MEMORANDUM CIRCULAR NO.: 18
Series of 2003

TO: ALL SEAFARERS, LICENSED MANNING AGENCIES and OTHER CONCERNED ENTITIES

Subject: OFW Electronic ID Card for Seafarers

Date: 24 June 2003

After appropriate consultation, the Department of Labor and Employment shall issue an electronic ID card (e-Card) to seafarers effective 14 July 2003.

The e-Card, which shall be issued FREE of charge to all qualified seafarers, is designed to facilitate seafarers’ transaction with the POEA and the Overseas Workers’ Welfare Administration (OWWA).

For this reason, the application for e-Card issuance shall be processed simultaneously with the employment contract subject to the submission of the following documents to the OWWA cashier upon payment of the Welfare Fund Contribution:

1. Seafarer’s e-Card ID Form, a copy of which is hereto attached
2. Size 2 X 2 and passport-quality picture of seafarer (with plain background)
3. Photocopy of the identification page of the Seafarer's Identification and Record Book (SIRB)

Upon submission of the employment contract and SIRB for processing, a copy of the Request to Process Seafarer (RFS) Form shall be stamped “Received for Processing” by the Sea-Based Employment Accreditation and Processing Center, which in turn shall be used to claim the e-Card from the OWWA counter located at the Philippine One-Stop Processing Center (PSOC) on the ground floor lobby of the POEA building.

For strict compliance and guidance of all concerned.

ANGELES T. WONG-GARCIA
Officer-in-Charge
1. Definition of Terms
   a) Electronic Data Capture (EDC) Terminal. A Point of Sale (POS) terminal that reads the card details on the OFW VISA Electron Card magnetic stripe when the card is swiped through the terminal, without the need of a manual imprinter and/or having merchant's representatives manually enter the information.
   b) Primary Designated Account. A peso savings account which the cardholder wants to be accessed for EDC transactions at VISA-affiliated merchant establishments within and outside the Philippines; for peso cash withdrawals from an Equitable PCI Bank's or any BancNet/MegaLink Automated Teller Machines (ATMs); and for dollar cash withdrawals at a VISA Electron Card ATM outside the Philippines.

2. OFW VISA Electron Card. The applicant's whose application is approved (hereinafter referred to as cardholder/s for brevity) shall be issued an OFW VISA Electron Card bearing his/her card number. The cardholder assumes full responsibility for the security, custody and possession of his/her OFW VISA Electron Card and PIN as well as transactions made using the said OFW VISA Electron Card and PIN.

3. Expiry and Renewal of the Card. Unless earlier terminated by Equitable CardNetwork, Inc., voluntarily cancelled or returned by the cardholder or the designated account/s is/are closed for whatever reason by Equitable PCI Bank or the Bank Consortium, the OFW VISA Electron Card shall be valid up to the date indicated thereon and shall be automatically renewed after its expiration.

4. OFW VISA Electron Card Transactions. The OFW VISA Electron Card shall be used to make the following transactions on the designated account:
   b) Cash Withdrawals through the ATM.

5. Personal Identification Number (PIN). The cardholder is required to obtain a Personal Identification Number (PIN) from an Equitable PCI Bank or Bank Consortium branch to gain access to the designated account/s and withdraw cash through any Equitable PCI Bank or BancNet/MegaLink ATMs or any ATMs outside the Philippines bearing the VISA Electron Symbol. For record purposes, cardholder may be required by Equitable PCI Bank or Bank Consortium to fill out an application form prior to pinning.

6. ATM Transaction Fees. The following transaction fees shall be imposed on all ATM transactions of the cardholder outside the Philippines:
   US $ 3.00 for every Electron ATM transaction approved;
   US $ 1.00 for every Electron ATM balance inquiry;
   US $ 1.00 for every Electron ATM transaction declined for reason insufficient funds and/or exceeds the daily transaction frequency.

7. Conversion of Transaction. If the designated account is a peso savings account and cardholder uses his OFW VISA Electron Card outside the Philippines, the transaction shall be converted to its peso equivalent based on the VISA Foreign Exchange rate at the time of the transaction.

8. Transaction Receipt. Transaction receipts are printed on tape by the ATM and may be taken or secured by the cardholder from the ATM itself after every ATM cash withdrawal. Transaction receipts for transactions at a VISA Electron affiliated merchant establishment is generated when the OFW VISA Electron Card is swiped through the EDC terminal of the merchant. The cardholder signs the said transaction receipt and retains a copy thereof.

9. Denied/Declined Transactions. A transaction may not be made by the cardholder if the designated account is not properly funded, or the EDC terminal at the merchant establishment is off-line, or the OFW VISA Electron Card is suspended/blocked for reasons of security. To this end, the cardholder shall hold Equitable PCI Bank or Bank Consortium and Equitable CardNetwork, Inc. free and harmless from any liability for these denied/declined transactions.

10. Loss or Theft of Card. In the event that the Card is lost or stolen, the cardholder agrees to immediately report its loss by calling the twenty-four (24) hour Authorization Center of Equitable CardNetwork, Inc. and thereafter submitting an Affidavit of Loss, stating the time, date and place of the loss, and the last transaction made prior to the loss. However, purchases made/incurred arising from the use of the stolen/lost OFW VISA Electron Card before receipt by Equitable CardNetwork, Inc. of the written notice of loss shall be for the exclusive account of the cardholder even if the signature of the cardholder is forged.

11. Miscellaneous Fees. Cardholder agrees to pay the fees, which Equitable CardNetwork, Inc. may impose on lost card replacements, spoiled cards, etc.

12. Non-transferability Clause. The OFW VISA Electron Card as an ID Card is the property of Department of Labor and Industry. But the Visa Electron functionality of the OFW VISA Electron Card is the sole property of Equitable CardNetwork, Inc., non-transferable and honored by Equitable CardNetwork, Inc.'s VISA Electron affiliated merchants only when properly signed by and presented by the authorized cardholder. The Visa Electron privileges of the OFW VISA Electron Card may be terminated by Equitable CardNetwork, Inc. at any time for whatever cause and cardholder agrees to hold Equitable CardNetwork, Inc. free and harmless from any claim for damages arising from such termination. Continued use of the OFW VISA Electron Card as a debit and ATM card after receipt of notice shall be considered fraudulent.

13. Other Agreements. Transactions under this Agreement shall likewise be subject to Equitable PCI Bank's and Bank Consortium rules and regulations pertaining to savings accounts and the VISA credit card agreement, insofar as they are applicable.

14. Venue of Action. Attorney's Fees. Damages. Should judicial action be necessary to enforce this Agreement, or to collect the cardholder's obligation under this Agreement, venue of all actions shall be in Makati City. In the case the account is referred to a collection agency or law firm, cardholder agrees to pay the costs of collection and attorney's fees.

15. Separability Clause. Should any provision of this Agreement be declared unconstitutional, invalid or unenforceable by a court of competent jurisdiction, such declaration shall not affect in any manner whatsoever the constitutionality, validity or enforceability of the other provisions of this Agreement.
SEAFARER’S E-CARD FORM

<table>
<thead>
<tr>
<th>AGENCY NAME</th>
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**PERSONAL DATA**
Worker Name  

<table>
<thead>
<tr>
<th>FAMILY NAME</th>
<th>FIRST NAME</th>
<th>MIDDLE NAME</th>
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Birthday  

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<th>DD</th>
<th>YYYY</th>
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Sex  

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Civil Status  

<table>
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<tr>
<th>Single</th>
<th>Married</th>
<th>Separated</th>
<th>Widowed</th>
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Mother’s Maiden Name  

| __________________________|

**SRC#**  

| __________________________|

**PHOTO / SIGNATURE**

Please paste a recent 2" x 2" (5.08 x 5.08cms) color photo with white background.

*NOTE:* Please do not use pins, tape or staples to affix your photo.

**PHOTO of OFW**  

| __________________________|

**SIGNATURE of OFW**  

(Please sign with black ball pen within the box)

**VERIFIED BY:**

<table>
<thead>
<tr>
<th>PRINTED NAME / SIGNATURE</th>
<th>DATE VERIFIED</th>
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**FOR USE OF CARD PRODUCTION ONLY**

OFW ID#  

| __________________________|

VE #  

| __________________________|