

From a merchant's point of view, I would go for SMART. The way SMART designed their system is specifically addressed to my customer's ease and advantage. With their method of depositing cash to the system and the SMART Money Card availability, it is a big factor for me as a merchant to let my customers use a very easy system. Below is a table I made based on my experience and further study on both the service providers.

Hope you like it. :D

Issues/Highlights	GLOBE Gcash	SMART Money
1. Mobile	Mobile registration is so easy. It is available on the SIM Toolkit	It is also available
2. Online	Easy and fast. I have provided the necessary identification requirements, it all went well.	Easy and fast too.
3. ATM Debit/ Credit Card	I will be acquiring one soon. http://www.globe.com.ph/gcash/productandservices/gcash-express-card	It was fast. Paid 100Php and immediately I have Smart Money Card
4. Integrating my mobile and online accounts	Have to resend the verification number a couple of times. At the end, it all went well.	Activating my Smart Money Card to my Smart number was a bit slow.
		The verification number being sent took me almost forever to wait.
		Linked my Smart Number, Smart Money Card and but my Smart Online Account is not integrated with my Smart Money.
5. Online Features	History of transaction are transparently shown on the system and you can review them from time to time.	On my experience, I have not seen any features of the SMART Online Account being linked to the Smart Money. The Smart Online Account will only let you manage your mobile accounts.
	KYC Features. The Know-Your-Customer feature is a great feature for the Globe system. Actually, the only hassle in the system is waiting in line for more than an hour at the Globe Center.	

6. Deposit	Went to a Globe Center to deposit, hassle for me to wait in line. But all in all, its good. Real time and fast.	There is this ATM Type procedure that SMART is implementing wherein you will personally deposit cash on it in order to deposit to Smart Money. Everytime I went there, it is offline. I don't know if only in SM Bicutan.
7. Withdrawals	P1-P200 P10 P201-P1000 P50 P1001-P2000 P100 P2001-P5000 P150 P5001-P40000 P200	Smart money withdrawals are cheaper than Glob Gcash http://smart.com.ph/help/article/2013/10/31/sr-money-padala-rates
8. Security	While I log in my Globe Gcash online, the system texted my number informing that I have successfully logged in.	Smart Money needs sets of requirements for you access its online payment. It is a big difference v Globe. http://smart.com.ph/Money/smart-money-for-business/payment-gateway-for-online-merch
	Globe is so strict in its sessions that it will require you to re-log in at a time when you want to transfer from a transaction to another.	
	Any transaction that will involve your Gcash account, automatically the system will require a one-time verification notice which requires you to reply with your PIN	Also, the Smart Money will require a one-time verification PIN. The advantage of the Smart Mor system is that it has a auto lock feature which wi automatically lock your account if left idle for a certain period of time. A nice way to secure acco and activate it with your mobile phone. and deactivate thru your mobile phone.
9. Maintenance Fee	50Php/mo	One-time processing fee for the SMART Money card wh is 100php.
10. Transaction limit	The minimum amount for transfer is P500, and the maximum is P40,000 per transaction and P100,000 per month.	Card Balance Limit Php 50,000 Wallet to Wallet Transaction Limit Php 10,000 Maximum Amount Purchase/Day Php 50,000

2. TRANSACTION:

The transaction was so easy and less hassle

step 1: I have chosen an item over Metrodeal as my specimen

www.metrodeal.com/deals/Metro_Manila/Power-Stretch-Roller/043758109

Facebook Twitter



Free Delivery: Get Lean Abs and Exercise Other Body Areas with the Power Stretch Roller for P448 instead of P950

P448

Value P950 Discount 53% You Save P502

Buy Now!

47 bought

Time Left to Buy: 01 11 56 40 (Days, hrs, min, sec)

Live Deals

P299 for P500 Worth of Food & Drinks at Triple-O's: Conveniently located at SM Megamall and UP Town Center

P299 instead of P500

View Now

Ending in 11:56:40

Highlights

- ✓ Reduce your waistline
- ✓ Burn off excess calories
- ✓ Slims, tones, and tones abdominals, waist, and arms
- ✓ Also great for the back and shoulders
- ✓ Portable and easy-to-carry equipment

The fine print

- ✓ Price is inclusive of taxes
- ✓ Free delivery within Metro Manila
- ✓ Delivery is within 7 business days for Metro Manila and 10 business days for provincial areas
- ✓ For customers outside Metro Manila, kindly select the option for provincial delivery; otherwise, the item cannot be shipped to your address
- ✓ Upon receiving your item, please provide the courier with a printed copy of your MetroDeal voucher and present a valid ID
- ✓ The address in your MetroDeal account is the default delivery address for the deal; please make sure you provide your complete mailing address
- ✓ To change your preferred delivery address (ideal for gifts), login to the MetroDeal website and click on the "My Account" link

Waiting for www.vizury.com...

Step 2: After the online shopping, check out my cart (with my account on metrodeal log in) and choose to pay the said purchase over Globe Gcash

Facebook Name this conversation... My Data - MetroDeal Ph... MetroDeal Online Shop... Deals up to 90% off - Du...

https://www.metrodeal.com/order.php

Description	Quantity	Price	Total
Free Delivery: Get Lean Abs and Exercise Other Body Areas with the Power Stretch Roller for P448 instead of P950 - Metro Manila Delivery: Power Stretch Roller for P448 instead of P950	1 x	P 448	P 448

Select deal option:
Metro Manila Delivery: Power Stretch Roller for P448 instead of P950

Total Amount = P 448

2) Choose payment method

☐ Credit / Debit / ATM Card

☐ Paypal

☒ GCASH

☐ OTC / Bank Deposit / Online Banking / Bancnet

Delivery Address for product

☒ User billing address ☐ Use another delivery address

First Name: Rajyl
Last Name: Muleta
Street: STI Building, DOST Complex, Gen. Santos Ave., Upper Bicutan
City: Taguig
Mobile Number: 09153381125

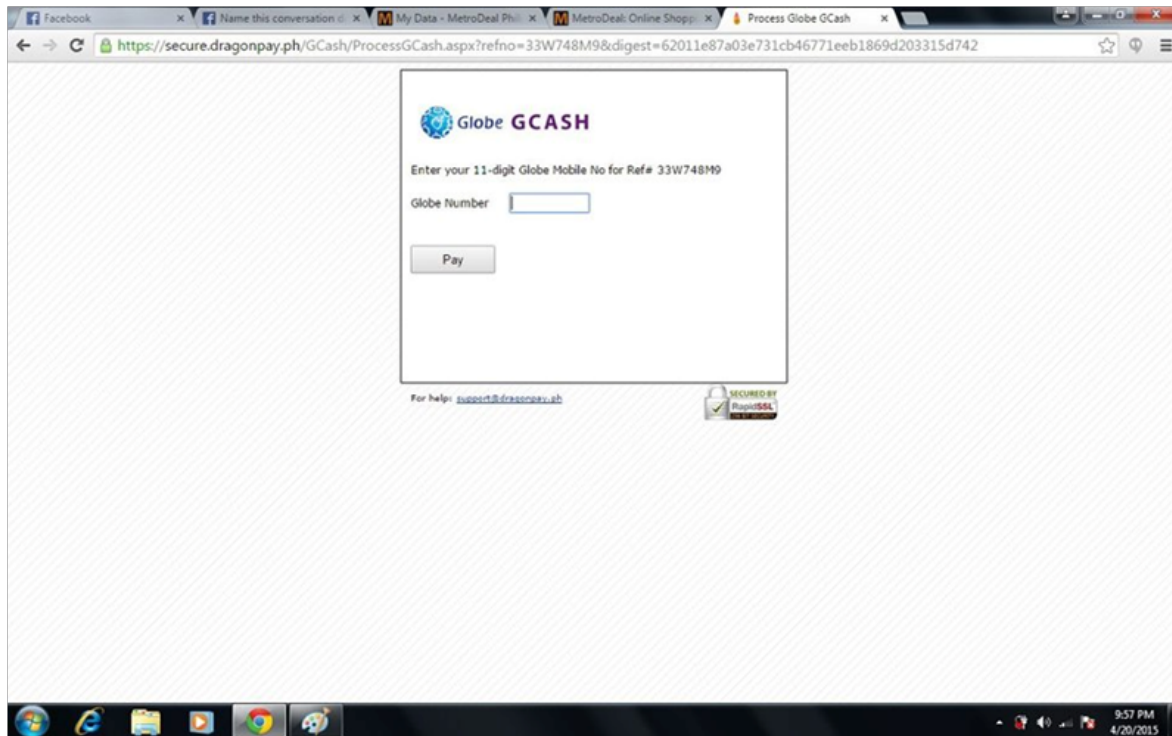
Please be aware that the address above will be used by the relevant Merchant as the receiving address for the product that the Merchant will supply and deliver.

Secure SSL-connection
Privacy Assured

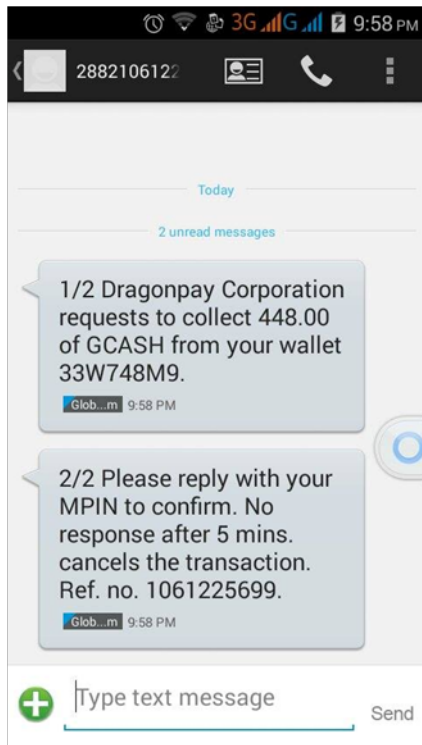
Submit Order

9:56 PM 4/20/2015

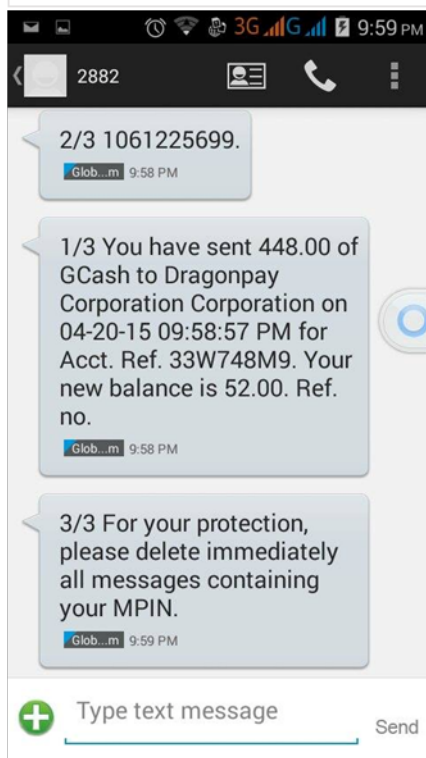
Step 3: The Metrodeal website redirected me to the DragonPay Secure Portal for transacting this purchase. Now, the system is asking for my 11-digit Globe Gcash Number.



Step 4: I receive a text from Dragon requesting a collection from my Globe Gcash.



Step 5: I have replied with my MPIN to verify the said transaction



Step 6: I was redirected back to Metrodeal saying that the transaction was successful.

The screenshot shows the MetroDeal website interface. The top navigation bar includes the MetroDeal logo, a search bar, and links for 'Summer Deals' and 'Next Day Delivery'. The main content area is titled 'Thank you for your order' and provides details about the transaction, including the voucher code METV3F91C3175853 and the payment status 'Paid'. On the left sidebar, there are 'Live Deals' listed, such as 'P299 for P500 Worth of Food & Drinks at Triple-O's' and '40% Off: P600 for P1000 Worth of Gratifying Food and Drinks at Draft Gastropub'.

MetroDeal
Live your City for Less

What are you looking for?

Today's Deals | Travel Deals | Shopping | Map | Manila Ocean Park | Buffet Deals | Send Load | Rajyl M.

Live Deals

P299 for P500 Worth of Food & Drinks at Triple-O's: Conveniently located at SM Megamall and UP Town Center

P299
Instead of P500

40% Off: P600 for P1000 Worth of Gratifying Food and Drinks at Draft Gastropub at Rockwell, BGC, Greenbelt and Alabang

P600
Instead of P1000

P1425 instead of P4800 for a 1-Month Membership at any Gold's Gym & Personal Trainer Session (19 Branches)

P1425

Thank you for your order

Your vouchers have now been stored on your account on MetroDeal.

Details about your transaction:

	Metro Manila Delivery: Power Stretch Roller for P448 instead of P950 Buy More?	Your Order 1 x P448	Total price P448 Used credits: None Final price: P448 Payment status: Complete
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Voucher no.	Voucher code	Payment Status	Your Voucher
1	METV3F91C3175853	Paid	

Important information about your deal:

How do I redeem my voucher?
With your e-mail address and password you can always log onto My Orders and access your voucher(s).

Can I reorder vouchers?
To purchase further vouchers, click on the 'Buy More' button above.

9:59 PM 4/20/2015

After integrating my Globe Gcash Mobile to my Globe Online Account, I tried accessing all my Globe Gcash transaction. I am not disappointed with my expectations, my Globe Online Account transparently shows my Globe Gcash Transaction history.

Globe

Personal

SME

Enterprise

Help & Support

My Account

GCash

ServicesPromosOutletsMy GCash

Rajyl Muleta (09153381125) | Logout from My GCash

Dashboard

Cash In

Send Money

Buy Load

Pay Bills

Detailed Transaction History

Date Range: Last 30 Days

Request PDF format

22 Mar 2015

21 Apr 2015

Date Time	Transaction Details	Reference No.	Debit	Credit	Balance
					Starting Balance Php 0.00
2015-04-16 08:52 PM	GCASH Transaction with Ref.no. 1057515661	1057515661		Php 500.00	Php 500.00
2015-04-20 09:58 PM	GCASH Transaction with Ref.no. 1061225699	1061225699	Php 448.00		Php 52.00
			Total Debit Php 448.00	Total Credit Php 500.00	Ending Balance Php 52.00

Show 10 entries | Showing 1 to 2 of 2 entries

First

Previous

1

Next

Last

GCash © 2013 Love the way you Pay!

Customer Care | Terms and Conditions | Outlet Locator

Now, I can't wait for my purchase to arrive so that I can work out on my abs. :D