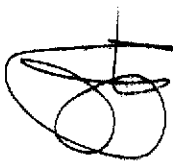
- 7-Eleven
- VIAExpress
- ExpressPay
- Global Access
- Sunverde
- Magic Appliance Center
- TrueMoney

Rural Banks

- Rang-ay Bank
- GR Bank
- Enterprise Bank
- Malayan Bank
- GateBank
- Zambank
- BOF

Pawnshops

- RD Pawnshops
- H.Lhuillier Pawnshops
- Tambunting Pawnshops (selected outlets)
- Gemmary Pawnshops
- GRJ JARO Pawnshops
- FEROCÉ Pawnshops
- Royal House Pawnshops
- Jewel House Pawnshops
- Owen & Son's Pawnshops
- Dalton Pawnshops
- De Leon Pawnshops
- A.D. Sarabia Pawnshops
- CEBU Gold Pawnshops
- Tagala Pawnshops
- Megatrend Pawnshops
- CVM Pawnshops
- A.L.G. Pawnshops



LBC BRANCHES NATIONWIDE
CEBUANNA LHUILLIER BRANCHES NATIONWIDE
PISOPAY.COM OUTLETS NATIONWIDE
POSSIBLE
BPI Online



ANNEX B
MARINA-STCW SETTLEMENT ACCOUNT

BANK DEPOSIT SETTLEMENTS

Bank Name :

Bank Branch :

Account Number:

Account Name :

Account Type :



**ANNEX C
FEES AND CHARGES**

PAYMENT METHODS	Payment Range	FEE
<i>Credit/Debit Card, E-money, Over-the-counter payments, QR PH, Online banking, Over the counter bank</i>	Php 1 to 50,000.00	Php 50.00
	Php 50,000.00 - Up	Php 90.00
<i>Note: All prices are inclusive of VAT and partner merchant payment fee.</i>		
<i>Settlement Schedule shall be T + 1, in case that settlement day /dates fall on a non-working holiday, settlements shall be made on the next banking day.</i>		



**ANNEX D
SERVICE LEVEL AGREEMENT**

This document contains proprietary information that is confidential to <MARINA-STCW> of the Philippines. Disclosure of this document in full or in part, may result in material damage to <MARINA-STCW>. Written permission must be obtained from <MARINA-STCW> prior to the disclosure of this document to a third party.

1. SERVICES ENROLLED ON THIS AGREEMENT

Online Payment (Offline and Online Payment)

Objectives of this SLA is to:

- Define the Service to be provided by PISOPAY.COM to MARINA-STCW (or vice versa);
- State the minimum and expected Level of Service to be provided by PISOPAY.COM to MARINA-STCW (or vice versa); and
- Document the obligations and responsibilities of the Parties to this SLA.

This SLA establishes the obligations and responsibilities of the Parties for the delivery of service according to a set of mutually established service delivery standards and performance measurements.

2. Coverage of the SLA

The services covered by this SLA are limited for the OTC Payment Collection and Online Payment of MARINA-STCW Customers –via PISOPAY.COM BRANCHES AND ONLINE AND OFFLINE COLLECTION PARTNERS, wherein the MARINA-STCW customers and/or customers of MARINA-STCW are allowed to pay over the counter at any branches of PISOPAY.COM BRANCHES AND ONLINE AND OFFLINE COLLECTION PARTNERS.


3. Roles & Responsibilities

3.1 Appendix 1 shows the list of contact for MARINA-STCW and PISOPAY.COM.

3.2 The roles and responsibilities of the contact persons listed in this SLA are also defined in Appendix

4. Changes to SLA

4.1 A review of this SLA is necessary in the following events:

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- 4.1.1 Adjustment to key performance indicators and service level measurements, modifications to existing services;
 - 4.1.2 Addition of new service and/or new objectives to the SLA;
 - 4.1.3 Deletion of services;
 - 4.1.4 Change in organizational structures; and
 - 4.1.5 Change in operating systems and/or technology being used by either Party.

4.2 The initiating Party will notify the other Party of any change having a direct and/or indirect impact on the services covered in this SLA at least one (1) month before the planned implementation of such change.

4.3 Otherwise, this SLA and its contractual obligations shall be reviewed annually, every 1st week of the year.

4.4 Requests for revision/s to this SLA should be forwarded to the SLA Owners.

4.5 Change/s and amendment/s to this SLA, including adjustment/s to, can be performed at any time provided that both Parties have agreed.

4.6 No amendment, alteration or modification to this SLA shall be effective unless made in writing and signed by MARINA-STCW Authorized Signatories.

4.7 This SLA shall cease to be in operation in the event of the termination of the Memorandum of Agreement.

5. Reporting

Concerned Party shall prepare the following reports on a regular basis as specified in the table below. The frequency of reporting, recipient/s of the report/s and mode of transmission are indicated as well.

S/N	Report Name	Reported By /With	Reporting Frequency
1	Collected Payment Summary	PISOPAY.COM to MARINA-STCW	Real-time available on PISOPAY.COM Payments Report - Admin Dashboard
2	Settlement Report	PISOPAY.COM to MARINA-STCW	Daily; Available on PISOPAY.COM Payments Report -Admin Dashboard
3	Daily Refunded Transaction		Daily; Will be sent via email to info@pisopay.com.ph Carbon Copy to: support@pisopay.com.ph via excel format. MARINA-STCW will download the reports via Pisopay System

6. Disputes

- 6.1 Written objection concerning any transaction disputes shall be sent electronically/ via email to PISOPAY.COM treasury department at finance@pisopay.com.ph with email subject: PAYMENT – DISPUTES <MARINA-STCW> by MARINA-STCW/MARINA-STCW with their Name, reference number and contact details of the Customer within 15 working days after the transaction date.
- 6.2 MARINA-STCW Customer will be given a maximum of 15 working days to submit/complete supporting documents such as but not limited to proof of payment, or any screen shot of report posted in PISOPAY.COM Collection Portal, time, date, location and specific collection partner channel shall be mentioned and attached along with the written objection.
- 6.3 PISOPAY.COM shall apply applicable adjustments to MARINA-STCW Customer on the next day after the dispute has been resolved.

7. Service Fee Settlement

Service fee stated in Payment Collection Agreement under Compensation and Charges Section shall be charged to MARINA-STCW Customer for every payment processed by PISOPAY.COM through the Payment Collection Service.

8. Contact Escalation and Response Targets

PISOPAY.COM shall follow the classification of client concerns below and to use commercially reasonable efforts in working to meet the following response targets:

Category	Scopes	Response Target	Contact
Technical / Service Related	<ul style="list-style-type: none"> • Unavailability of Service • Frequent Unsuccessful Transaction thru MARINA-STCW Channels • Frequent Invalidity of Reference Number 	Immediate response within 30 mins. Frequency of updates on progress of troubleshooting is, at minimum, every 30 mins. or as needed. Incident report will	Operations Unit Head IT Department Head Email: developer@pisopay.com.ph Christian Villegas Contact: +63.2.242.8153



		follow within 24 hrs. or next working days.	
Billing / Finance Concerns	<ul style="list-style-type: none"> • Billing and Collection Report Concerns • Disputes (Transaction not posted in transaction report summary, double entry etc.) 	Reported concerns shall be acknowledged within 2 hours upon receipt of report via email.	Account Manager Customer Support Treasury Department Email: finance@pisopay.com.ph Contact: +63.2.242.8153
Account Related	<ul style="list-style-type: none"> • Inquiries • Application status • Account Related Concerns such as but not limited to: <ul style="list-style-type: none"> - Change of Authorized Representatives (Specific Point of Contact, Billing Officer, Finance Officer) - Change of Ownerships (Re-application of new company as new MARINA-STCW/biller) - Change of primary email address/ contact information for account related notices to MARINA-STCWs - Change of Settlement Account 	Acknowledgement of concern via email shall be within max of 24 hours. Request shall be processed within 48 to 72 hours.	Acquisition Department Customer Support Account Manager Email: acquisition@pisopay.com.ph support@pisopay.com.ph Contact: +63.2.242.8153

9. Escalation Requirements

A report shall include the following details for the corresponding concerns:

Technical/ Service Related and Billing Concerns

- A. MARINA-STCW/Biller
- B. PISOPAY.COM Collection Partner and Payment Channel
- C. Branch / Location
- D. Date and Time of Incident
- E. Complains / Issue Encountered
- F. Reference Number (if applicable)
- G. Complainant's Full Name
- H. Contact Number / Email
- I. Address of complainant
- J. Transaction ID (if applicable)

Account Related – Modification of Account

Modification request shall only be entertained via email and request shall only be processed by PISOPAY.COM if the request/complaints comes from the authorized representative/signatory of MARINA-STCW/ Biller.



The following details and documents shall be provided by MARINA-STCW/ Biller via email.

1. Written Request with a specified detail below:
 - MARINA-STCW / Biller
 - Date of Request
 - Summarized Request with purpose
2. Accomplished Account Modification Form
 - If request is modification of Authorized Representatives, emails notices, billing/collection report, change of settlement account the form shall be duly signed primarily by the Authorized Signatories.
 - If request is modification of Authorized signatories, the form shall be duly signed by the City Mayor along with the additional requirement such as City Memorandum, or any equivalent of the mentioned documents appropriate for government agency and Valid IDs of the new signatories
3. The required documents for re-submission are the following which is being filed annually/quarterly or whenever required such as: General Information Sheet, Business Permit and Audited Financial Statements.

Eligibility and Application of SLA

The response target shall commence once the escalation requirements has been completely provided by MARINA-STCW/ Biller or in some cases the Customer/Complainants. PISOPAY.COM shall however expedite the procedure as much as possible within the stipulated timeline shown in Table 10 under Contact Escalation and Response Targets.

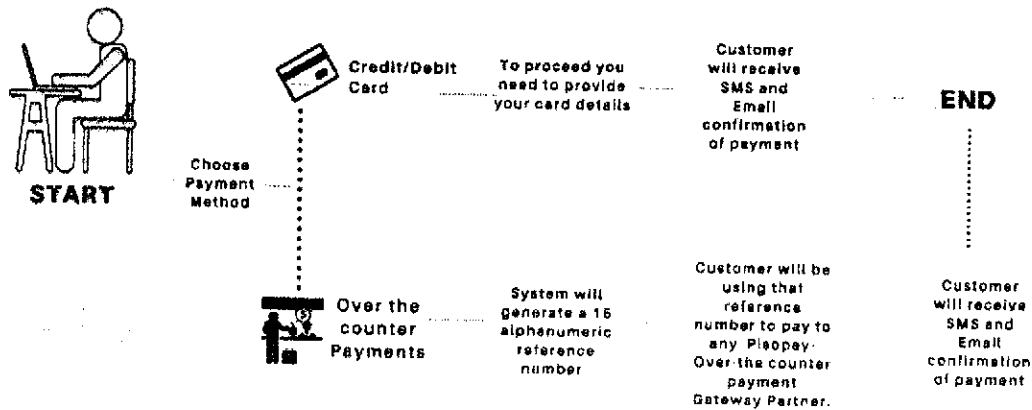
Recording of Concerns / Issues Received

- A. PISOPAY support group, technical/IT group and the treasury department shall acknowledge any concerns/ issues received via call or thru emails and logs it to PISOPAY.COM Client Support Portal for ticket monitoring purposes within the SLA stipulated on table 10 under Escalation and Response Targets.
- B. Generated ticket number shall be shared to MARINA-STCW/ Client or if in case any complainant upon acknowledgement of concern/ issue.
- C. Tickets/ issues which MARINA-STCW has been notified resolved by the support group shall be considered "closed ticket" only after 3 days of getting no response form the complainant.

Internal Reporting of Incidents

- A. PISOPAY.COM Operations Department shall be the one assigned to handle filing and keep records of Incident Reports. The ticket number and the required incident details shall be specified on the Incident Report.
- B. PISOPAY.COM Operation Officer files the incident report and validate if report has been signed and verified by the corresponding department heads (Support, Treasury, Technical etc).
- C. All department head is required to sign the report filed, only if the issue/concern has been RESOLVED as it will serve as clearance that the department have verified the issue and necessary troubleshooting/verification/validations (if applicable) has been conducted.

10 Detailed Process & Procedures on the Over-the Counter Payment Collection of <MARINA- STCW> via PISOPAY.COM Branches and Collection Partners



POWERED BY



Payment Collection via PISOPAY.COM Outlets/ Branches in the Philippines

1. <MARINA-STCW>Customer may visit any PISOPAY.COM outlets/ Branches, and its Collection Partner nationwide (refer on Annex A for the list) to pay the <MARINA-STCW>.
2. <MARINA-STCW>Customer shall accomplish the prescribed acceptance form (maybe applicable depending on PISOPAY.COM Collection Partner and fill-up all pertinent details such as but not limited to Personal Information, Contact Information, Service Type to avail (payment collection) and Reference Number.
3. <MARINA-STCW>Customer shall submit the completed form (maybe applicable depending on PISOPAY.COM Collection Partner) to the Collection Channel's Personnel.
4. <MARINA-STCW>Customer shall be required to accept and acknowledge receipt of the printed receipt from the Collection Channel's Personnel.

PISOPAY.COM Collection Partner /Channel (Procedure may depend on Collection Partners)

1. Collection Channel Personnel shall require the <MARINA-STCW>customer to fill-up/accomplish the standard or prescribed form, and shall likewise require the <MARINA-STCW>customer to present his valid ID.
2. Collection Channel Front-End Personnel must conduct the standard KYC and CDD procedures (as required by the BSP) for every <MARINA-STCW>customers making payment remittance.
3. Collection Channel Front-End Personnel must encode pertinent information of the <MARINA-STCW>Customer to the POS.
4. Collection Channel Front- End Personnel must process the acceptance thru Remittance POS; Print Receipt and ask for the payment of <MARINA-STCW>Customer.
5. End of day report processing shall be done immediately after the "remittance payment cut-off time".



PISOPAY.COM CREDIT AND DEBIT CARD

1. After choosing the credit and debit card option, customer will be directed to another secure page.
2. The portal will demand for the card details and name of the card owner.
3. If the card has enough balance the system will send an SMS and Email to confirm the payment.
4. The payment will reflect real-time.

PISOPAY.COM E-WALLET

1. After choosing the E-wallet option the system will generate a reference number.
2. Open your E-wallet app.
3. Look for the E-payment solution and type Pisopay.
4. Enter all the necessary details including the 15 digit alphanumeric reference number.

PISOPAY.COM Settlement to MARINA-STCW

1. PISOPAY.COM's Treasury Associate shall download and save the accepted corporate collection payments for the day.
2. PISOPAY.COM's Treasury Associate to check/ validates transactions within the day.
3. PISOPAY.COM's Treasury Associate must counter check the transactions versus the total received cash across all branches from the previous day.
4. PISOPAY.COM's Treasury Associate shall send to <MARINA-STCW> nominated email address the transaction reports from previous day (file format will be in excel) other than the real-time reports available on PISOPAY Payment Report -Admin Dashboard. Sending time shall be not later than 6AM.

1. _____
2. _____

5. PISOPAY.COM's Treasury Associate must settle and send settlement report to <MARINA-STCW> all of collected payments to its nominated bank account the next day less any fees to be charged to MARINA-STCW Customer.


<MARINA-STCW>

1. <MARINA-STCW> shall accept and acknowledge the receipt of the daily summary of transactions file sent by PISOPAY.COM
2. <MARINA-STCW> shall accept and acknowledge the receipt of settlement report sent by PISOPAY.COM Treasury Department.
3. PISOPAY.COM's Treasury may have a delay of settlement of all accepted payment remittance to <MARINA-STCW> nominated bank account due to rare cases scenario of the following;
 - A heavy typhoon will hinder PISOPAY.COM to proceed with online fund transfer or OTC fund deposit.
 - Power failure
 - Acts of God
 - Fortuitous Event

but PISOPAY should settle total accepted amount once capable and in case of such scenario, PISOPAY must inform MARINA-STCW thereof within 24 hours from occurrence.

Appendix 1 – Contact References

	<i>SLA Owner/s</i>	<i>Position/Department</i>	<i>Contact No. / E-mail Add.</i>
MARINA-STCW			
PISOPAY.COM	Ariel B. Surca	President	ghost@pisopay.com.ph
	Ma Patricia Isabel Javier	Business Operations Director	patricia.javier@pisopay.com.ph
	Kristine Aguilos	Finance Executive	thine_aguilos@pisopay.com.ph






Payment Reporting & Settlement.

Comprehensive, compliant & real-time reporting of all payments & collection settlements with Downloadable Excel reports formatted based on the reportorial requirements of MARINA STCW Accounting Department, Bu of Treasury (BTR) and Commission on Audit (COA).

- Real-time payment reporting & management.
- Daily collection reporting & settlement.
- COA compliant report formatting.

Automated Email & SMS Notifications

User shall get real-time notifications & unique reference number for MARINA STCW service transaction payments via email & SMS to which will serve as proof of their transactions.

Electronic Acknowledgement Receipt (eAR)

Stakeholder shall receive their eOR via nominated email for very successful payment.

- Downloadable and printable eOR
- eOR that is customize to comply with COA standards

Pisopay.com shall provide 24/7 customer support service for all MARINA STCW concerns via the following channels:

24/7 Customer Support

- a. Customer Service Ticketing System (*Website*)
- b. Pisopay.com - 27/7 Hotline
- c. Facebook Messenger Support
- d. Email Support

- THANK YOU -