

Using GCash FAQs

What is GCash?

GCash is an internationally-acclaimed micro payment service which transforms a mobile phone into a virtual wallet for secure, fast, and convenient money transfers at the speed and cost of a text message.

What are the key features of GCash?

GCash is a service for Globe & TM subscribers which allows you to do the following using your mobile phone:

- Send & receive money to & from another Globe/TM mobile phone anytime & anywhere
- Buy Prepaid load with an instant 10% rebate
- Make purchases at GCash partner establishments
- Pay bills, purchase games, make donations, etc.

You can conveniently do all of these anytime, anywhere just by texting! You can also save on Prepaid load because of the instant 10% rebate when you buy load using GCash.

For more information about GCash, just visit www.globe.com.ph/GCash

How do I start using GCash?

It's so easy to get you started using your GCash. Simply follow these steps:

Step 1: Dial *143# for FREE using your Globe mobile or download the GCash mobile app

Step 2: Look for "GCash"

Step 3: Click "Register"

Step 4: Enter the following information to complete your registration

- 4-digit GCash PIN
- Year of birth
- Address
- First Name
- Last Name
- Age (optional)

Step 5: Once done, wait for the confirmation message that will be sent to your Globe phone.

NOTE: Registration to GCash is FREE!

Sending Money FAQs

What is GCash Remit?

GCash Remit is a service that allows you to remit money (from the Philippines or abroad) and have it picked up from any location in the Philippines.

Why should I use GCash Remit?

It's a fast, affordable (compared to other cash pick-up services), convenient and secure method of remitting money!

The recipient/s don't have to be a Globe/ TM customer, but if the recipient has a Globe/TM mobile phone, he or she will get an automatic SMS informing them of the remittance and the GCash Remit REFERENCE CODE

How does GCash Remit work?

The sender must go to a GCash Remit-accredited remittance partner (either abroad or local), fill out the partner's remittance form, present a valid ID, pay, and then finally receive a receipt with a reference code, which should be passed to the recipient of the amount remitted.

If the recipient has an active mobile number, sender may provide the recipient's mobile number to the remittance partner. The recipient will receive an SMS notification which bears the reference code. The recipient can then go to any GCash Remit outlet that accepts GCash Remit payouts in the Philippines only, fill out the GCash Service Form and present a valid ID before receiving the money.

Note: The sender pays the service fee for the money transfer. Service fee abroad depends on the partner's pricing while locally, sender pays a fee depending on the amount sent.

You may refer to the table below for the local service fee details:

Perang Padala	Remittance Fee	Free Load*
Php 1.00 - Php 200.00	Php 10.00	
Php 201.00 - Php 1,000.00	Php 50.00	
Php 1,001.00 - Php 2,000.00	Php 100.00	Php 5.00
Php 2,001.00 - Php 5,000.00	Php 150.00	Php 8.00
Php 5,001.00 and above	Php 200.00	Php 10.00

Both the sender and recipient will also get FREE GLOBE* or TM LOAD* if the remittance amount is more than Php 1,000.00. *Free Globe/TM load equivalent to 10% of service fee, freebie to be divided equally to the sender (5%) and recipient (5%).

Should the recipient be registered to GCash to claim the remittance?

The recipient need not be registered to GCash to claim the remittance and need not be a Globe/TM customer either. Even recipients without a mobile phone can claim a GCash Remit remittance.

How will the recipient know that there's a remittance to be claimed?

If the recipient has a mobile number, he will receive an SMS message from Access Number 2887 informing him of the remittance. This assumes that the sender has provided the recipient's mobile number to the remittance partner where he made the transaction. The SMS message from 2887 contains the transaction reference number which the recipient would need to claim the remittance.

2887: "Punta na kayo sa GCash Remit outlet para kunin ang inyong remittance. Ipakita ang ref. no. AB123456 at ID. Call 2882 para malaman ang GCash Remit outlet na malapit sa inyo.

Translated as, "Go to any GCash Remit outlet to claim you remittance. Please present your ref. no. AB123456 and ID. You may call 2882 to learn which GCash Remit outlet is near your place."

If the recipient does not have a mobile number, the sender will have to be the one to inform the recipient of the transaction reference code.

Where can the recipient claim the remittance?

The remittance can be claimed at any GCash Remit outlet accepting GCash Remit payouts. The recipient can call 2882 toll-free from his Globe/TM mobile phone or 739-2882 from a landline to know where the nearest GCash Remit outlet is.

Is there a service fee for this transaction?

The recipient will not be charged any service fee when he claims the remittance.

What does the recipient need to present in order to claim the remittance?

The recipient has to bring with him the transaction reference code, as well as a valid ID. He cannot authorize another person to claim the remittance on his behalf. The full name of the recipient and his address, which you encode in GCash Wire Portal, has to match the same information on the recipient's ID.

The recipient has received a notice from 2887 regarding a remittance through GCash Remit. Why wasn't it accepted at the GCash outlet?

After the SMS message has been sent to the recipient, the sender can still cancel the transaction by going to the remittance partner where he made the transaction. If the sender decides to cancel the transaction, the recipient will get a message from 2887 informing him of the cancellation. In case the recipient does not have a Globe/TM mobile phone, the sender has to inform the recipient about the cancellation.

2887: "Sorry, ang inyong remittance na may ref. no. WC167692 ay hindi na maaaring ma-claim. Mabuting makipag-ugnayan po kayo sa sender sa lalong madaling panahon."

Translated as, "Sorry, but your remittance under ref. no. WC167692 is not available anymore. You may contact your sender regarding this the soonest."

Here are other possible reasons:

- The beneficiary provided an incomplete or incorrect reference code to the outlet.
- The sender provided the wrong name or address and the discrepancy is major.
- The beneficiary presented an invalid ID or has no ID at all.
 - **Will the recipient be charged for the SMS message received from 2887?**
 - The recipient will not be charged for the message from 2887.

Buying Load FAQs

What is GCash2Load?

With this service, you can convert your GCash to load, making reloading faster and more convenient! You can load prepaid credits to your phone or someone else's Globe Prepaid or TM phone, anytime, anywhere!

Does that mean I no longer need to visit a retail store? Wow! So how can I convert my GCASH to load?

You have three options.

Via SMS

Simply text LOAD [amount] [MPIN] and send it to 2882.

Via *143#

Dial *143# on your mobile phone and follow these steps:

STEP 1: Reply with 7 for GCash

STEP 2: Reply with 4 for Buy Load

STEP 3: Enter amount (1-8 digits)

STEP 4: Enter MPIN

STEP 5: Enter your own mobile number

STEP 6: Reply with 1 for Okay

Via the GCash Mobile App

This app is only available for iOS, Android, and BlackBerry devices.

STEP 1: Launch the GCash App

STEP 2: Enter MPIN

STEP 3: Select "Buy Stuff"

STEP 4: Select "Buy Load"

STEP 5: Enter the amount and select "Buy Load for Self"

STEP 6: Press "Buy"

What if I want to reload someone else's phone using GCash? How do I do it?

You can reload someone else's phone using GCash in three ways:

Via SMS

Just text LOAD [amount] [MPIN] and send it to 2882 + [10-digit mobile number].

Via *143#

Dial *143# on your mobile phone and follow these steps:

STEP 1: Reply with 7 for GCash

STEP 2: Reply with 4 for Buy Load

STEP 3: Enter amount (1-8 digits)

STEP 4: Enter MPIN

STEP 5: Enter your beneficiary's mobile number

STEP 6: Reply with 1 for Okay

Via the GCash Mobile App

This app is only available for iOS, Android, and BlackBerry devices.

STEP 1: Launch the GCash App

STEP 2: Enter MPIN

STEP 3: Select "Buy Stuff"

STEP 4: Select "Buy Load"

STEP 5: Enter the amount and select "Buy Load for Others"

STEP 6: Enter the recipient phone number

How much load credits can I convert my GCASH to?

You can convert the following loads with the following expiry dates:

Reload Amount	Load Expiry	Account Expiry	Free Text
Php 10	3 days	120 days	0
Php 11 - Php 50	15 days	120 days	0

Php 51 - Php 100	30 days	120 days	0
Php101 - Php 150	45 days	120 days	0
Php 300	75 days	120 days	35
Php 500	120 days	120 days	85
Php 1,000	120 days	120 days	250

Just remember that if you reloaded while you still have remaining balance, the load with the longer expiry will apply.

Do I need to register to GCash before I can use this service?

Yes, you need to register first before you can reload yourself or someone else's phone using GCash. You may call *143# to register to GCASH.

What is the difference between the expiration dates of GCash2Load denominations versus other load services being offered?

The load expiry equivalent offered for each load denomination under GCash2Load is the same as the load denominations offered in our other reload channels, such as AMAX, Call Cards, EPINs and Share-a-Load.

Is there a fee for every GCash2Load transaction?

There is no transaction fee when using GCash2Load. It's for free!

Are load denominations with decimal numbers allowed? For example Php 50.75, Php 101.50?

No. Only the load denominations listed in the table shown above shall be allowed for processing by our system. Denominations above Php 1,000 are also considered as invalid transactions.

How many times can I convert my GCash to load?

The daily transaction limit for GCash2Load is set at Php 10,000. Single transaction limit is set at Php 1,000. If you would like to buy Php 10,000 worth of load in 1 day, you would have to make 10 transactions of Php 1,000 each.

Is 10% GCash rebate promo for GCash2Load applicable for both Globe and TM users?

No. GCash2Load 10% Rebate Promo is a separate promo.

What if I want to know more info about this convenient service?

To know more about the GCash2Load service, just text INFO LOAD to 2882.

Pay your Bills via GCash FAQs

What is this service?

GCash Pay Bill lets Globe and TM customers who have registered to GCash and have credits in their mobile wallet pay their telecoms, utilities, credit card bills and more anytime, anywhere using their mobile phones!

Sounds like a great payment method I can use easily. Tell me how to start using GCash Pay Bill!

You can access GCash via GCash Online, *143# or the GCASH Mobile App to pay your bills. Just make sure you have enough GCash in your wallet.

Via *143#:

STEP 1: Dial *143# and Select "GCash".



STEP 2: Choose "Pay Bills" and then select the biller to pay.



Via GCash Online:

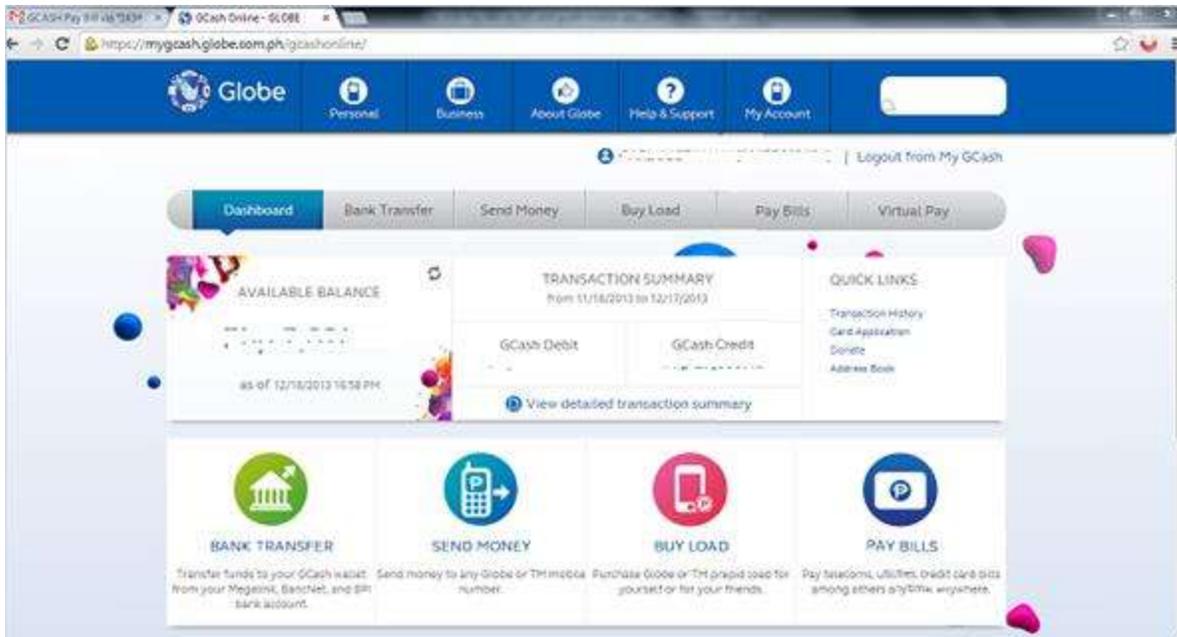
STEP 1: Go online and log-in to your Globe account.



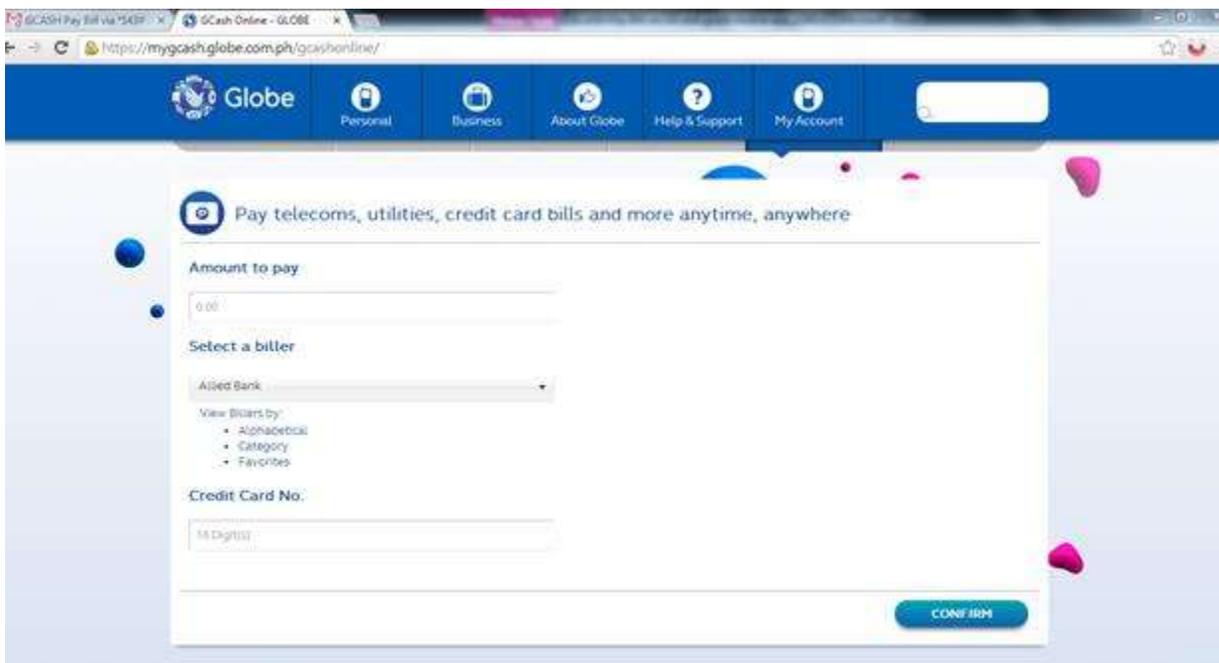
STEP 2: Go to GCash Online at globe.com.ph/gcashionline and log-in using your Globe/TM number and your MPIN.



STEP 3: In the main page, select "Pay Bills".



STEP 4: Input the amount to pay, and the select your biller.



Via the GCash Mobile App:

STEP 1: Log-in to your GCash account using your GCash Mobile App.

STEP 2: Select "Pay Bills" in the menu option.

STEP 3: Choose the biller you wish to pay for.

STEP 4: Input the amount of payment, and then confirm your transaction.

What is the MPIN and account number?

The MPIN is the subscriber-assigned 4-digit PIN number used upon registration to GCash. The Account Number, on the other hand, is a set of digits used as an identifier when paying. This varies depending on the partner biller.

Are there service fees when I pay billers via this service?

There are no service fees when you use GCash to pay your bills. Except when you re-load your E-pass, where P10 will be deducted from your ePass load amount.

Note that biller means the institution/company you are paying to.
Which billers are GCash Pay Bill partners?

Check out the table below to see the list of institutions/companies partnered with GCash Pay Bill as of May 05, 2014:

Telecoms	Globe Postpaid Plans	
	Globelines	
	Bayantel	
	Digitel	
	PLDT	
	Smart	
Airlines	Cebu Pacific	
	Jet Star Airlines	
Credit Cards	Allied Bank	
	Bankard	
	EastWest Bank	
	Metrobank / PSBank	
	PNB	
	Security Bank Diners	
	Security Bank Mastercard	
	Standard Chartered	
	Union Bank	
	BIR	
	NSO	
	NSO Helpline Plus	
Governments	Pag-IBIG : Housing Loan	
	Pag-IBIG : Reg (100)	
	Pag-IBIG : MP 2 (500)	
	SSS Cont-Farmers and Fishermen	
	SSS Cont-OFW	
	SSS Cont-Self Employed	
	SSS Cont-Voluntary	
	AXA Life	
	Ayala Life	
	BIMA	
	Insurance	Cocolife
		Danvil Plans/Berkley International Plans
Great Financial		
Fortune Care		
Fortune Life		
Manulife		

	Chinabank Assurance	
	Manulife Financial Plans	
	Manulife Philippines	
	Paramount Life	
	Philamlife	
	Pioneer Life	
	PNB Life Insurance	
	Pru Life U.K.	
	Prudential Life	
	Sun Life of Canada (Phils.), Inc.	
	Citibank Savings	
	Citifinancial	
	CityState Bank Loan	
	Loans	Equicom Savings
		FICO
		FICCO
		HSBC Personal Installment Loan
		PSBank
RBDI		
Standard Chartered EZ Loan		
TPSICenter		
TPSIClient		
TPSIMasikap		
TRBI		
Ateneo		
Schools	La Salle Greenhills	
	Miriam College	
	University of San Juan - Recoletos	
Utilities	Davao Light	
	Destiny Cable, Inc.	
	Laguna Water	
	Manila Water	
	Maynilad Water	
	Meralco	
	My Destiny	

	Pilipino Cable	
	Subic Water	
	SkyCable	
	Sky Cable Broadband	
	South Cotabato II Electric Coop	
	Sun Vision Cable	
	VECO	
	Avon	
	British Embassy	
	Church of Jesus Christ of Latter Day Saints	
	Others	Convoy
		Easy Trip
		Ensogo
		E-Pass
		FICO
		Fortune Care
		Globe Parking - GT Parking
		Globe Parking - IC Parking
Globe Parking - TGT BGC Parking		
Globe Parking - TGT Cebu Parking		
Manila Memorial		
National Quality Corporation		
Planet CATV		
Planet Infinity - Davao		
Rockwell Residential Towers Condominium		
SBC Cash Card		
Sumisho		

Do I need to enroll to any of the billers mentioned above before I can pay my bill via GCash?

No need. GCash has its own set of billers which can be seen on its bills payment menu. You can only pay from the billers that are affiliated with GCash.

How long will the payments be processed?

Your payment will be processed by the biller in 1-2 working days. On the other hand, posting of payment will reflect 2-3 banking days after the date of payment.

How soon will my payment be applied to my bills?

Your payment will be applied/reflected 1-2 working days. Your GCash will be debited from your mobile wallet within 24 hours.

Can I pay overdue bills through GCash Bill Pay?

No, you can't. For past due payments, you are advised to directly settle your bills at the biller institution's offices.

Who can I call if I have problems with my payment?

For GCash debiting concerns, you may call 2882, but for billing concerns, you are advised to call your respective billing institution's hotline numbers.

PowerPay+ FAQs

What is GCash PowerPay?

GCash PowerPay+ is a funds payout service offered by G-Xchange, Inc to various companies. Through PowerPay+, employees of partner companies may withdraw their salaries from any of the 9,000 ATMs and 6,000 GCash outlets nationwide.

How can I use PowerPay?

Only employees from a partner company of GCash have access to PowerPay+. GCash offers this product directly to employers instead of individuals.

What are the benefits of using PowerPay?

Companies (and their employees) can benefit greatly from PowerPay+. There are two possible packages being offered to companies. Refer to the list of companies below for your reference.

POWERPAY+ FEES	Option 1 with insurance	Option 2 without insurance
ATM Card per employee	P100	P50
Disbursement Fee	P5 for every transaction; regardless of amount	P5 for every transaction; regardless of amount
Withdrawal	2 free withdrawals a month; P20 will be charged for succeeding withdrawals	2 free withdrawals a month; P20 will be charged for succeeding withdrawals
Savings with Interest	none	none
Insurance	yes	no
Maintaining Balance	none	none
Over The Counter	Yes; customers can go to any Globe Store, SM Department Stores, Tambunting, Villarica and Prime Asia Pawnshops, Partner Rural Banks, Globe Load Distributors	Yes; customers can go to any Globe Store, SM Department Stores, Tambunting, Villarica and Prime Asia Pawnshops, Partner Rural Banks, Globe Load Distributors
Cash-in to an outlet	FREE of service charge	FREE of service charge
Cash-out to an outlet	P20 for every P1,000 and any amount in excess	P20 for every P1,000 and any amount in excess
POS	FREE of service charge	FREE of service charge
Remarks	FREE SIM cards; GCash Mobile Services	FREE SIM cards; GCash Mobile Services

What entitlements are covered by the insurance?

Please see the table below for your reference:

Term	Accidental Death¹	Burial Assistance²	Life Cover³	ATM Theft⁴	Residential Fire w/ home content
6 months	50,000	10,000	25,000	5,000	5,000

¹Death due to accidents only

²Death due to accidents & natural causes

³Death due to natural causes only

⁴ATM Theft Benefit Aggregate Limit based on term is maximum 2 occurrences with P5,000 limit per occurrence

Note: The insurance package is only good for 6 months. You must pay another P50 to renew your insurance.

Who should I coordinate with for insurance claims?

ACE Insurance is our partner to help handle all of your insurance benefits. For claims, simply submit the complete requirements to your company's HR department and ACE Insurance will directly coordinate with them for updates and other concerns. You may also call them at the following telephone nos. (02) 918-5400. For Domestic Toll Free 1-800-8-918-5400.

Can non-Globe customers avail of PowerPay+?

PowerPay+ is linked to the GCash mobile wallet. All employees using PowerPay+ are required to have a Globe SIM to enjoy the benefits of this service.

What is the difference between my GCash wallet and PowerPay+ account?

Your PowerPay+ account and the GCash number linked to this account are one and the same. Whatever balance you have from either of the two is automatically updated everytime you transact using your PowerPay+ card or your GCash registered mobile number.

How can I withdraw my salary if I do not have my PowerPay+ card with me?

Just visit any GCash outlet with your GCash registered mobile number that's linked to your PowerPay+ account. The store representative will process your transaction and you will have to reply with your MPIN to complete the transaction. Afterward, you will receive the cash from the store representative.

Can I put money in my PowerPay+ account that's not part of my salary?

Yes. Simply visit any GCash outlet with your GCash registered mobile number linked to your PowerPay+ account. Give the cash to the store representative for processing. You will receive an SMS notification that you have received the cash amount you gave in the form of GCash. Cash-in to self is FREE of charge!

Does my PowerPay account earn interest?

PowerPay+ is a GCash account that does not earn interest. However, there is no maintaining balance required for you to continuously use the account.

What are the charges applicable to GCash mobile money transactions?

See the table below for your reference:

Buying load for your Globe/TM SIM	FREE with up to 10% instant rebate
Paying Bills	FREE
Send Money via Globe SIM	P10 for every P1,000 and a fraction thereof

NOTE: Transactions fees will be deducted from your GCash wallet

Can I still use my PowerPay+ card after my employment in the company has passed?

Yes you may still use your PowerPay+ after your employment but you will no longer receive salaries through it. You will have to visit our outlets to put in money or cash-in to your account.

Your insurance also expires after employment.

How is PowerPay+ card different from the GCash Card?

The PowerPay+ card is issued by our partner companies as employers to their identified personnel. It is used as a salary payout tool with specific benefits to partner companies like FREE withdrawal and insurance coverage. The GCash Card also functions as a cash-out facility for GCash customers but it does not have the same benefits mentioned above.

How can I withdraw using my GCash PowerPay+ ATM Card?

Withdrawals using your GCash PowerPay+ ATM card follow the same steps as your other ATMs. Just go to any ATM, insert your card and follow the instructions. Key-in your GCash MPIN to complete the transaction. You will receive and SMS Notification for confirmation – it's that easy!

I forgot my GCash MPIN. How can I request for a new MPIN?

Just call 2882 to reset your MPIN.

Is there a maximum amount that I can put in my GCash wallet?

Yes. Your GCash account has a P500,000 wallet limit. You can only transact up to P500,000 monthly as mandated by the Banko Sentral ng Pilipinas.

How much can I withdraw per day?

You can withdraw up to P40, 000 daily from any ATM. However, the amount per withdrawal transaction differs depending on the ATM/bank where you made the withdrawal.

How do I use my GCash PowerPay+ ATM Card as a debit card?

Here's a simple step by step process:

1. Present your PowerPay+ ATM Card to the cashier for payment.
2. Cashier will swipe your GCash PowerPay+ ATM Card in the POS terminal, key in the payment amount and select the account to be deducted (savings or current). Select "Savings".
3. Cashier will hand you the PIN pad. Please check if the amount entered is correct.
4. Key in your MPIN and press "Enter". Make sure that no one can see your MPIN. Cashier will return your PowerPay+ ATM Card and approved transaction receipts.
 5. **If I am asked by the merchant about the account type (Savings or Current) of my GCash Card, which one would it be?**
 6. GCash PowerPay+ ATM Card account type falls under "Savings". Just inform cashier to select Savings.
 7. **Will I use the same GCash MPIN on mobile and ATM?**
 8. Yes, the GCash MPIN that you will need to enter on the POS PIN pad is the same 4-digit GCash MPIN that you use for your GCash mobile and ATM transactions.
 9. **Is there a transaction fee for using the GCash card on a merchant's POS?**
 10. No additional fees would be charged for GCash Card transactions on merchant's POS
 11. **Will I receive an SMS notification from 2882 after every POS transaction I make using my GCash Card?**
 12. Yes, you will still receive an SMS notification from 2882 informing you of the transaction you have just made including the amount paid to the merchant. Here is a sample SMS Confirmation Message from 2882:
 13. *"You have paid 10000.00 of GCash via GCash Card on 03-12-12 01:04 PM. Your new balance is 15000.00. Ref no. 123456789. Please keep a copy of your reference nos. to track your transactions. Globe GCash. Love the way you Pay!"*
 14. **Do I also get a printed transaction slip for the GCash Card-POS transaction that I have made?**
 15. Yes, you will get a printed transaction slip from the merchant / cashier. This will be more or less similar to what is usually provided when you do a debit card / credit card transaction on a POS terminal.
 16. **Can I inquire about my GCash balance using the POS terminal? If yes, is there a charge for balance inquiries?**
 17. Yes, you may inquire your GCash balance using the POS terminal. There's no charge for balance inquiries done using the POS terminal.

How fund your Globe GCash Powerpay Wallet?

1. Go to any BPI Express Online Bank or BDO Bank. Fill up the form and deposit the desired amount to following Bank Accounts;

Bank Name: Banco De Oro

Account Number: 2330051316

Account Name: Do Rayd Travel and Tours

Address: Hypermarket, Main Avenue EDSA

Note: For Provincial Transaction there would be additional 50.00 service fee charge by BDO Bank.

BPI Savings Account

BPI Account Number: 3189088239

Account Name: Henry Jeff Mardo

Free Service Fee

Metro Bank Account

Account Number: 290-3-290-24617-3

Account Name: Henry Jeff Mardo

- After your deposit, Scan the deposit slip and post it to <http://www.doraydtravel.com/rayder-s-powerpay.html> , fill up the form and upload your deposit slip.
- For convenient wallet replenishment, just add our Bank account to your BPI, MBT or BDO online banking as Third Party and transfer fund online. Print Screen the Transfer Transaction and upload it to <http://www.doraydtravel.com/rayder-s-powerpay.html> , fill up the form and upload your deposit slip.
- Visit our Office Do Rayd Travel and Tours at #45C Hon Benito Soliven Green Park Village, Cainta Rizal.

Thank you for your fund replenishment. Your fund will be posted within the day. In case we fail to post it within the day, feel free to call us at (02) 986-2061 or 09266778080. We can also chat on FB. Kindly add us: Do Rayd TravelnTours.

Also, please be informed that our office hours are from 9:00AM - 6:00PM, 7 days a week.

It is our pleasure to serve you.

Maraming salamat po.

Reference: <http://www.globe.com.ph/help/gcash/powerpay>