



Step-by-Step Guide to Remittance

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Cashsense Remittance

Cashsense is a licensed remittance company – the first in the Philippines – to fully enable Filipinos abroad to send money home from the comfort of their home or office (without using a credit card).

Cashsense has deployed real-time systems and processes, based on advanced technology, which allows it to pass on:

Savings in cost;	Single, low flat fee
Wholesale FX rates;	More pesos
Cross-border transfer efficiencies;	Money in minutes

Furthermore, provision has been made for the Filipino abroad to efficiently manage the family's finances – which is probably why they went abroad in the first place...

Cashsense Online Efficiency

When a remitter registers with Cashsense, an online account or eWallet is generated on the remitter's behalf. This account is managed from the home page: My Account. Remitters may view the balance of their accounts - which will be funded by an online bank transfer from their own bank, manage the beneficiary list and transfer funds to them. Payments may be made to online billers and merchants etc. and a full transaction history viewed – very much like an online bank account.

The first remittance after registration could possibly take 24-48 hours as Cashsense has to comply with BSP regulations regarding identification and compliance. Thereafter, however, Credit My Account – Pesos transactions will normally take place within minutes. One significant advantage over traditional remittance companies is that customers need only make one deposit (one remittance fee), but can carry out multiple transactions from My Account.

Registering your details online

- I. Visit <http://remit.cashsense.com> and “Register Now”
- II. Complete the “Personal Information” page and Submit
- III. Complete the “Add Beneficiary” page and Submit

ID requirements

Governments worldwide all have to address the issue of anti-money laundering (AML) and combat the financing of terrorist-related acts. Wherever banks and payment processing companies such as Cashsense operate, therefore, regulations regarding the identification of senders and beneficiaries must be complied with. Upon registration, remitters should forward to Cashsense:

- A copy of an official ID
- A proof of address

Please see [FAQs](#) for further details.

Kindly note that the speed in which Cashsense receives these documents will have a direct impact on the speed in which your first transaction is processed. Subsequent transactions will be processed as is usual i.e. in minutes.

Registering your beneficiaries

- IV. On the Add Beneficiary page, you need to complete details and select the preferred method of beneficiary pay-out.

By default, pay-out in the Philippines is effected via Cashsense VISA ATM card - because it is fast, efficient and safe. The ATM card for the beneficiary that you select first, will be delivered by courier free of charge. Subsequent cards will be charged at the rate of PHP150.00

Beneficiary's ID requirement:

Upon delivery of the Cashsense VISA ATM card, the courier will request:

- A copy of the beneficiary's official ID with signature
- A signature on a Customer Information Record (CIR) form – a requirement of the card-issuing bank (having the same signature as on the official ID)

Customer support staff from Cashsense will liaise directly with beneficiaries and guide them through the process.

If you choose to opt out of default delivery via ATM card, you will need to select one of the following:

Bank to Bank: Please provide bank account details.
Door to Door
Pick Up

Any account detail, including the changing or addition of pay-out delivery methods etc., may be amended at any time via "Add/Edit Beneficiaries" in "My Account".

How to transfer funds to Cashsense

- V. From "My Account", select "Credit My Account - Pesos". You will be directed to a page which displays the Cashsense bank account details for the country in which you are located. You need to copy or note these details (including the Reference Code) because this will have to be provided when placing a fund transfer instruction with your bank.
- VI. Open a new tab, visit your online bank and transfer funds domestically from your account to the appropriate Earthport/Cashsense bank account. Please make sure that the Reference Code is correct as inaccuracies may cause delays.

- VII. When you have completed the transfer with your bank, return to the open Cashsense page, click on “Deposit Funds”, fill in the details and send. You will note that within minutes you have been credited the appropriate peso value – provided that you have transferred within the hours of 8AM-6PM Manila time. You may now transfer funds to beneficiaries.

How to transfer funds to beneficiaries

- VIII. From “My Account”, select “Send Funds to Beneficiary” and simply select your beneficiary and the amount you want to send.

Your beneficiaries may now withdraw their funds. For further information, please see FAQs; [How quickly will my family receive money?](#)

Transaction history

All transactions are recorded and may be accessed online.

Account Balance:						PHP 18,927.03
Transaction History						
Date From:		<input type="text" value="01/06/2011"/>	Date To:		<input type="text" value="15/07/2011"/>	<input type="button" value="Search"/>
Pay-in			Pay-out			
OPENING BALANCE FOR PERIOD:						52,487.00
Date	Ref No.	PHP	To	Amount	Fee	Balance
01/06/2011	314909		Jon Dela Cruz	15,000.00	00.00	37,487.00
04/06/2011	314961	22.50	Carmen Santos		00.00	37,509.50
09/06/2011	315661		Island Rose	1,290.00	00.00	36,219.50
13/06/2011	315667		PLDT	2,362.47	00.00	33,837.03
15/06/2011	317895		Mary Dela Cruz	15,000.00	45.00	18,837.03
21/06/2011	317887	22.50	Jocelyn Reyes		00.00	18,859.53
25/06/2011	318225	22.50	Amanda Gonzales		00.00	18,882.03
25/06/2011	318547	22.50	Rosalyn Roxas		00.00	18,904.53
01/07/2011	318867	22.50	Jocelyn Reyes		00.00	18,927.03

Additional Features

- IX. How to Pay Bills
First you will need to add a biller. Select “Add/Edit Billers” and provide account details; account name and reference number etc. An electronic message will be forwarded to the biller which will validate your account, usually within 24 hours. You may now select the biller and the amount you wish to pay.
- X. How to Pay SSS
From “My Account”, select “Pay SSS” and fill in required fields accordingly.
- XI. How to shop online
From “My Account”, select “Shop Online”. You will be directed to the Cashsense Online Shopping Mall.

For assistance, please contact:

support@cashsense.com

Telephone:

UK 4420 3002 5914

Italy 3906 9936 9763

Germany 49 8938 5392992

Hong Kong 852 2110 1508

Manila 632 8133366

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