



E-MERCHANT DATA FORM

Thank you for considering BancNet as your Online Payment Gateway.
Kindly complete the form below and submit the following documents:

- ☐ SEC registration
- ☐ Business Permit
- ☐ Incorporation Papers (key pages only)
- ☐ Last 3 years financial filings

BUSINESS INFORMATION

Registered Business Name:	
Office Address:	
Tel Number:	Fax Number:
Description of Company's Business:	
Corporate TIN Number:	

WEBSITE & E-MERCHANT INFORMATION

E-Merchant Name (if diff from Company Name):	Website URL (Will be using Online Payment Gateway):
Website Customers/Users:	
List and description of website's products and services that will be using BancNet's Online Payment Gateway: (attach separate sheet if necessary)	

Please attach the following information:

- ☐ Policy Procedure on Customer Registration & Identification at Website
- ☐ Business/ Transaction Flow (Order, Payment, Fulfillment Transaction Flow)
- ☐ Product/Service Fulfillment/ Delivery Methods

CONTACT INFORMATION

Primary Contact Person:	Designation:
Tel Number:	Fax Number:
Mobile Number:	Email Address:
Technical Contact Person:	Designation:
Tel Number:	Fax Number:
Mobile Number:	Email Address:
Finance & Billing Contact Person:	Designation:
Tel Number:	Fax Number:
Mobile Number:	Email Address:

BANK INFORMATION

Note: Allowed BancNet member banks are Allied Bank, Asia United Bank, Chinatrust Bank, Chinabank, Citistate Savings Bank, East-West Bank, Metrobank, PBCOM, Philtrust, RCBC, Standard Chartered Bank, Sterling Bank

BancNet Depository Bank:
Branch of Account & Branch Address:

ADDITIONAL INFORMATION

Authorized MOA Signatory (1) Name:	Designation:
	CTC No.:
Authorized MOA Signatory (2) Name:	Designation:
	CTC No.:

Submitted by:

Printed Name & Signature
Designation

Date

Reviewed by:

InfoSec Officer

Technical Head

Product Manager

Marketing Director



E-MERCHANT ONLINE PAYMENT GATEWAY

CRITERIA FOR ACCREDITATION OF E-MERCHANTS FOR THE BANCNET ONLINE INTERNET PAYMENT GATEWAY

BancNet will accredit an E-Merchant for the BancNet Online Payment Gateway based on the following risk criteria:

High Risk Business Model: BancNet will not allow connecting to the BancNetOnline Internet Payment Gateway.

Medium Risk Business Model: BancNet will review the specific business model and potential threats on a case to case basis and will require compensating controls to become acceptable for connection to the BancNet Online Payment Gateway.

Low Risk Business Model: BancNet will allow for interconnection with the BancNetOnline Internet Payment Gateway.

An E-Merchant's classification on the risk criteria mentioned above shall be based on the following aspects:

- a. Identification of E-Merchant/ Sub E-Merchant
- b. Identification of Customer
- c. Secured Fulfillment / Delivery
- d. Financial

RISK GROUPS	HIGH RISK	MEDIUM RISK	LOW RISK
Identification of Merchant/ Sub-Merchant	Unclear business model. Allows for transfer to other negotiable instruments. No clear company registration and identification process.	Clear company documentation.	Existing and stable Business Model (Bills/Invoice Presentment). No sub-merchant/ company.
Identification of Customer	Anonymous & Electronic only	Non-repudiation (i.e. physical registration & documentation)	Non-repudiation (i.e. physical registration & documentation)
Fulfillment / Delivery	Electronic Fulfillment, Instantaneous and Irreversible transaction	Electronic Fulfillment, Non-Instantaneous	Physical Fulfillment / Reversible transaction
Financial	Incomplete Financial or Corporate documents OR Company Financials indicate liquidity or stability concerns	Start-up company	Top 5000 Philippine Corporations / Company. Financial documents support healthy financial liquidity and stability
Example	Mobile phone airtime loads	Prepaid Internet Access, Auction sites	B2B companies, Schools, Utilities, Club Memberships

Prohibited Goods & Services

E-Merchants are prohibited to conduct their business utilizing BancNet's Online Payment Gateway in a manner that directly or indirectly offers, sells, leases, licenses or displays any product, or service that:

- (1) is unlawful or violates any applicable law, statute, ordinance, or regulation;
- (2) infringes on any patent, trademark, trade secret, copyright, or other proprietary right of any party, including, but not limited to, the unauthorized copying and posting of trademarks, pictures, logos, software, articles, musical works and videos;
- (3) promotes violence, hatred and racial, religious, sexual intolerance
- (4) is threatening, abusive, harassing, obscene, libelous, slanderous, deceptive, fraudulent, invasive of another's privacy
- (5) impersonates any person or entity;
- (6) is associated with any form of adult, sexually oriented, or obscene materials or services;
- (7) contains harmful content, including
 - software viruses
 - Trojan horses
 - worms
 - spy-ware
 - or any other files, software programs, or technology that is designed or intended to disrupt, damage, intercept, harm or obtain unauthorized access to BancNet and/or others services, system, equipment program or data
- (8) offers fraudulent goods, services, schemes, or promotions that promises and promotes get-rich-quick schemes through chain letters, pyramid or ponzi schemes, matrix programs, and certain multi-level marketing programs;
- (9) offers transactions to finance or refinance debts funded by a credit card, associated with the sale of traveler's checks or money orders, or involve currency exchanges or check cashing businesses
- (10) offers illegal telecommunications services;
- (11) offers illegal cable television equipment;
- (12) offers the sales of drug paraphernalia, narcotics, steroids and other controlled substances under Republic Act 9165 of the Philippines which states that it is an offense to import, sell, trade, distribute, or deliver dangerous drugs and/or controlled precursors and essential chemicals in the Philippines;
- (13) offers the sale of tobacco, cigarettes, cigars, smokeless tobacco, and other tobacco products;
- (14) offers the sales of alcoholic beverages; and
- (15) offers the sales of firearms, firearm parts or accessories, ammunition, weapons or knives.

Goods & Services Subject To Review & Pre-Approval

All goods and services to be offered and sold by E-Merchant utilizing BancNet's Online Payment Gateway are subject to BancNet's Review and Approval.

The following goods and services may be permitted by BancNet subject to review and approval:

- (1) Electronic wallets (i.e., "e-wallets") or any similar payment type;
- (2) Gambling or lottery type services such as online or offline casino games, sports betting, horse or greyhound racing, lottery tickets, games of skill, and other services that facilitate gambling;
- (3) Donation collections for charity and non-profit organization;
- (4) Sale of stored value cards for telecommunications (i.e. International Call cards, Call & SMS cards, ISP Internet cards, etc.) and online gaming purposes; and
- (5) Direct Marketing and Multi-level marketing products and services.

BancNet at its discretion may add or remove goods and services to this list from time to time.

Revised April 9, 2008