

# TESDA CIRCULAR

<b>Subject: Implementing Guidelines on the Pilot Implementation of Disbursement of TESDA Scholarship Programs Allowances through the GXI PowerPay+ (GCash) in NCR, Region IV-A, Region VII, and Region XI</b>		Page 1 of 8 page/s Number <u>030</u> , series of 2021
<b>Date Issued:</b> 24 March 2021	<b>Effectivity:</b> Immediately	<b>Supersedes:</b>

In the interest of the service, and in line with the Scholarship Benefits of Omnibus Guidelines for TESDA Scholarship Programs, these guidelines are hereby adapted and shall be observed in the disbursement of TESDA Scholarship Programs allowances through the G-Exchange, Inc. PowerPay+ (GCash) for the Pilot Implementation in NCR, Region IV-A, Region VII, and Region XI.

## I. RATIONALE

TESDA's adoption of GCash is the move of the agency to achieve efficiency even during the pandemic as the allowances of the scholars shall be credited digitally, saving them from going to TESDA Offices to receive their allowances. The shift to cashless also allows for contactless transactions, mitigating the impact of COVID-19 on the scholars, amidst the ongoing implementation of community quarantine protocols.

PowerPay+ is a fund disbursement service regulated by the Bangko Sentral ng Pilipinas, which enables real-time funding to the GCash wallet of the payee, allowing the latter access to the fund via ATM cash withdrawal or over-the-counter cash withdrawal from GCash Partner Outlets. The PowerPay+ Accountholders/scholars may also use their funds for the purchase of goods and services directly through the GCash app or the Point-of-Sale (POS) transaction from participating merchant establishments.

GCash wallet is an e-money instrument that stores Philippine Peso (Php) value which resides in the GCash system. It is an account that is linked to the GCash customer's Subscriber Identity Module (SIM) card and which may or may not be evidenced by a physical GCash MasterCard. The GCash functionalities include, but are not limited to, transfer of funds, payment of goods and services, over-the-air reload of airtime, and balance inquiry.

This allows TESDA to disburse allowances to TESDA scholars, who are GCash-registered subscribers, through GCash disbursement wallet.

## II. DEFINITION OF TERMS

In order to provide a common frame of reference in understanding the key terminologies used in this circular, the following terms are hereby operationally defined:

1. **Allowance** – refers to the amount which the scholar receives from the TESDA Provincial/District Office to defray part of their daily expenses. This includes Training Support Fund/Living Allowance, Book Allowance, Instructional Materials Allowance, Cost of Workshop Uniform, and other Allowances.
2. **GCash** – a BSP-regulated mobile money service that lets you buy load, purchase items, send and receive money, pay bills, and more using Globe, TM, or any other network.
3. **Payout** - disbursement of allowances to TESDA Scholars
4. **PowerPay+** - a fund disbursement service that is linked to a registered GCash account that gives the scholars access to mobile money services.
5. **Scholars** – refers to the beneficiaries of TESDA Scholarship Programs.



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### III. ISSUANCE OF POWERPAY+ ACCOUNT TO SCHOLARS OF TESDA SCHOLARSHIP PROGRAMS

The TESDA shall be solely responsible for the selection of qualified scholars to receive a subsidy through the GXI PowerPay+ Account.

GXI PowerPay+ Account shall be opened/activated at the designated TESDA Provincial/District Offices (PO/DOs) through the PowerPay+ portal.

### IV. FEES AND CHARGES

1. GXI shall charge the scholars Php5.00 disbursement fee per account. This shall be waived for the first three (3) months of the implementation of the project.
2. The availment of GCash Mastercard is optional for the scholars. The cost of the GCash Mastercard shall be for the account of the scholar. GXI shall charge the scholars Php135.00 for the PowerPay+ kit.
3. ATM Inter-bank fees shall be borne by the scholars.

To be shouldered/paid by the scholar:	
Disbursement Fee	PhP 5.00 per disbursed account
Optional fees:	
P3 Kit (card and sim) Order Cost	PhP 135.00 per kit PhP 250.00 per co-branded kit (min of 5,000 cards)
ATM Withdrawal Fee	PhP 20.00 per transaction
ATM Balance Inquiry Fee	PhP 3.00 per transaction
Dormancy Fee (for 12 months of no financial inactivity)	PhP 50.00 per month dormant

### V. OPT-IN MECHANISM

The decision of the scholar to choose the mode of payment of their allowances must be made during the enrollment period (no later than five (5) calendar days before the start of a training program) of a TVET program and shall be considered final and irrevocable for that particular program (Annex "A"). These learners may be allowed to change their decision in the subsequent training programs to be enrolled at.

The peculiarities of the area must be taken into consideration in choosing the mode of payment of the allowances.

### VI. PRE-DISBURSEMENT OF ALLOWANCES

1. TESDA PO/DO shall prepare a certified list of scholars who will receive their allowances through GCash at least five (5) days before the schedule of pay-out. The list must include the following certified Know-Your-Client (KYC) points and disbursement details:

- First Name
- Middle Name
- Last Name



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- Unique Learner's ID
- Complete Address
- Birthdate in MM/DD/YYYY format
- Mobile number in 09 format
- Disbursement Amount
- Remarks (if any)

2. TESDA PO/DO shall upload the Payee Batch File in the PowerPay+ portal. The Payee Batch File must be saved as tab delimited excel file or .txt file.
3. TESDA PO/DO shall fund the assigned GCash wallet or account using the pre-funding request form in Annex "B".

## VII. ENROLLMENT OF SCHOLARS WITHOUT GCASH ACCOUNTS

1. GXI will validate which scholars do not have GCash accounts based on the list uploaded by TESDA PO/DO in the PowerPay+ portal. Once identified, GCash will enroll the scholars using the certified KYC points submitted.
2. GXI can do a minimum of 300,000 enrollments in 24 hours provided that the list of scholars is provided at least five (5) days in advance.
3. Once enrolled, GXI will inform scholars via SMS that their accounts have been created.

## VIII. IMPLEMENTATION MECHANICS

### A. DISBURSEMENT TO SCHOLARS

1. For scholars with GCash accounts, before disbursement, GXI shall cross-match the first name, middle name, last name, and mobile number of the scholars in the above-referenced file uploaded in the PowerPay+ portal by TESDA PO/DO against the GCash registration. Validation is as follows:
  - If all data points are a match, GXI shall approve the details of the upload.
  - If the first name, middle name, last name, and mobile number are a complete mismatch, GXI shall not approve the details of upload.
  - In the case that the first name has two words, and if the middle name, last name, and mobile number are a complete match, GXI will check the birthdate. If the birthdate is a match, GXI shall approve the details of the upload. If the birthdate is a mismatch, GXI shall not approve the details of upload.
2. GXI shall provide the approved and disapproved payee enrollment to TESDA PO/DO.
3. For the disapproved payee enrolment, TESDA PO/DO shall verify and update the information of the scholar and resubmit to GXI for approval.
4. GXI shall generate and assign a unique reference number to each scholar for easy cross-reference.



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5. TESDA PO/DO shall deposit the fund to the GCash bank account. After which, TESDA PO/DO shall fill up the Prefunding Smartsheet and shall attach the proof of deposit.
6. GXI shall check the entry in the smartsheet and verifies the deposit of TESDA PO/DO. GXI shall then credits the TESDA PODO's GCash wallet with the amount deposited.
7. TESDA PO/DO shall upload the Disbursement File in the PowerPay+ portal. The Disbursement File must be saved as tab delimited excel file or .txt file.
8. GXI shall provide TESDA the list of scholars with successful and unsuccessful electronic transfer of payments.

## **B. DISTRIBUTION MECHANICS THROUGH ELECTRONIC PAYMENT SCHEME**

### **Electronic Payment Procedure**

1. TESDA shall pre-fund the assigned wallet twenty-four (24) hours before the target disbursement date in Landbank with the following account details:

**Account Name:** G-Xchange, Inc.

32/F, The Trade and Financial Tower, 7<sup>th</sup> Avenue corner 32<sup>nd</sup> Street, Bonifacio Global City, Taguig, Philippines, 1634

**Account Number:** 0571099500

2. Cut-off time for Pre-funding Requests shall be as follows:

a. 09:00 AM to 04:00 PM, Monday to Friday

b. 09:00 AM to 12:00 NN, Saturdays

Request beyond cut-off will be processed the next banking day.

4. Funds must be reflected in G-Xchange, Inc. (GXI) account or wallet before the disbursement will be processed.
5. TESDA shall submit proof of deposit or transfer of funds to the GCash Pre-funding Online Form using the link: <https://bit.ly/Pre-fundingGCashWalletRequestForm>
6. TESDA shall notify the GCash account manager of the request.
7. The filled-out scholar file must be in Excel format and must be password protected. The password must be sent in a separate email trail from the file to the designated account manager.
8. TESDA shall send the scholar file and password using the following format:

**Email Subject :** GCash Account for Manual Disbursement\_TESDA Name\_Batch # or date

**Recipient :** GCash Account Manager



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**Body** : Indicate the total number of recipients and the total amount

**Attachment** : Scholar File

9. GCash Account Manager will reply with the status of the request once done.

10. The following are the three (3) types of Batch Payee Disbursement:

a. Pay Now - an on-demand type of disbursement available in PowerPay+ Portal. Choose this type if disbursement is within 24 hours.

b. Scheduled – a pre-approved type of disbursement available in PowerPay+ Portal. Actual disbursement happens at a later date even if it was approved at an earlier date. Choose this type if disbursement will occur more than 24 hours upon approval.

c. Recurring - Pre-approved type of disbursement where the number of payees or recipients and their disbursement/payout is fixed for x number of frequencies.

11. GXI may provide TESDA with transaction history of disbursements made within 3-5 working days upon request from TESDA using the GCash transaction logs format for TESDA's liquidation purposes. An email request must be sent to the GCash Account Manager for the said request.

## IX. OPERATIONAL PROCEDURE

NO.	PROCESS / TASKS	RESPONSIBLE	NOTES
1	<b>PRE-WORK</b>		
	1. Upload to the PowerPay+ portal the List of Scholars, which should include the scholar information as follows: A. First Name B. Last Name C. Unique Learner's ID D. Complete Address E. Birthdate F. Mobile Number in 09 format G. Disbursement Amount H. Remarks (if any)	TESDA	The scholar information to be provided shall be agreed upon between the TESDA and the GXI. The Payee Batch File must be saved as tab delimited excel file or .txt file.
	2. Submit to TESDA the related messages to be sent by GXI to the scholars via SMS.	GXI	This is to inform the scholar that an account has been created and the process they have to undertake to complete the KYC requirement of the GXI if needed.
	3. Approve SMS notifications	TESDA	
2	<b>ACCOUNT CREATION / ON-BOARDING</b>		
	1. Check List of Scholars if they have an existing account.	GXI	Checking is based on the name and/or mobile number provided by TESDA.



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			GXI to advise TESDA in writing about the count of scholars with existing accounts, and those with no existing accounts.
	2. Upload the List of Scholars with no existing account to the system to create GCash accounts.	GXI	GXI to complete a minimum of 300,000 registrations in 24 hours
	3. Send SMS notification to scholars that their GCash account has been created and that the scholar has to download an app and/or perform regular KYC to activate or regularize the account.	GXI	Must be completed by GXI within 2 business days after the previous step.
	4. Perform regular KYC remotely or over-the-counter (OTC).	Scholar, GXI	
	5. Submit a List of Scholars with an account number to TESDA.	GXI	Steps 1 to 5 must be completed within four (4) days from receipt of KYC data from TESDA.
	6. Update Disbursement Database to attach GXI and scholar account.	TESDA	
<b>3</b>	<b>DISBURSEMENT</b>		
	1. Generate Disbursement File containing the name of scholar, account number, and amount of cash assistance.	TESDA	The disbursement file may be generated in pre-agreed batches.
	2. Generate List of Due and Demandable Accounts Payable-Auto Debit Advice (LDDAP-ADA) to fund the disbursement. Send LDDAP-ADA to AGDB to fund the payroll.	TESDA	
	3. Transfer the funds to GXI via PhilPass or credit to VOSTRO account of GXI with Landbank of the Philippines (LBP).	LBP	The funds shall be transferred to the GXI (or credited to its account in LBP) following the standard service level of government when processing LDDAP-ADA.
	4. Upload Disbursement File to the system to credit individual scholar account.	TESDA	The file must be saved as tab delimited excel file or .txt file.
	5. Send SMS notification to scholars that their cash assistance was credited to their account	GXI	
<b>5</b>	<b>LIQUIDATION &amp; REPORTING</b>		
	1. Generate reports: a. List of Successful Transactions b. List of Unsuccessful Transactions (if any)	GXI	Must be completed by the following business day upon receipt of the Payroll file and the funds from TESDA.
	2. Return funds pertaining to unsuccessful transactions to TESDA.	GXI	Return of funds for unsuccessful transactions shall be effected within 7 days after receipt of the payroll file.
	3. Send reports (see 1. above) and proof of return of funds (if any) to TESDA.	GXI	
<b>6</b>	<b>CAMPAIGN</b>		
	1. Send SMS or social media notification to scholars on:	GXI	The GXI shall implement a campaign to inform scholars how and where to withdraw or cash-



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	<ol style="list-style-type: none"> <li>a. How they can withdraw or cash-out their allowance.</li> <li>b. Where they can withdraw or cash-out their cash assistance.</li> <li>c. What the other payment use cases of the account (optional).</li> <li>d. Others</li> </ol>		out their cash assistance, as well as other payment use cases of the GXI.
<b>8</b>	<b>USE CASES (OPTIONAL)</b>		
1.	Merchant payment (i.e., QR payment)	GXI	Scholars can use GCash Scan to Pay in over 75,000 partner merchants nationwide
2.	Bills payment	GXI	Scholars can pay in over 400 partner billers including water, electricity, and government agencies like the BIR, NBI, Pag-Ibig, and the DFA
3.	Electronic funds transfer (Intra-GXI/On-us, PESONet, InstaPay)	GXI	Powered by InstaPay, Scholars can transfer to any bank registered for FREE
4.	Remittance (P2P)	GXI	Scholars can transfer to any registered GCash account for FREE.
5.	Airtime top-up	GXI	Scholars can buy load for any network and receive a 5% rebate, capped at P50.00 per month.
6.	Others	GXI	GSave: once fully verified, users can open a GSave account and earn 3.1% interest annually.

**X. PAYMENT OF TRAINING SUPPORT FUND/LIVING ALLOWANCE, BOOK ALLOWANCE, INSTRUCTIONAL MATERIALS ALLOWANCE, COST OF WORKSHOP UNIFORM, AND OTHER ALLOWANCES**

One hundred percent of the fund for the allowances shall be downloaded to the TESDA ROs immediately after the approval of QMs/Project Proposals. The Provincial Office shall release the allowance directly to the scholars (or their representatives/authorized under a Special Power of Attorney executed by the scholars) as authorized by law and other issuances and subject to availability of funds, as follows:

1. H/PPE allowance and internet allowance shall be released to the scholars within five (5) days from the conduct of the TIP.
2. The allowance for the Learning Materials shall be released directly to the scholars in payroll form not later than five (5) days after the submission of the TVI of the Enrollment Report encoded in the T2MIS;
3. For training conducted in the traditional face-to-face delivery mode, the POs shall adopt a "no attendance, no allowance policy".
4. For training conducted in any of the flexible learning delivery modes, 50% of the total Training Support Fund (TSF) shall be given to scholars within two (2) weeks from the start of training. Thereafter, the remaining TSF shall be released if the scholar has attended at least 80% of the training duration.



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5. Payment of TSF shall be supported by a list of scholars duly certified by the Trainer and the School Administrator under Oath that scholars listed are engaged in the training and are entitled to receive the TSF.
6. Continuous processing of TSF and other allowances must be prioritized by TESDA PO/DO.

## XI. SEPARABILITY CLAUSE

If, for any reason, any part or provision of these guidelines is declared invalid or unconstitutional, any part or provision not affected thereby shall remain in full force and effect.

This Circular takes effect as indicated.

  
**SEC. ISIDRO S. LAPEÑA, Ph.D., CSEE**  
Director General 





**MODE OF PAYMENT OF ALLOWANCES FORM**

I, [name of scholar], [age] years old, enrolled in [qualification title] under [TESDA Scholarship Program] at [name of TVI/TTI] starting [start of training date] to [end of training date], certifies that I am cognizant of the TESDA Scholarship Programs, and all the benefits and responsibilities of a scholar, decides to receive the payment of the Training Support Fund (TSF) through:

(Please check (✓) your option)

**Payroll Form**

The allowances shall be released directly to the scholars by the TESDA Provincial/District Office in cash.

**GCash**

The allowances shall be released through the mobile wallet (GCash account) of the scholars.

I hereby certify that the foregoing was discussed during the enrollment period. The decision made is voluntary, final, and irrevocable.

\_\_\_\_\_  
[Scholar's Signature]  
(Signature over Printed Name)

Date: \_\_\_\_\_

\_\_\_\_\_  
[Parent/Guardian]  
(Signature over Printed Name)  
(For scholars below 18 years old)

Date: \_\_\_\_\_

**Attested by:**

\_\_\_\_\_  
School Administrator

Date: \_\_\_\_\_

\_\_\_\_\_  
Provincial Director

Date: \_\_\_\_\_



**Pre-Funding Request Form:**

<https://app.smartsheet.com/b/form/c76fea32863d49ffb75744e25c31112>

**To Fill-out the form:**

1. GCash Wallet Type: PowerPay Disbursement
2. GCash Wallet Name: eg-companyname-p3 or sg-companyname-p3 (company admit should have received an email notification for this).

The screenshot shows a web browser window with the URL [app.smartsheet.com/b/form/c76fea32863d49ffb75744e25c31112](https://app.smartsheet.com/b/form/c76fea32863d49ffb75744e25c31112). The page has a dark blue sidebar on the left with the Smartsheet logo and the title "Pre-funding GCash Wallet Request Form". The main content area is white and contains the following fields and instructions:

- Company Name \***: "This is your Company" with an empty text input field.
- Email Address \***: An empty text input field.
- Contact Number \***: "Mobile or Landline Number" with an empty text input field.
- GCash Wallet Type \***: Two radio button options: "Powerpay/Disbursement" (selected) and "Cash In Channel".
- GCash Wallet Name \***: "Please make sure this is correct." with a text input field containing "companyname-p3".
- BANK \***: "Account Name: G-Xchange, Inc. (This is where you made your deposit to us.)"

The sidebar text includes: "Hello! GCash Partner. Kindly fill out the required Pre-funding details so we may credit your GCash wallet accordingly. Please be advise that the Pre-funding cut-off will be strictly up to 4pm only. All request beyond 4pm will be processed on the next banking day." "Please ensure complete information on the deposits you have made to our bank accounts." "For any concerns, please send your email to gcashprefund@mynt.xyz" "Thank you for your continued support!" "GCash Pre-fund team!"



**CONTACTS**

All notices, requests, consents, approvals, agreements, authorizations, acknowledgments, waivers, and other communications required or permitted under this Agreement must be in writing in order to be effective. Such notices shall be deemed effective under one of the following:

- (a) Three (3) calendar days after deposit in the mail, postage prepaid, certified, or registered mail with return receipt;
- (b) If given by facsimile or electronic mail, the day that such facsimile or electronic mail is sent and the receipt is confirmed provided that a copy of such notice is also sent by one of the other means specified in this Section; and
- (c) Upon delivery, if delivered in person or by messenger. In each case addressed to the following addresses (or such other address as either Party may designate in writing from time to time):

**TESDA**

SMD-ROMO: Angelina M. Carreon  
 Mobile: (028) 836-8384  
 Email: mamcarreon@tesda.gov.ph; scholarhsips@tesda.gov.ph  
 Address: ROMO, PEVOTI Bldg., TESDA Complex, East Service Road, SLEX, Fort Bonifacio, Taguig City

**G-XCHANGE, INC. (GCash)**

VP - ENTERPRISE: Jose Luis G. Reyes  
 Mobile: 0917 588 0264  
 Email: luigi.reyes@mynt.xyz  
 Address: 8<sup>th</sup> Floor W Global Center, 9<sup>th</sup> Avenue corner 30<sup>th</sup> Street, Bonifacio Global City, Taguig City

The Parties appoint the following employees as primary contacts for the TESDA Disbursement Process:

<b>TESDA:</b>	<b>GCASH</b>
Name: Joselle D. Jose Email: <a href="mailto:jdjose@tesda.gov.ph">jdjose@tesda.gov.ph</a> ; <a href="mailto:scholarships@tesda.gov.ph">scholarships@tesda.gov.ph</a>	Name: Timothy Gatmaitan Email: <a href="mailto:timothy.gatmaitan@mynt.xyz">timothy.gatmaitan@mynt.xyz</a>