

How to Update Payment Options?





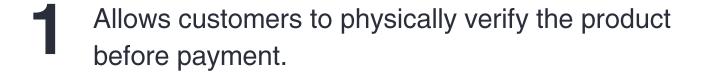
Mode of Payments

- Cash on Delivery Pay in cash when your item is delivered.
- Debit/Credit Card Visa and Mastercard are acceptable.
- GrabPay Enter the mobile number registered with your Grab account.
- GCash You can choose to pay with your GCash wallet









2 Useful for first-time buyers or those hesitant to pay online; less fraud.

- 3 Suitable for customers without access to banking services.
- Faster lead time.



- Must have the exact amount cash ready at the time of delivery, which can be inconvenient.
- 2 If the buyer is unavailable during the delivery attempt, it may result in delays or the need for rescheduling, adding inconvenience.





Debit Card

- Quick and easy transactions both online and in physical stores.
- 2 Offers protection against fraud and unauthorized transactions, especially if the bank provides robust security features.
- Provides real-time balance updates, aiding in better financial management.
- Can be tracked easily through bank statements and mobile banking apps.

- Any downtime or technical issues with the bank can hinder transactions.
- 2 If the account balance is insufficient and the bank allows overdrafts, users might incur additional charges.
- 3 Debit cards often lack purchase protection that some credit cards offer.



Credit Card

- Enhanced security features such as fraud protection, chargeback rights, and zero liability for unauthorized transactions.
- Advanced security measures like OTPs (One-Time-Password) and CVV codes.
- 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.



- Risk of accumulating debt if not managed properly, as interest rates on unpaid balances can be high.
- Purchase are limited by the credit card's spending limit, which might be restrictive for high-value transactions.

GCash

- Streamlined checkout without re-entering card details.
- Multi-layered security including OTP and biometrics.
- 3 In-app transaction history for easy tracking.
- Flexible payment options, including QR codes and mobile numbers.



- Wallet must be funded before use.
- 2 App issues may disrupt transactions.
- Transaction limits may apply to higher-value purchases.



GrabPay

- Quick and easy payments through the grab app without needing to repeatedly enter card details.
- 2 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.

Grab Pay

- Any technical issues with the Grab App or payment system can hinder transactions.
- 2 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.



You're in control of how you handle online transactions. Whether you value convenience, security, or earning rewards, the right payment method can greatly improve your shopping experience.

Take some time to weigh the advantages and disadvantages of each option to find the one that best fits your financial habits and personal preferences.

