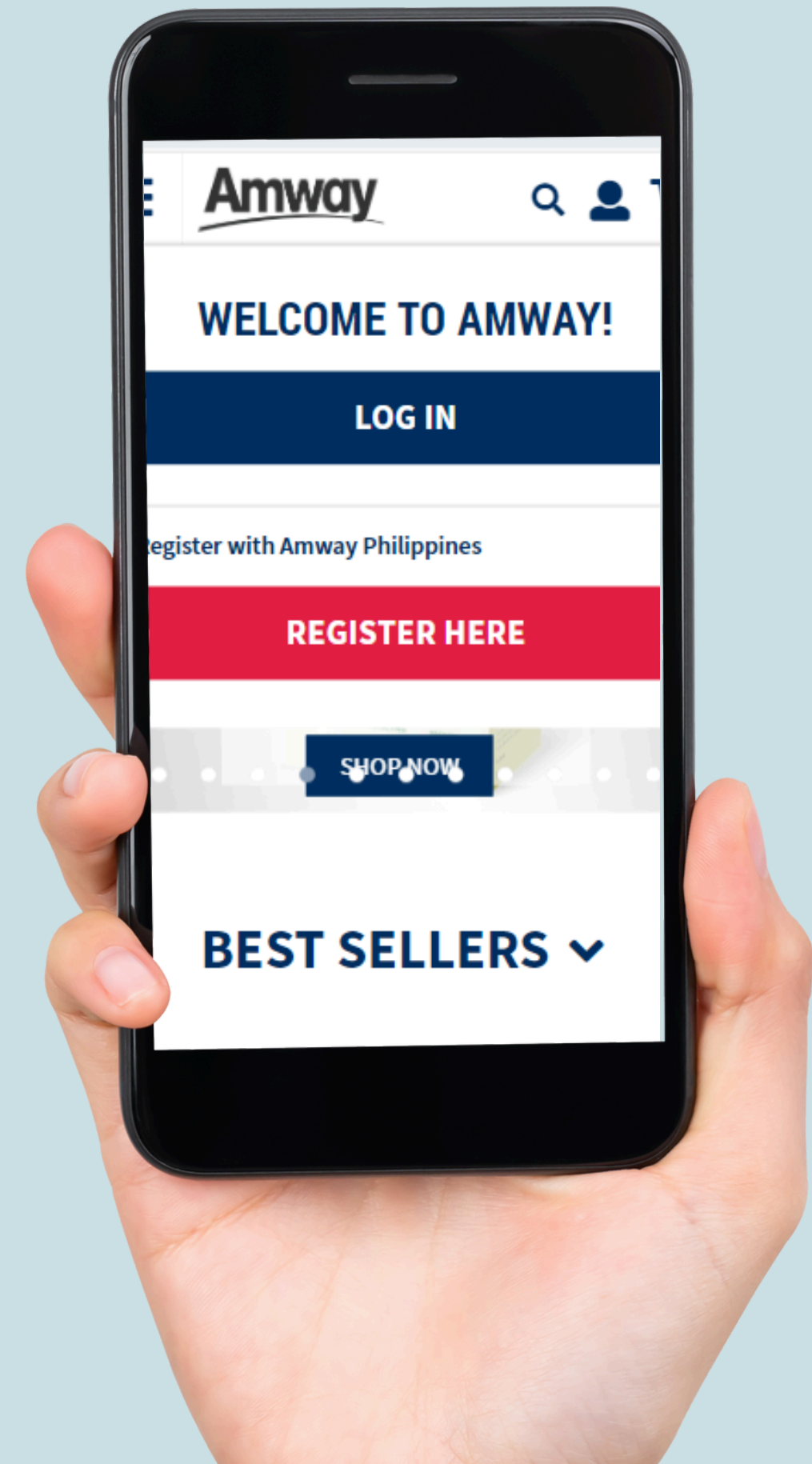


How to update payment options



MODE OF PAYMENT

DETAILS

Cash on Delivery

Pay in cash when your order is delivered

Debit Card/ Credit Card

Visa and Mastercard are accepted

GrabPay

Enter the mobile number registered with
your Grab account

GCash

You can choose to pay with your GCash wallet or
via GGives or GCredit if you have availed them

CASH ON DELIVERY

Pros

ALLOWS CUSTOMERS TO PHYSICALLY VERIFY THE PRODUCT BEFORE PAYMENT

USEFUL FOR FIRST-TIME BUYERS OR THOSE HESITANT TO PAY ONLINE; LESS FRAUD

SUITABLE FOR CUSTOMERS WITHOUT ACCESS TO BANKING SERVICES

FASTER LEAD TIME

Cons

MUST HAVE THE EXACT AMOUNT CASH READY AT THE TIME OF DELIVERY, WHICH CAN BE INCONVENIENT

IF THE BUYER IS UNAVAILABLE DURING THE DELIVERY ATTEMPT, IT MAY RESULT IN DELAYS OR THE NEED FOR RESCHEDULING, ADDING INCONVENIENCE



VISA



Pros

Cons

QUICK AND EASY TRANSACTIONS
BOTH ONLINE AND IN PHYSICAL
STORES

ANY DOWNTIME OR TECHNICAL
ISSUES WITH THE BANK CAN
HINDER TRANSACTIONS

OFFERS PROTECTION AGAINST
FRAUD AND UNAUTHORIZED
TRANSACTIONS, ESPECIALLY IF
THE BANK PROVIDES ROBUST
SECURITY FEATURES

IF THE ACCOUNT BALANCE IS
INSUFFICIENT AND THE BANK
ALLOWS OVERDRAFTS, USERS
MIGHT INCUR ADDITIONAL
CHARGES

PROVIDES REAL-TIME BALANCE
UPDATES, AIDING IN BETTER
FINANCIAL MANAGEMENT

DEBIT CARDS OFTEN LACK
PURCHASE PROTECTION THAT
SOME CREDIT CARDS OFFER

CAN BE TRACKED EASILY THROUGH
BANK STATEMENTS AND
MOBILE BANKING APPS



VISA



mastercard.

Pros

Cons

ENHANCED SECURITY FEATURES SUCH AS FRAUD PROTECTION, CHARGEBACK RIGHTS, AND ZERO LIABILITY FOR UNAUTHORIZED TRANSACTIONS

RISK OF ACCUMULATING DEBT IF NOT MANAGED PROPERLY, AS INTEREST RATES ON UNPAID BALANCES CAN BE HIGH

ADVANCED SECURITY MEASURES LIKE OTPS (ONE-TIME PASSWORDS) AND CVV CODES

PURCHASES ARE LIMITED BY THE CREDIT CARD'S SPENDING LIMIT, WHICH MIGHT BE RESTRICTIVE FOR HIGH-VALUE TRANSACTIONS

ALLOWS TO DEFER PAYMENTS AND MANAGE CASH FLOW BETTER, AS THE PAYMENT IS NOT IMMEDIATELY DEDUCTED FROM A BANK ACCOUNT

HELPS BUILD AND IMPROVE CREDIT HISTORY AND CREDIT SCORES



Pros

QUICK AND EASY PAYMENTS THROUGH THE GRAB APP WITHOUT NEEDING TO REPEATEDLY ENTER CARD DETAILS

ENHANCED SECURITY FEATURES SUCH AS PIN CODE, OTP (ONE-TIME PASSWORD), AND BIOMETRIC AUTHENTICATION REDUCE THE RISK OF FRAUD

ACCESS TO EXCLUSIVE DISCOUNTS, CASHBACK OFFERS, AND PROMOTIONS WHEN PAYING WITH GRABPAY

ACCUMULATION OF GRABREWARDS POINTS FOR EACH TRANSACTION

Cons

ANY TECHNICAL ISSUES WITH THE GRAB APP OR PAYMENT SYSTEM CAN HINDER TRANSACTIONS

GRABPAY WALLET SHOULD BE SUFFICIENTLY FUNDED BEFORE MAKING A PURCHASE, WHICH CAN BE INCONVENIENT IF THE BALANCE RUNS LOW UNEXPECTEDLY

THERE MAY BE DAILY OR MONTHLY TRANSACTION LIMITS, WHICH CAN RESTRICT HIGH-VALUE PURCHASES



Pros

NO NEED TO ENTER CARD DETAILS FOR EVERY TRANSACTION, SIMPLIFYING THE CHECKOUT PROCESS

OFFERS MULTIPLE LAYERS OF SECURITY, INCLUDING PIN CODES, OTPS (ONE-TIME PASSWORDS), AND BIOMETRIC AUTHENTICATION

TRANSACTION HISTORY AVAILABLE IN THE APP, MAKING IT EASY TO MONITOR SPENDING AND MANAGE FINANCES

ALLOWS FOR PAYMENT IN DIFFERENT WAYS, INCLUDING QR CODE SCANNING AND MOBILE NUMBER PAYMENTS

Cons

GCASH WALLET SHOULD BE SUFFICIENTLY FUNDED BEFORE MAKING A PURCHASE, WHICH CAN BE INCONVENIENT IF THE BALANCE RUNS LOW UNEXPECTEDLY

ANY TECHNICAL ISSUES WITH THE GCASH APP OR PAYMENT SYSTEM CAN HINDER TRANSACTIONS

THERE MAY BE DAILY OR MONTHLY TRANSACTION LIMITS, WHICH CAN RESTRICT HIGH-VALUE PURCHASES

ORDER NOW



How you manage your online transactions is entirely up to you. Whether you prioritize convenience, security or rewards, selecting the right payment method can significantly enhance your online shopping experience.

Take the time to understand the pros and cons of each option to ensure it aligns with your financial habits and preferences.

