

# How to Sign Up for BDO Online Banking

- Sign Up using Deposit/ Debit Card
- Sign Up using Credit Card
- Download and Activate BDO Mobile Banking App
- Activate your One-Time Password (OTP) Generator

# How to Sign Up using BDO Deposit Account/ Debit Card

1. Go to [www.bdo.com.ph](http://www.bdo.com.ph), click “Online Banking Login” and then click “BDO Online Banking”.

The screenshot displays the BDO Online Banking website. At the top, there is a navigation menu with links for About BDO, Corporate Governance, Investor Relations, Disclosures, Subsidiaries, Branches / ATMs, and Remit Status Inquiry. The BDO logo and tagline "We find ways®" are prominently featured on the left. A search bar is positioned below the logo. A vertical menu on the left side offers options for PERSONAL and BUSINESS, with sub-menu items including Accounts, eBanking, Cards, Loans, Trust and Investments, International Desks, Insurance, Rewards, Remittance Services, and Promos. The main content area features a large image of a man using a laptop, with a text overlay that reads "Help protect yourself and...". A "Stay Cyber Safe" advisory is displayed, quoting Edwin Reyes of BDO: "Remember, banks will never ask for your personal, confidential information." - Edwin Reyes, BDO. A "Service Advisory" section at the bottom left states that starting March 31, 2020, the BDO Customer Contact Center will no longer accommodate credit card balance and transaction inquiries. Other promotional banners at the bottom include "Bank of the Year in the Phils", "0% interest at Belo!", and "BDO Travel Sale". A "BDO ONLINE BANKING" login panel is overlaid on the right side, featuring "Personal" and "Business" tabs, a "BDO ONLINE BANKING" button, and links for "Not yet enrolled? Enroll Now!" and "What is a OneTime Password (OTP)".

## 2. Click “Not Yet Enrolled? Enroll Now!” at the Login page.

Properties for Sale   FAQs   Promos   Remit Status Inquiry   Subsidiaries   Branches / ATMs   International Desks   **Online Banking Login**

**BDO**  
We find ways<sup>®</sup>

**Consumer Loans**  
**Auto, Home & SME Loans Services Now Online!**

- Update customer info
- Request for collateral release
- Computation for full payment and other loan services.

Visit <https://www.bdo.com.ph/personal/loans> and go to Loan Services

**BDO**  
Unibank

**PERSONAL**   **BUSINESS**

eBanking >  
Accounts >  
Trust and Investments >  
Loans >  
Credit Cards >  
Remittance Services >  
Insurance >  
Rewards >  
Private Bank >

**Login to BDO Online Banking**

User ID:

Password:

**Login**

Forgot your password?  
Forgot your user ID?  
Forgot your telephone PIN?

**Not Yet Enrolled? Enroll Now!**

[Security Features](#)   [Online Banking Privacy Policy](#)   [FAQs](#)

**TOLL-FREE NUMBERS**  
Reminder. Charges apply for calls made through a mobile phone.

**Domestic Toll-Free Nos.:**  
1800-10-631-8000 (PLDT)   1800-3-631-8000 (Digitel)  
1800-5-631-8000 (Bayantel)   1800-8-631-8000 (Globelines)

**INTERNATIONAL**  
(Int'l. Access Code) + 800-8-631-8000

**CONTACT SUPPORT:**  
Send a message to BDO

**Customer Contact Center**   **8631-8000**

\*Our website supports the latest browser versions to ensure your privacy and security. To ensure access and for best viewing experience, please upgrade to the latest versions of Mozilla Firefox, Google Chrome, Safari or Internet Explorer as soon as possible.



### 3. Read and Accept the Terms and Conditions. Click the checkbox and then click submit.

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[GO BACK TO BDO.COM.PH](#)

Terms and Conditions

**Electronic Banking Terms and Conditions of Use**

The terms "we", "us", "our", "Bank", "BDO " refer to BDO Unibank, Inc. "You" refers to each enrolled user of the BDO's Electronic Banking Services: BDO ATM, BDO Internet Banking, BDO Mobile Internet Banking, BDO Phone Banking, BDO Mobile Banking, and BDO Call Center.

These Terms and Conditions form the contract between you as a customer and BDO as the provider of these services. By enrolling in and using BDO's Electronic Banking Services, you acknowledge and accept these Terms and Conditions. While we will provide a secure system within which you can conveniently carry out your banking transactions via the ATM, Internet, Phone, Mobile Phone, and Call Center, you shall take full responsibility for protecting your personal information and accounts once you are enrolled in the service/s and using secure communication lines and internet connection when utilizing the service/s. Before doing any online transactions or sending personal information, make sure that correct website has been accessed. Always enter the URL of the website directly into the web browser and avoid being re-directed to the website, or hyperlink to it from a website that may not be as secure. Beware of bogus or "look alike" websites.

I have read, fully understood and agreed with the Terms and Conditions.

[Back](#) [Submit](#) [Print](#)

**BDO**

4. Choose Deposit Account in the Dropdown Menu. Select Within the Philippines, and complete the necessary information.

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GO BACK TO BDO.COM.PH

Online Banking Enrollment

**Select The Type Of Account To Enroll**

Account Type: Deposit Account

Only the following accounts are allowed for initial enrollment:  
- Individual or Joint "OR" ATM-based Savings or Current Account  
- Credit Card (Principal Card)  
Other BDO accounts like Time Deposits, Cash Card, Consumer Loans and Trust Accounts may be enrolled as additional accounts once you have activated your Online Banking.

**Please Let Us Know Where You Are Enrolling From**

Within the Philippines  
 Outside the Philippines

**Channel For Enrollment**

Online Banking

**Input Your Account Information**

ATM Card Number:   
Preferred Nickname:

For clients enrolling in the Philippines, an ATM card is required. If you do not have an ATM card, please visit your branch to request for one.

5. Choose your User ID and Password and enter the last 10 digits of your mobile number, and email address. Validate your enrollment by entering the Captcha/picture code. In the example below, the code is REEM, but this will be different for every user.

Please enter your mobile number below in this format: 639xxxxxxxx

### Nominate Your Online Banking Information

User ID

Password

Confirm New Password

Mobile Number


E-mail Address

Please ensure that the nominated mobile number is your valid contact detail. This will serve as your registered mobile number for Online Banking transactions where One-Time Password (OTP) will be sent via SMS. Please keep your devices, registered mobile number and password secured at all times.

### Validate Your Enrollment

Enter code shown below

[Click here to get a different image](#)



### We Want Your Feedback

How did you learn about BDO Online Banking?

Before clicking Submit, please review and ensure correct information in the enrollment details.

6. Once you've submitted the form, an acknowledgment page will appear with the details of your ATM Activation Code. This will also be sent via email and SMS.

BDO Non-Overseas Initial Enrollment Acknowledgment Page

**BDO Non-Overseas Initial Enrollment Acknowledgment**

Thank you for enrolling in BDO Online Banking. Your enrollment Reference Number is OE-20200121-4[REDACTED]5.

Please go to any BDO ATM and select "Other Services" – "Activate Electronic Banking" – then enter this ATM Activation Code: 849152. You have until March 05, 2020 to activate your account.

Search for BDO ATM Locations

**User ATM Number**

ATM Card Number                      5210[REDACTED]1

**Login Information**

Online Banking                      [REDACTED]

**Client Information**

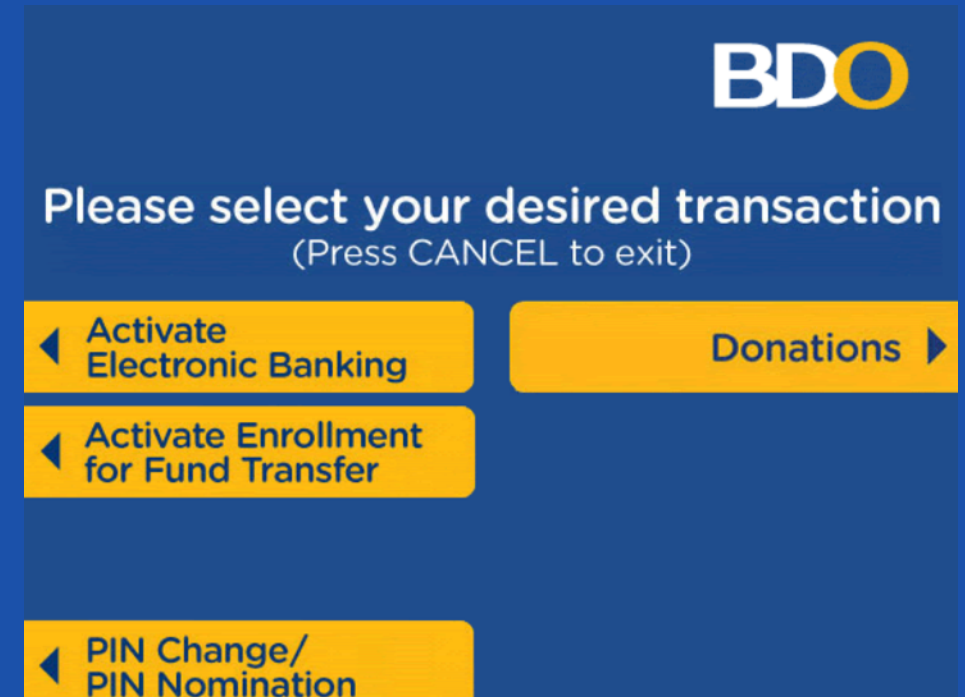
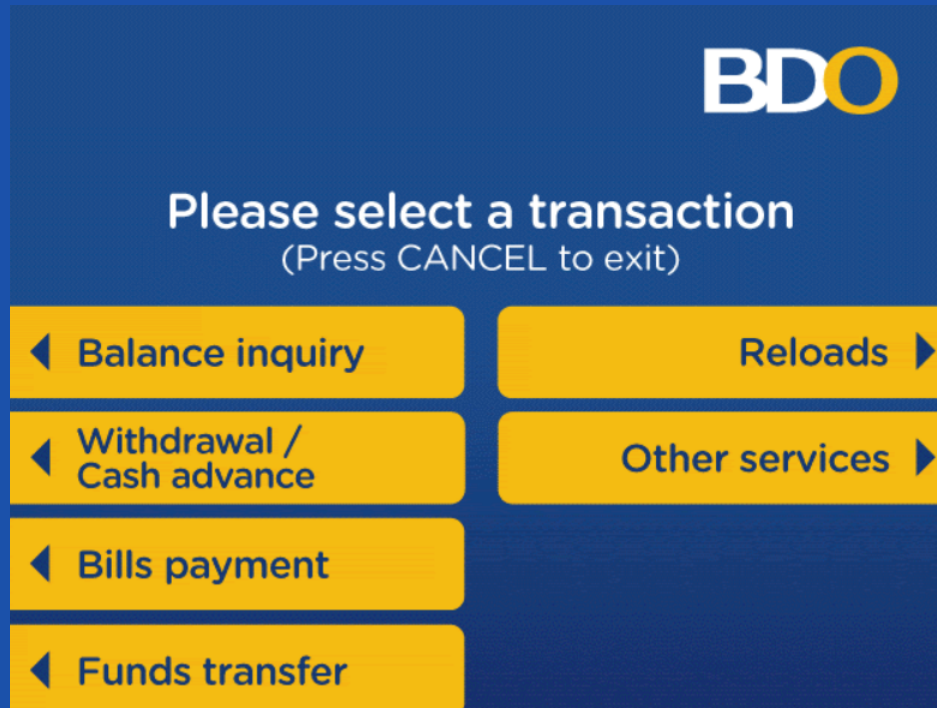
Mobile Number                      6[REDACTED]3  
E-mail Address                      [REDACTED]@gmail.com

**Account Details**

Preferred Nickname:                      [REDACTED]

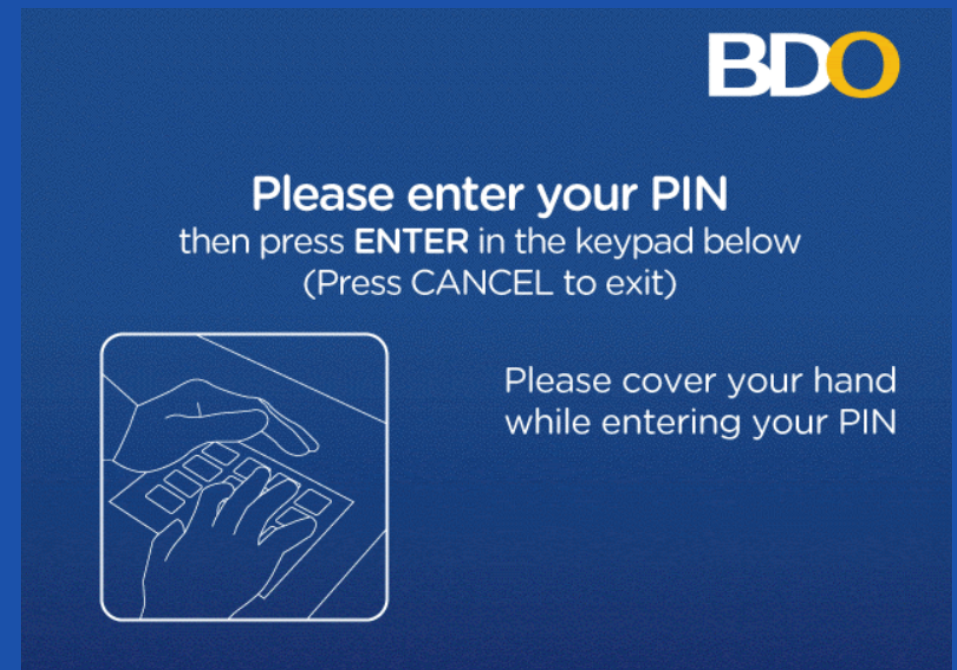
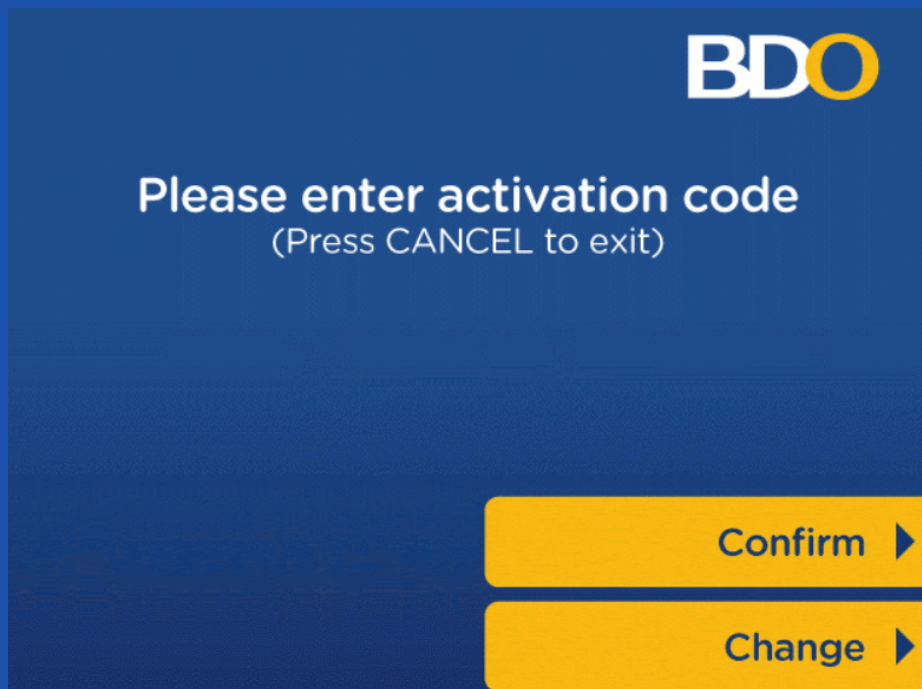
[Back](#)   [Printable Version](#)

7. For your security, please activate your account at any BDO ATM nationwide. After inserting your card, go to “Other Services” and then select “Activate Electronic Banking.”





8. Enter your ATM Activation Code then enter your PIN and you're all set! Your Online Banking account will be activated within 1 banking day\*.



*\*NOTE: For accounts activated on a weekend, please wait until Tuesday of the following week for the activation of your account.*



## 9. Once your account has been activated, you may log in to BDO Online Banking using your Username and Password.

The screenshot displays the BDO Online Banking website. At the top, there is a navigation bar with links for Properties for Sale, FAQs, Promos, Remit Status Inquiry, Subsidiaries, Branches / ATMs, International Desks, and an Online Banking Login button. Below the navigation bar is a banner for Consumer Loans, advertising Auto, Home & SME Loans Services Now Online! with a list of services: Update customer info, Request for collateral release, and Computation for full payment and other loan services. The banner also includes the BDO Unibank logo and a photo of a person using a laptop. To the left of the banner is the BDO logo with the tagline 'We find ways'. Below the banner is a navigation menu with tabs for PERSONAL and BUSINESS. The PERSONAL tab is active, showing a list of services: eBanking, Accounts, Trust and Investments, Loans, Credit Cards, Remittance Services, Insurance, Rewards, and Private Bank. The main content area features a 'Login to BDO Online Banking' form with fields for User ID (containing 'FBTEST1') and Password (masked with dots), and a Login button. Below the form are links for 'Forgot your password?', 'Forgot your user ID?', and 'Forgot your telephone PIN?'. There is also a link for 'Not Yet Enrolled? Enroll Now!'. At the bottom of the form are links for Security Features, Online Banking Privacy Policy, and FAQs. To the right of the login form is a section for TOLL-FREE NUMBERS, providing Domestic Toll-Free Nos. (1800-10-631-8000 (PLDT), 1800-3-631-8000 (Digitel), 1800-5-631-8000 (Bayantel), 1800-8-631-8000 (Globelines)) and International (Int'l. Access Code) + 800-8-631-8000. Below this is a CONTACT SUPPORT section with a link to 'Send a message to BDO' and a Customer Contact Center box containing 'Customer Contact Center' and '8631-8000'. At the bottom of the page, there is a disclaimer: '\*Our website supports the latest browser versions to ensure your privacy and security. To ensure access and for best viewing'.

Properties for Sale   FAQs   Promos   Remit Status Inquiry   Subsidiaries   Branches / ATMs   International Desks   **Online Banking Login**

**BDO**  
We find ways®

Consumer Loans  
**Auto, Home & SME Loans Services Now Online!**

- Update customer info
- Request for collateral release
- Computation for full payment and other loan services.

Visit <https://www.bdo.com.ph/personal/loans> and go to Loan Services

**BDO**  
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**PERSONAL**   BUSINESS

eBanking >  
Accounts >  
Trust and Investments >  
Loans >  
Credit Cards >  
Remittance Services >  
Insurance >  
Rewards >  
Private Bank >

### Login to BDO Online Banking

User ID:

Password:

**Login**

Forgot your password?  
Forgot your user ID?  
Forgot your telephone PIN?

[Not Yet Enrolled? Enroll Now!](#)

[Security Features](#)   [Online Banking Privacy Policy](#)   [FAQs](#)

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**INTERNATIONAL**  
(Int'l. Access Code) + 800-8-631-8000

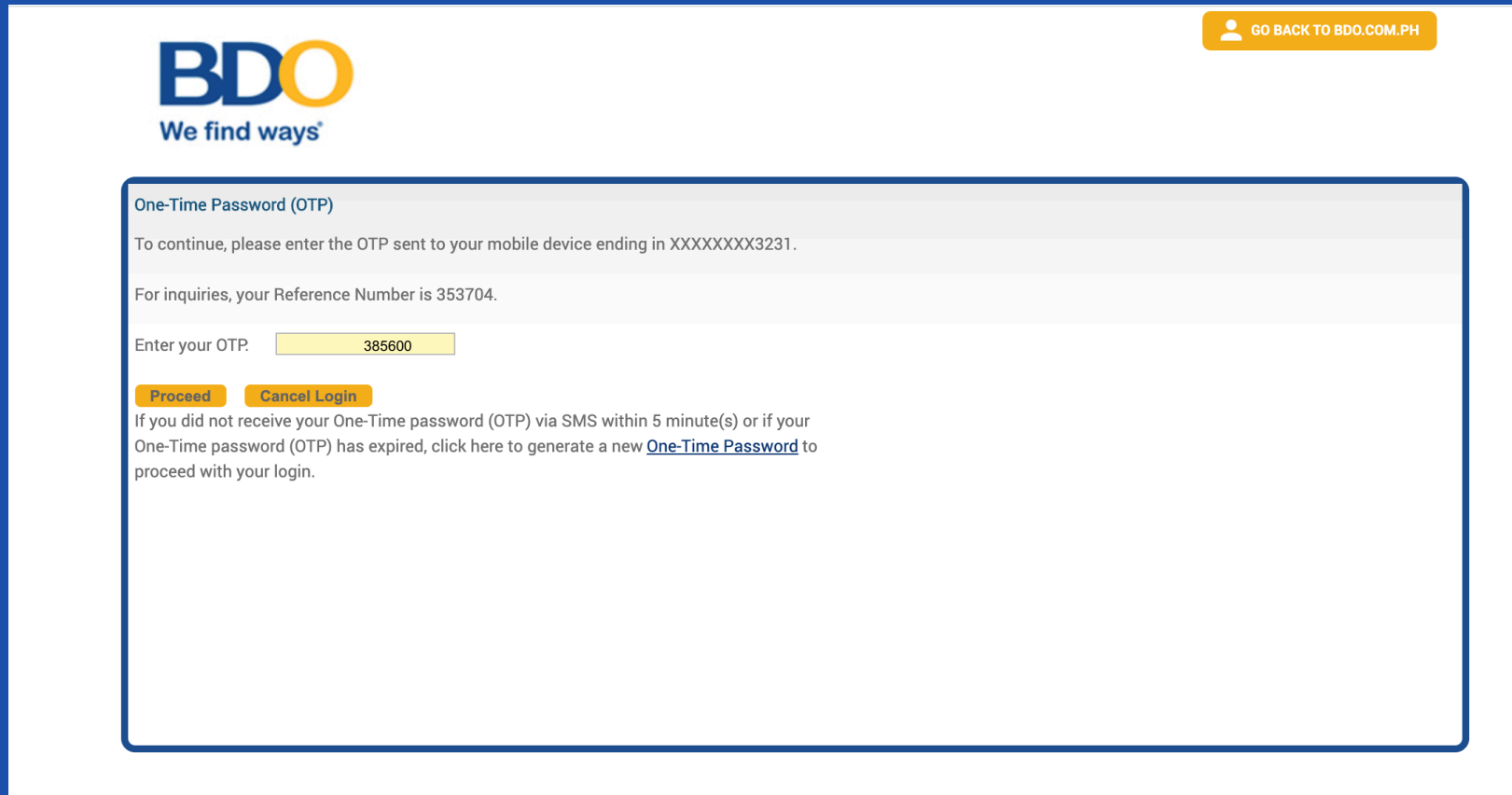
**CONTACT SUPPORT:**  
▶ [Send a message to BDO](#)

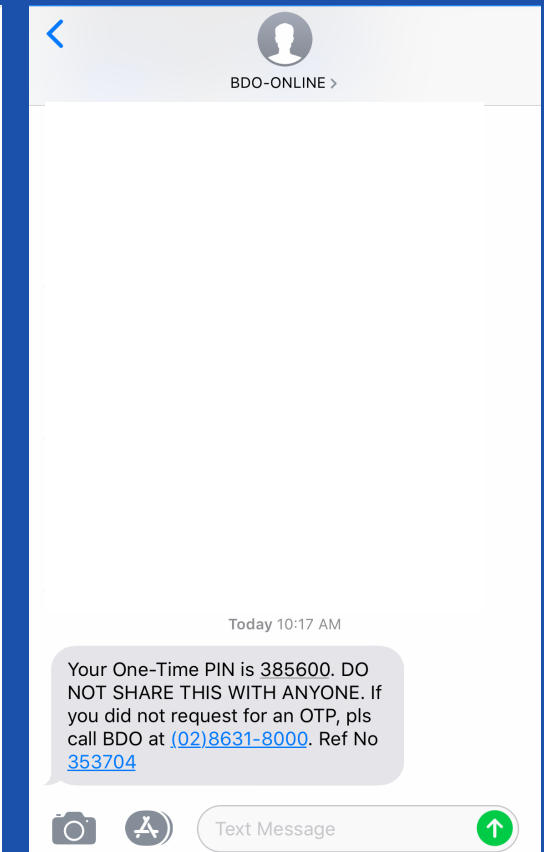
\*Our website supports the latest browser versions to ensure your privacy and security. To ensure access and for best viewing

10. On the next screen, type in the One-Time Password or OTP that will be sent to your registered mobile number.

For your security, every time you log in using the web, you will need to type in an OTP. In the example below, the OTP is 385600, but this will be different for every log in attempt.



The screenshot shows the BDO online login interface. At the top left is the BDO logo with the tagline "We find ways". At the top right is a button labeled "GO BACK TO BDO.COM.PH". The main content area is titled "One-Time Password (OTP)" and contains the following text: "To continue, please enter the OTP sent to your mobile device ending in XXXXXXXX3231." Below this, it states "For inquiries, your Reference Number is 353704." There is a text input field labeled "Enter your OTP:" with the value "385600" entered. Below the input field are two buttons: "Proceed" and "Cancel Login". At the bottom, there is a note: "If you did not receive your One-Time password (OTP) via SMS within 5 minute(s) or if your One-Time password (OTP) has expired, click here to generate a new [One-Time Password](#) to proceed with your login."



11. Once successfully logged in, you can now manage your accounts, send money, pay bills, reload, access your loan accounts and more! Note that for your security, some transactions made on the web will require you to key in an OTP.

The screenshot displays the BDO online banking interface. At the top left is the BDO logo with the tagline "We find ways". The top right features a "GO BACK TO BDO.COM.PH" button and navigation icons for home, messages, alerts, and help. A large blue banner reads "My Home". Below this, a welcome message for user "FBTEST1" is shown, along with a security alert: "You have 1 invalid login attempt(s)". A "Go to Card Security Management" button is also present. The main content area is divided into two sections: "Savings and Checking" and "Time Deposit".

**NAVIGATE**

- My Accounts >
- Send Money >
- Pay Bills and Reload >
- Enrollment >
- More Services >
- Profile Settings >

**My Quick Links**

**Savings and Checking**

Currency	Account Type	Account No.	Preferred Nickname	Current Balance	Available Balance	Actions
PHP	SA	*****7283	SA Active	4,097.92	4,097.92	[Icon] [Icon]
PHP	SA	*****4717	Dan 1	5,012,560.23	5,012,560.23	[Icon] [Icon]

**Time Deposit**

Account No.	Current Balance	Original Principal Amount	Rate	Next Maturity Date	Open Date	Original Maturity Date	Actions
*****2001							
*****2002							

# How to Sign Up using BDO Credit Card

1. Go to [www.bdo.com.ph](http://www.bdo.com.ph), click “Online Banking Login” and then click “BDO Online Banking”.

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## 2. Click “Not Yet Enrolled? Enroll Now!” at the Login page.

Properties for Sale   FAQs   Promos   Remit Status Inquiry   Subsidiaries   Branches / ATMs   International Desks   **Online Banking Login**

**BDO**  
We find ways<sup>®</sup>

Consumer Loans  
**Auto, Home & SME Loans Services Now Online!**

- Update customer info
- Request for collateral release
- Computation for full payment and other loan services.

Visit <https://www.bdo.com.ph/personal/loans> and go to Loan Services

**BDO**  
Unibank

**PERSONAL**   **BUSINESS**

- eBanking >
- Accounts >
- Trust and Investments >
- Loans >
- Credit Cards >
- Remittance Services >
- Insurance >
- Rewards >
- Private Bank >

### Login to BDO Online Banking

User ID:

Password:

**Login**

Forgot your password?  
Forgot your user ID?  
Forgot your telephone PIN?

**Not Yet Enrolled? Enroll Now!**

[Security Features](#)   [Online Banking Privacy Policy](#)   [FAQs](#)

**TOLL-FREE NUMBERS**  
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**INTERNATIONAL**  
(Int'l. Access Code) + 800-8-631-8000

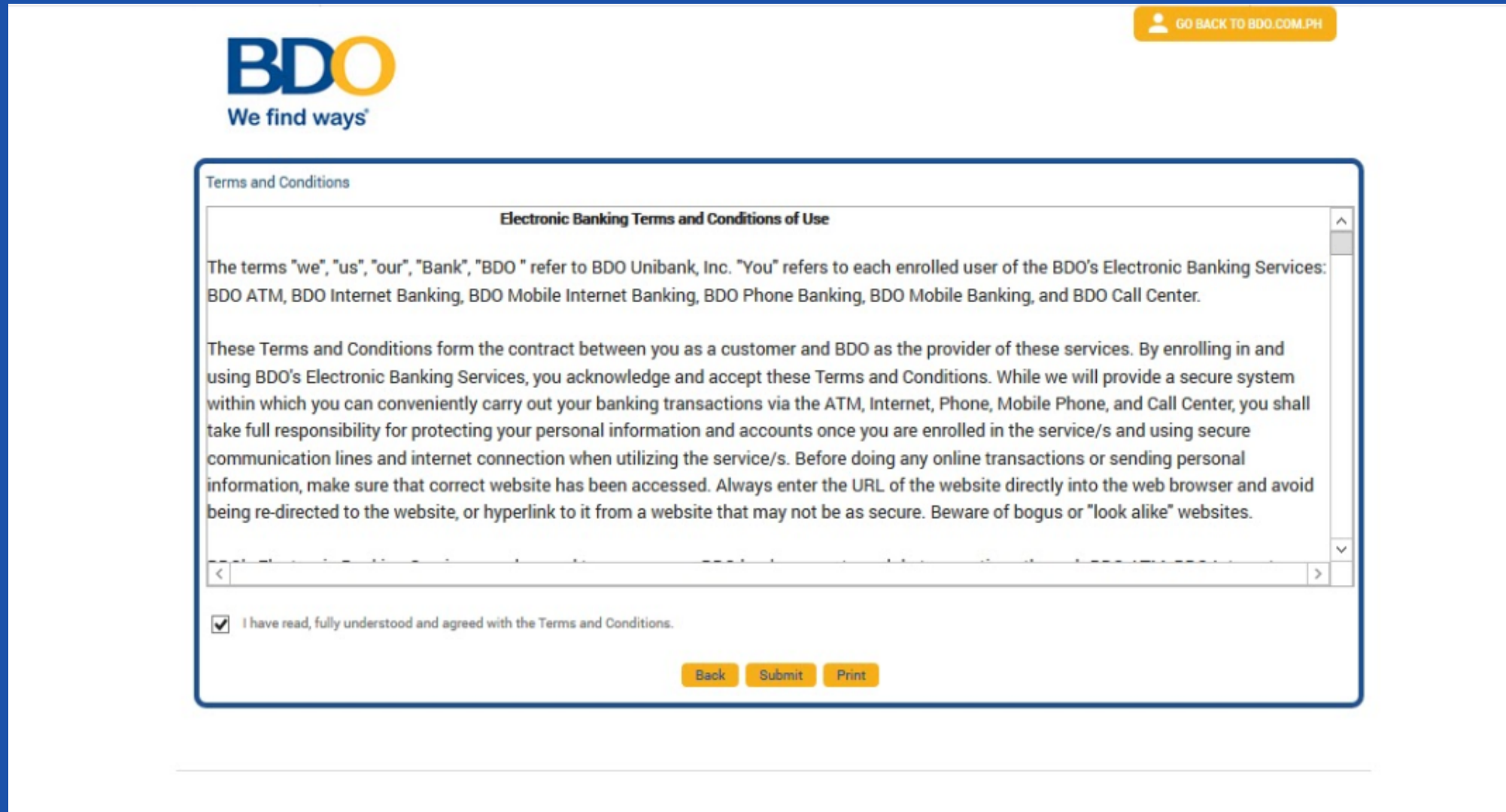
**CONTACT SUPPORT:**  
Send a message to BDO

**Customer Contact Center**   **8631-8000**

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### 3. Read and Accept the Terms and Conditions. Click the checkbox and then click submit.



**BDO**  
We find ways®

GO BACK TO BDO.COM.PH

Terms and Conditions

**Electronic Banking Terms and Conditions of Use**

The terms "we", "us", "our", "Bank", "BDO " refer to BDO Unibank, Inc. "You" refers to each enrolled user of the BDO's Electronic Banking Services: BDO ATM, BDO Internet Banking, BDO Mobile Internet Banking, BDO Phone Banking, BDO Mobile Banking, and BDO Call Center.

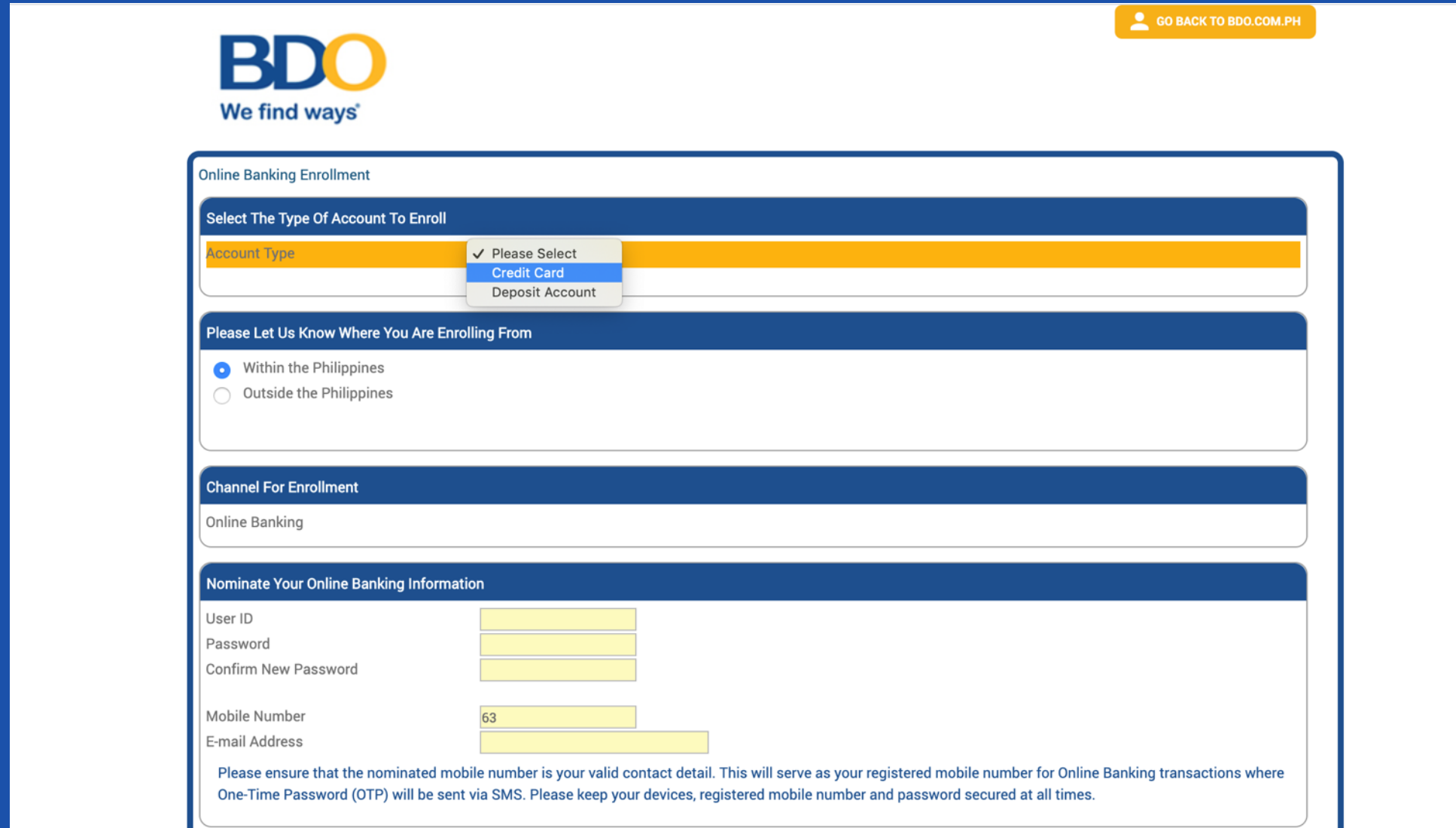
These Terms and Conditions form the contract between you as a customer and BDO as the provider of these services. By enrolling in and using BDO's Electronic Banking Services, you acknowledge and accept these Terms and Conditions. While we will provide a secure system within which you can conveniently carry out your banking transactions via the ATM, Internet, Phone, Mobile Phone, and Call Center, you shall take full responsibility for protecting your personal information and accounts once you are enrolled in the service/s and using secure communication lines and internet connection when utilizing the service/s. Before doing any online transactions or sending personal information, make sure that correct website has been accessed. Always enter the URL of the website directly into the web browser and avoid being re-directed to the website, or hyperlink to it from a website that may not be as secure. Beware of bogus or "look alike" websites.

I have read, fully understood and agreed with the Terms and Conditions.

[Back](#) [Submit](#) [Print](#)

**BDO**

## 4. Choose Credit Card in the Dropdown Menu and complete the necessary information.

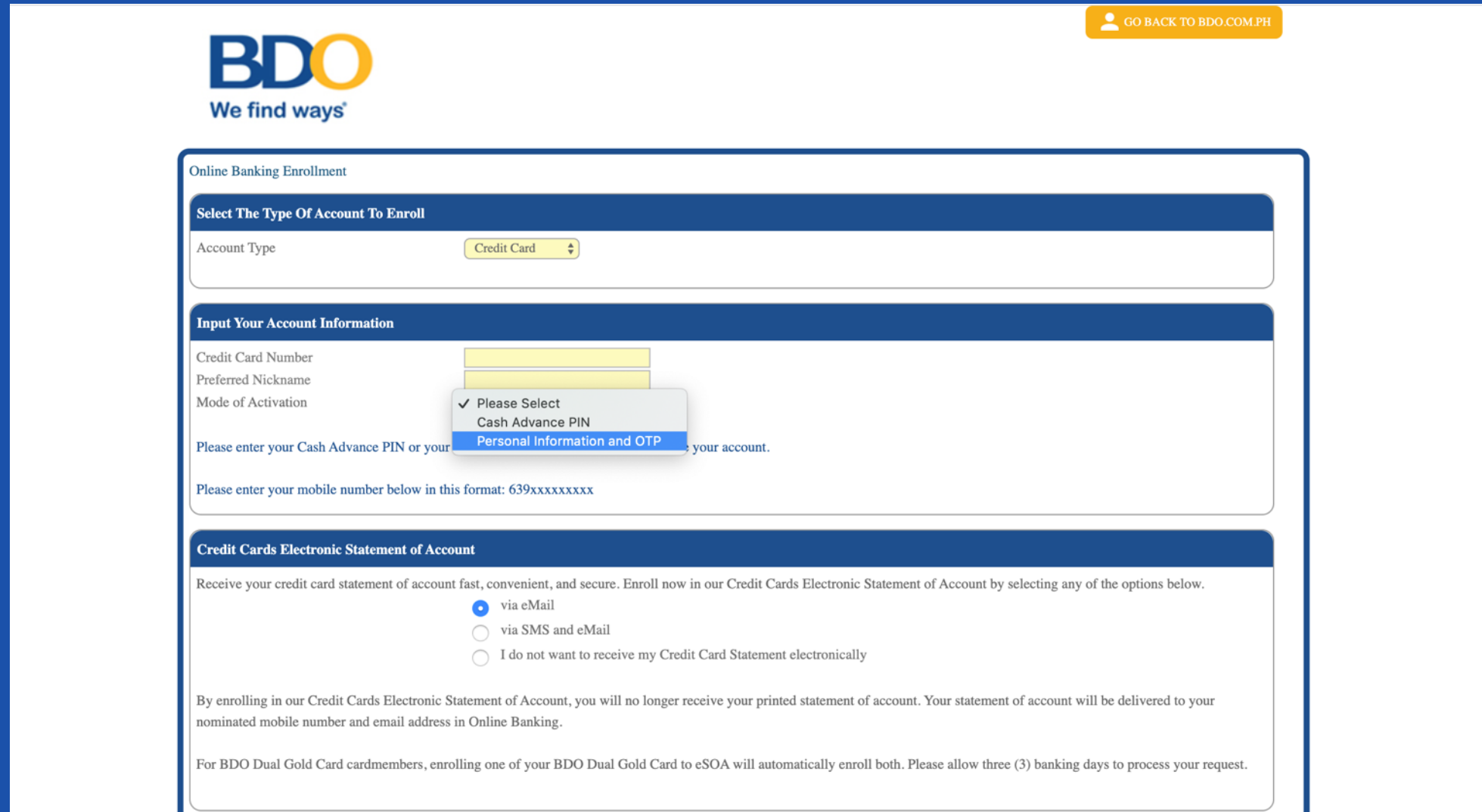


The screenshot displays the BDO Online Banking Enrollment process. At the top left is the BDO logo with the tagline "We find ways". At the top right is a button labeled "GO BACK TO BDO.COM.PH". The main content area is titled "Online Banking Enrollment" and contains several sections:

- Select The Type Of Account To Enroll:** A dropdown menu for "Account Type" is open, showing three options: "Please Select" (checked), "Credit Card", and "Deposit Account".
- Please Let Us Know Where You Are Enrolling From:** Two radio button options are present: "Within the Philippines" (selected) and "Outside the Philippines".
- Channel For Enrollment:** A text input field containing "Online Banking".
- Nominate Your Online Banking Information:** A form with several input fields: "User ID", "Password", "Confirm New Password", "Mobile Number" (with "63" entered), and "E-mail Address".

Below the input fields, a note states: "Please ensure that the nominated mobile number is your valid contact detail. This will serve as your registered mobile number for Online Banking transactions where One-Time Password (OTP) will be sent via SMS. Please keep your devices, registered mobile number and password secured at all times."

## 5. Select Personal Information and OTP as the Mode of Activation. Fill out the required information with your card details.

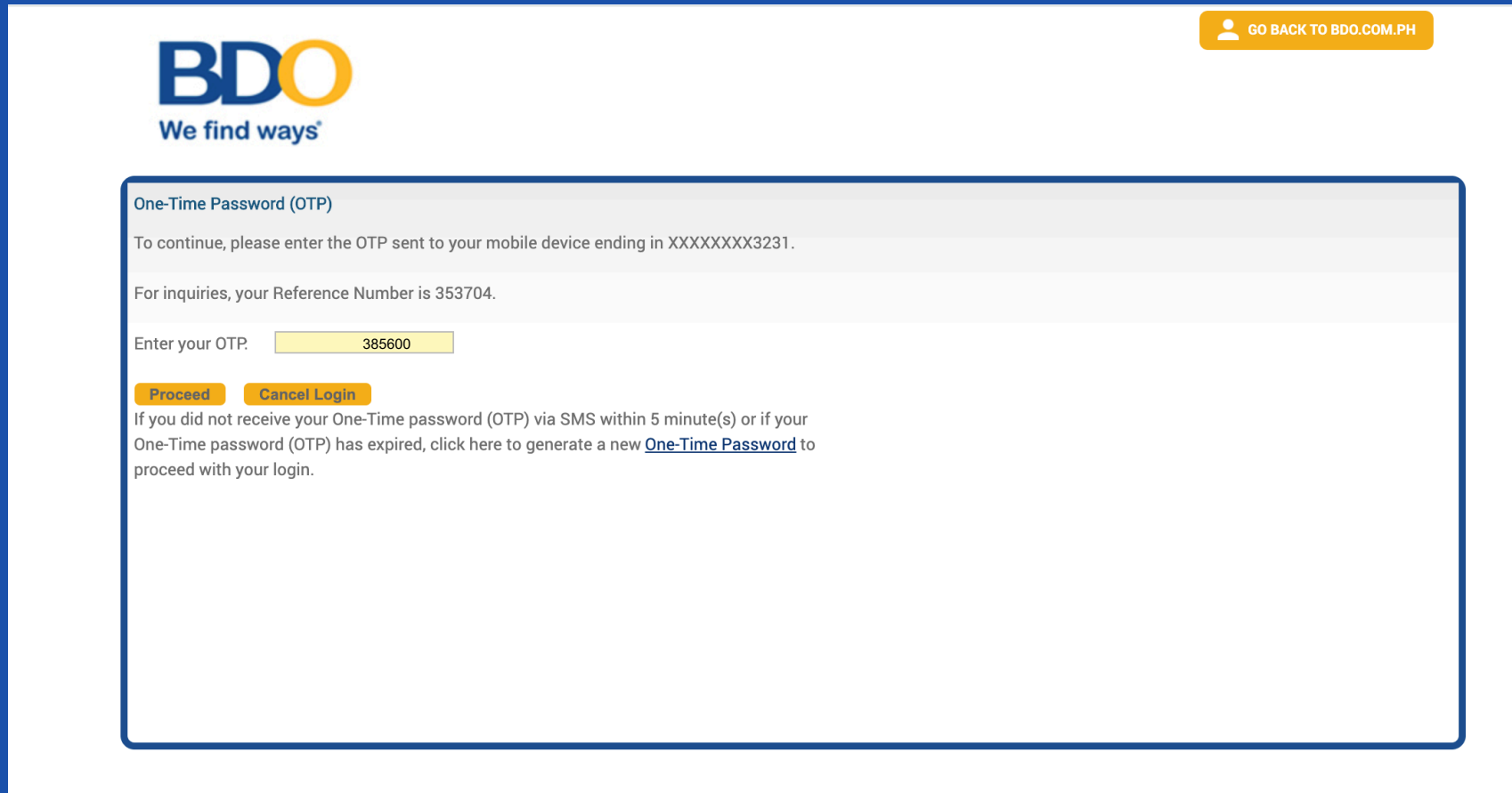


The screenshot displays the BDO Online Banking Enrollment page. At the top left is the BDO logo with the tagline "We find ways". At the top right is a "GO BACK TO BDO.COM.PH" button. The main content area is titled "Online Banking Enrollment" and is divided into three sections:

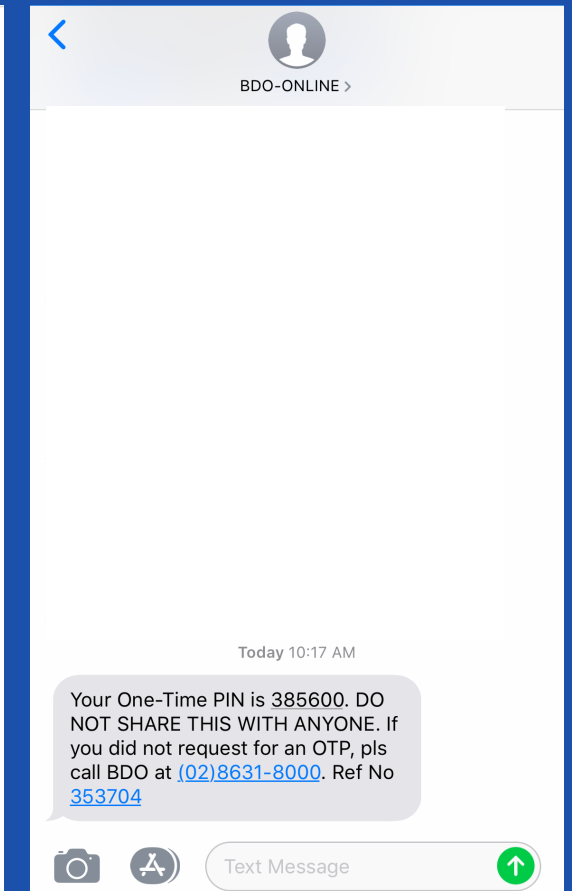
- Select The Type Of Account To Enroll:** A dropdown menu for "Account Type" is set to "Credit Card".
- Input Your Account Information:** This section contains input fields for "Credit Card Number", "Preferred Nickname", and "Mode of Activation". The "Mode of Activation" dropdown menu is open, showing three options: "Please Select" (checked), "Cash Advance PIN", and "Personal Information and OTP" (highlighted in blue). Below these fields are instructions: "Please enter your Cash Advance PIN or your [blank] your account." and "Please enter your mobile number below in this format: 639xxxxxxxx".
- Credit Cards Electronic Statement of Account:** This section explains the benefits of enrolling in the eSOA and provides three radio button options: "via eMail" (selected), "via SMS and eMail", and "I do not want to receive my Credit Card Statement electronically". It also includes a disclaimer: "By enrolling in our Credit Cards Electronic Statement of Account, you will no longer receive your printed statement of account. Your statement of account will be delivered to your nominated mobile number and email address in Online Banking." and a note for BDO Dual Gold Card members: "For BDO Dual Gold Card cardmembers, enrolling one of your BDO Dual Gold Card to eSOA will automatically enroll both. Please allow three (3) banking days to process your request."

6. Once you've submitted the form, a One-Time Password or OTP will be sent to your registered mobile number. Type this in to proceed.

In the example below, the OTP is 385600, but this will be different for every user.



The screenshot shows the BDO online login interface. At the top left is the BDO logo with the tagline "We find ways". At the top right is a button labeled "GO BACK TO BDO.COM.PH". The main content area is titled "One-Time Password (OTP)" and contains the following text: "To continue, please enter the OTP sent to your mobile device ending in XXXXXXXX3231." Below this, it states "For inquiries, your Reference Number is 353704." There is a text input field labeled "Enter your OTP:" with the value "385600" entered. Below the input field are two buttons: "Proceed" and "Cancel Login". At the bottom, there is a note: "If you did not receive your One-Time password (OTP) via SMS within 5 minute(s) or if your One-Time password (OTP) has expired, click here to generate a new [One-Time Password](#) to proceed with your login."



- An acknowledgement page will appear once you have successfully signed up your credit card. Your BDO Online Banking Account is automatically activated and ready for use.

**BDO**  
We find ways®

[GO BACK TO BDO.COM.PH](#)

**BDO Non-Overseas Initial Enrollment Acknowledgment Page**

**BDO Non-Overseas Initial Enrollment Acknowledgment**

Thank you for enrolling in BDO Online Banking. Your enrollment Reference Number is CE-20200120-██████████

You may now proceed by logging in using your username and password.  
For further assistance, please call our Customer Contact Center at the following numbers:

Customer Contact Center: (+632) 631-8000  
Domestic Toll Free Nos:  
PLDT: 1800-10-631-8000  
Digitel: 1800-3-631-8000  
Bayantel: 1800-5-631-8000  
Globelines: 1800-8-631-8000  
International Toll Free No: (International Access Code) +800-8-631-8000

**Login Information**

Online Banking: ██████████

**Client Information**

Mobile Number: ██████████  
E-mail Address: ██████████@gmail.com

**Account Details**

Credit Card Number: 5125 ██████████  
Preferred Nickname: ██████████

## 8. Now that your account is activated, you may log in to BDO Online Banking using your Username and Password.

The screenshot displays the BDO Online Banking website interface. At the top, a navigation bar includes links for Properties for Sale, FAQs, Promos, Remit Status Inquiry, Subsidiaries, Branches / ATMs, International Desks, and an Online Banking Login button. The main content area features a yellow banner for Consumer Loans, a navigation menu on the left with tabs for PERSONAL and BUSINESS, a central login form, and a right-hand panel with toll-free numbers and contact support information.

**Navigation Bar:** Properties for Sale | FAQs | Promos | Remit Status Inquiry | Subsidiaries | Branches / ATMs | International Desks | **Online Banking Login**

**Consumer Loans Banner:**  
Consumer Loans  
**Auto, Home & SME Loans Services Now Online!**  
• Update customer info  
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Visit <https://www.bdo.com.ph/personal/loans> and go to Loan Services

**Navigation Menu:**  
PERSONAL | BUSINESS  
eBanking >  
Accounts >  
Trust and Investments >  
Loans >  
Credit Cards >  
Remittance Services >  
Insurance >  
Rewards >  
Private Bank >

**Login Form:**  
**Login to BDO Online Banking**  
User ID:  
  
Password:  
  
**Login**  
Forgot your password?  
Forgot your user ID?  
Forgot your telephone PIN?  
[Not Yet Enrolled? Enroll Now!](#)  
Security Features | Online Banking Privacy Policy | FAQs

**Support Information:**  
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\*Our website supports the latest browser versions to ensure your privacy and security. To ensure access and for best viewing



## 9. On the next screen, type in the One-Time Password or OTP that will be sent to your registered mobile number.

For your security, every time you log in using the web, you will need to type in an OTP. In the example below, the OTP is 385600, but this will be different for every log in attempt.

The image shows two side-by-side screenshots. The left screenshot is a web browser view of the BDO online login page. At the top left is the BDO logo with the tagline "We find ways". At the top right is a button that says "GO BACK TO BDO.COM.PH". The main content area is titled "One-Time Password (OTP)" and contains the following text: "To continue, please enter the OTP sent to your mobile device ending in XXXXXXXX3231.", "For inquiries, your Reference Number is 353704.", and "Enter your OTP." followed by a text input field containing "385600". Below the input field are two buttons: "Proceed" and "Cancel Login". At the bottom, there is a note: "If you did not receive your One-Time password (OTP) via SMS within 5 minute(s) or if your One-Time password (OTP) has expired, click here to generate a new [One-Time Password](#) to proceed with your login." The right screenshot is a mobile text message interface. At the top, it shows a back arrow, a profile icon, and the text "BDO-ONLINE >". The message content is: "Today 10:17 AM", "Your One-Time PIN is 385600. DO NOT SHARE THIS WITH ANYONE. If you did not request for an OTP, pls call BDO at [\(02\)8631-8000](tel:0286318000). Ref No [353704](#)". At the bottom, there are icons for camera, attachments, and a "Text Message" input field with a send button.

10. Once successfully logged in, you can now manage your accounts, send money, pay bills, reload, access your loan accounts and more! Note that for your security, some transactions made on the web will require you to key in an OTP.

**BDO**  
We find ways<sup>®</sup>

GO BACK TO BDO.COM.PH

## My Home

Welcome, **FBTEST1**  
Your last login was January 21, 2020, 16:44:58 GMT +8  
You have 1 invalid login attempt(s).

Go to **Card Security Management**

### Savings and Checking

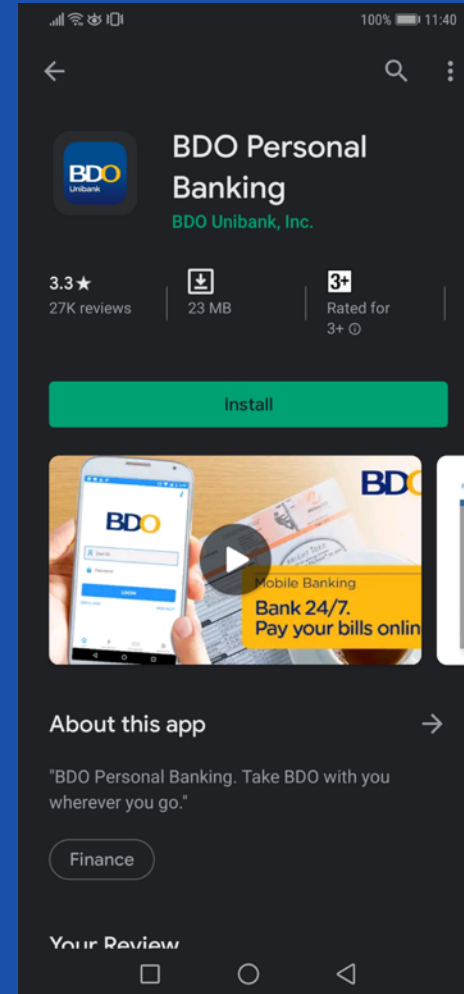
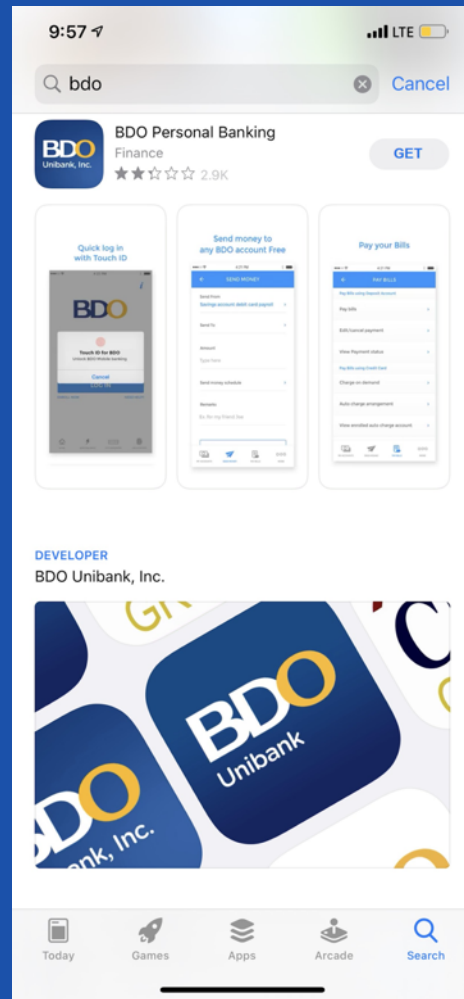
Currency	Account Type	Account No.	Preferred Nickname	Current Balance	Available Balance	Actions
PHP	SA	*****7283	SA Active	4,097.92	4,097.92	
PHP	SA	*****4717	Dan 1	5,012,560.23	5,012,560.23	

### Time Deposit

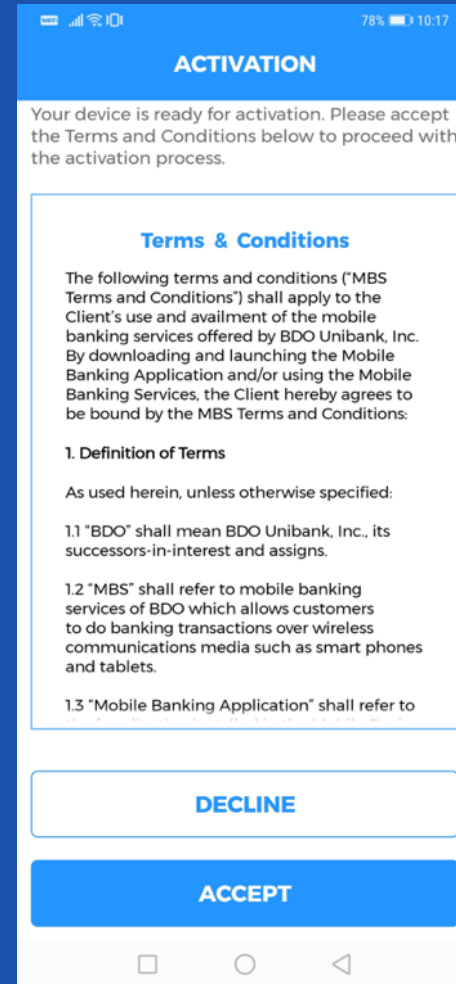
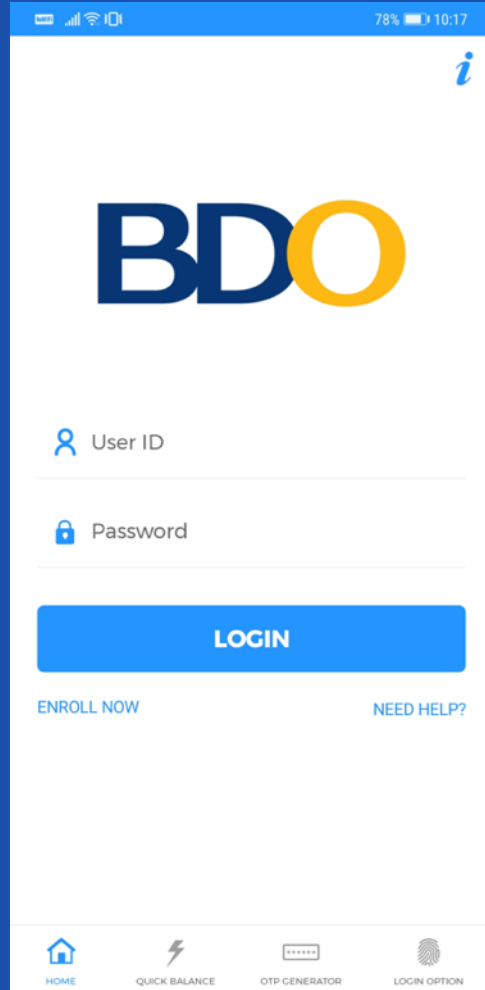
Account No.	Current Balance	Original Principal Amount	Rate	Next Maturity Date	Open Date	Original Maturity Date	Actions
*****2001							
*****2002							

# How to Download and Activate the BDO Mobile Banking App

You may also download the BDO Mobile App on Google Play or App Store by searching for “BDO Personal Banking”.

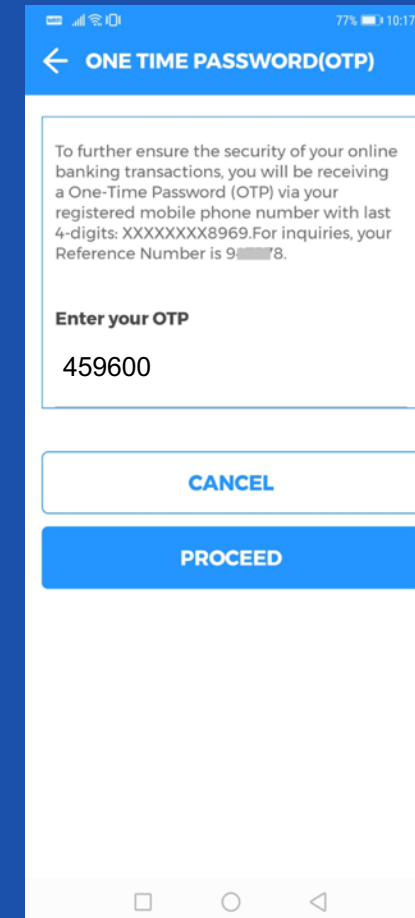
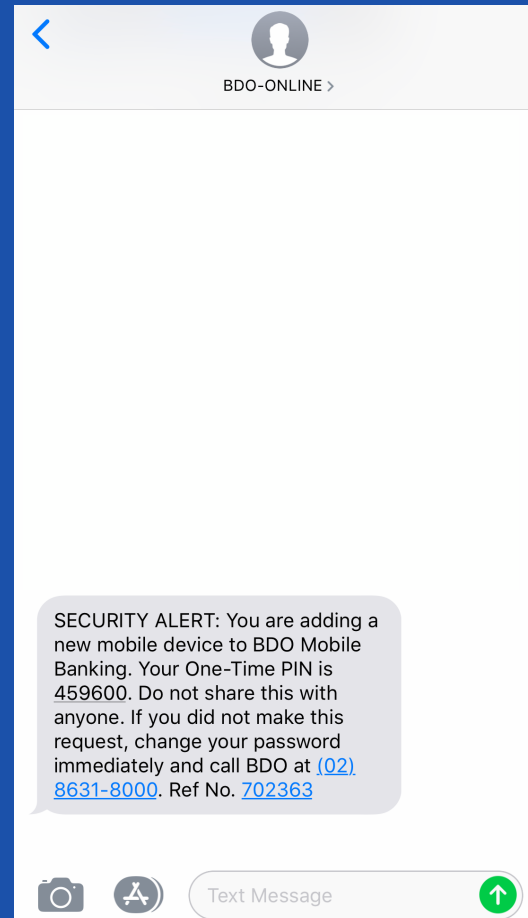
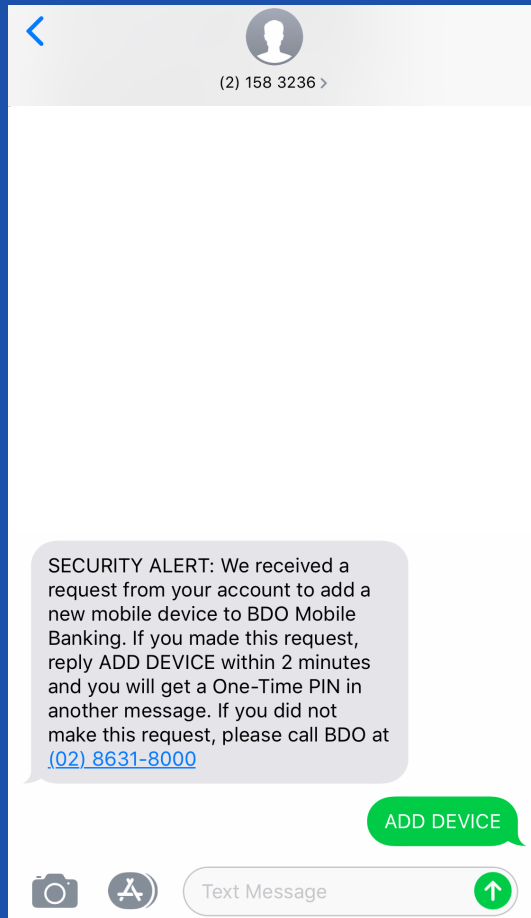


1. Log in using your Username and Password.  
Read and accept the Terms and Conditions.



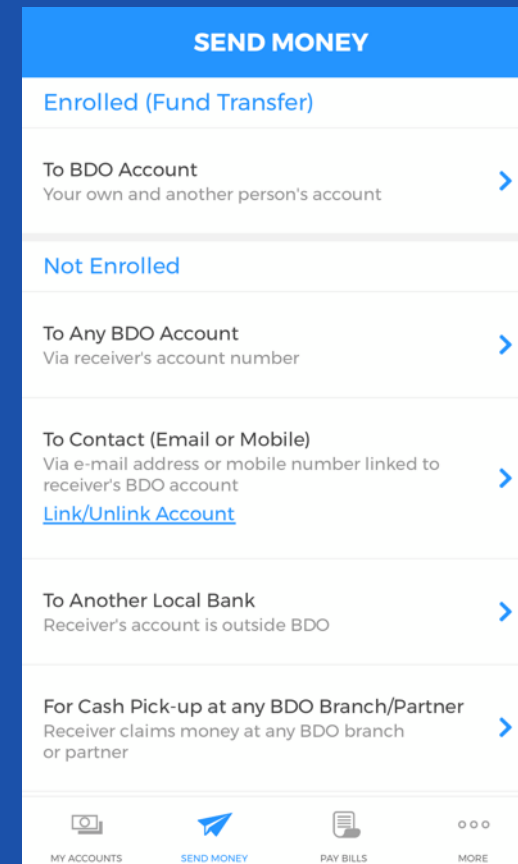
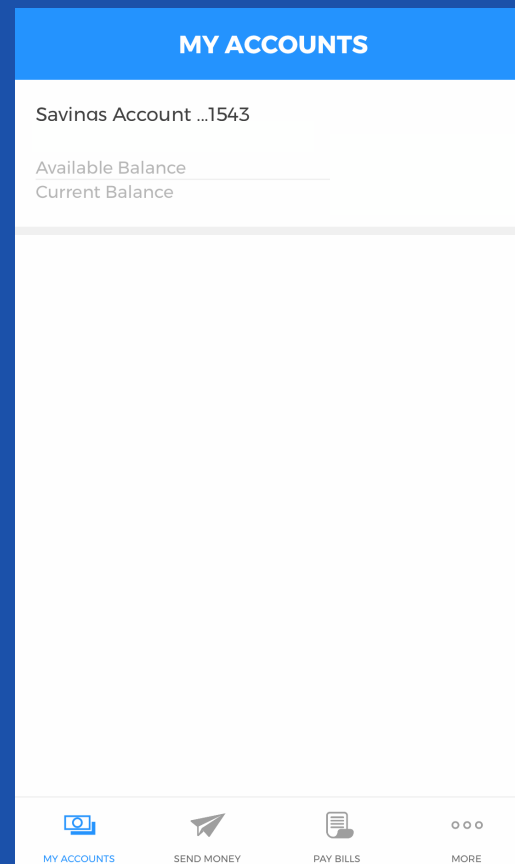
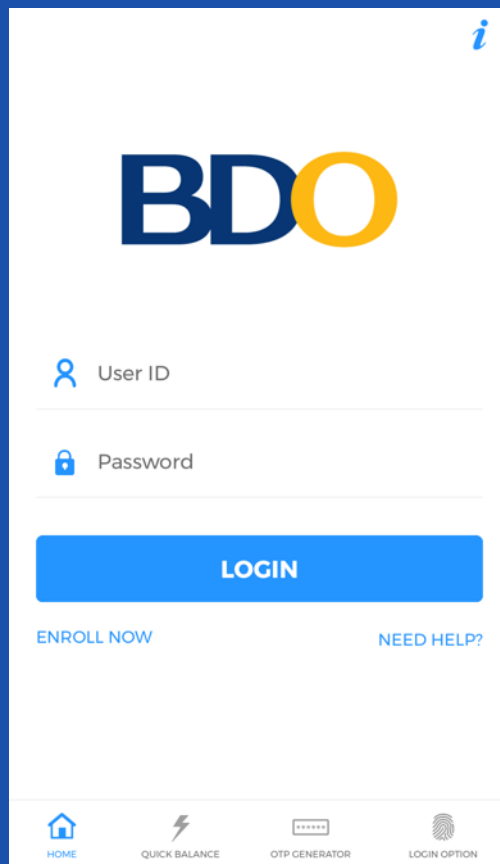
2. You will receive an SMS to verify that you are adding a new device. Reply “Add Device” to confirm and type in the OTP that will be sent to your mobile number.

In the example below, the OTP is 459600, but will be different for every user.





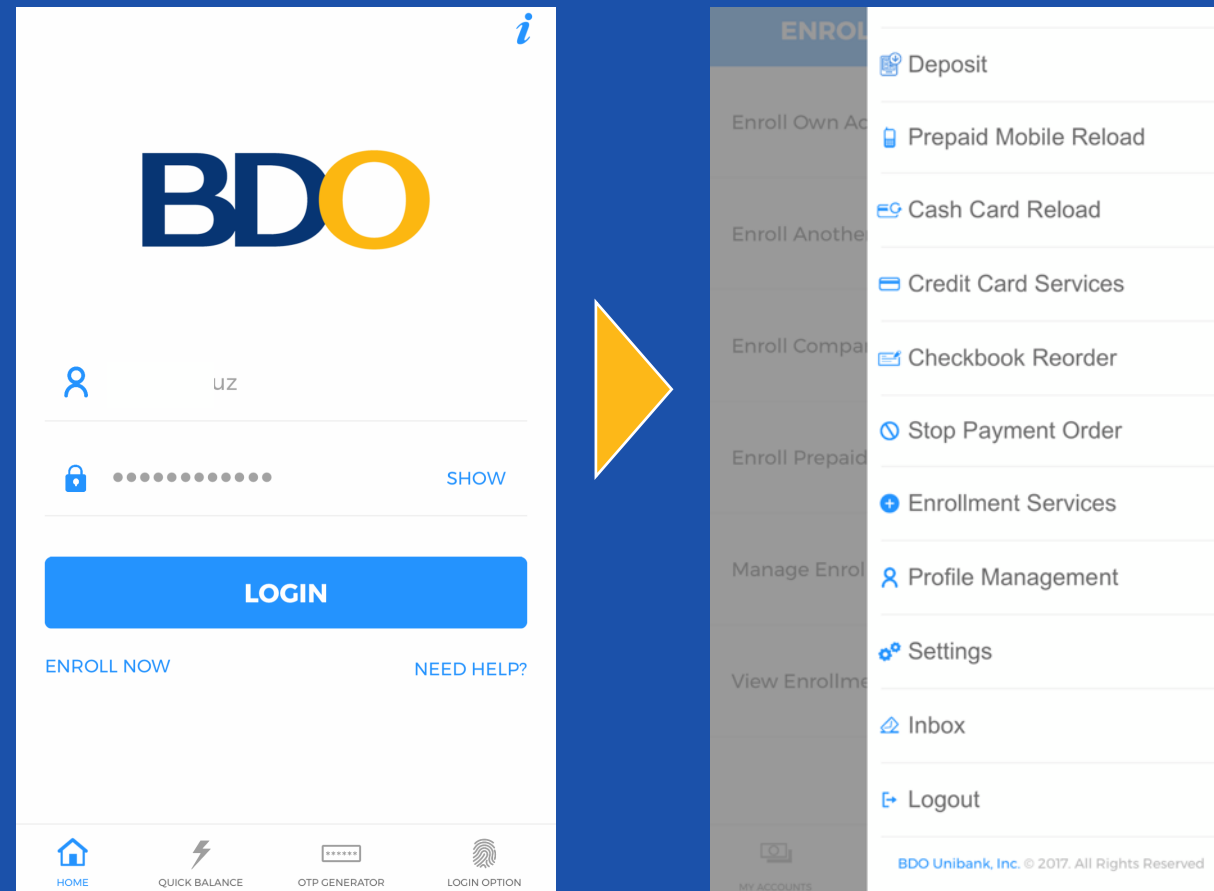
3. Once you've successfully added your mobile device, you can now start using the BDO Mobile App to manage your accounts, send money, pay bills, reload, access your loan accounts and more! Unlike logging in on the web, you don't need to key in an OTP every time you log in on the BDO Mobile App. Just type in your User ID and Password.



# How to Activate your One-Time Password (OTP) Generator

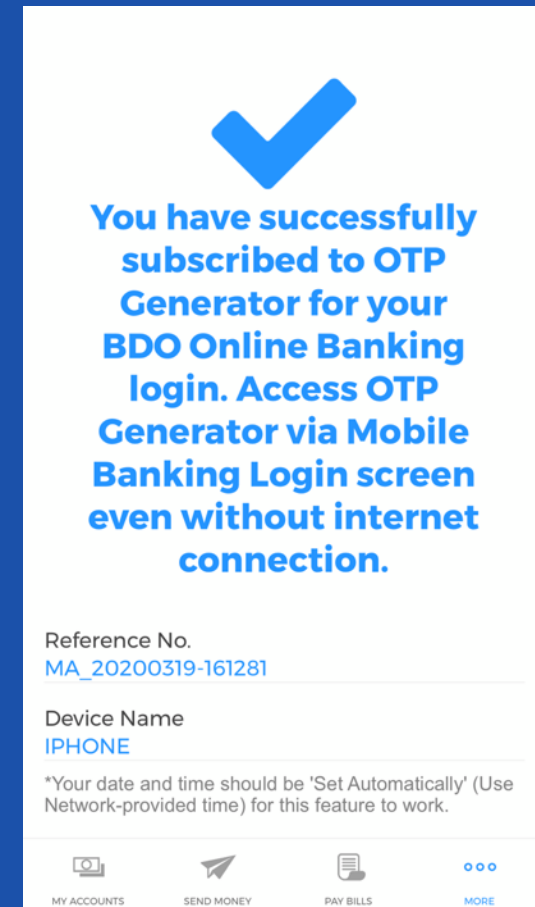
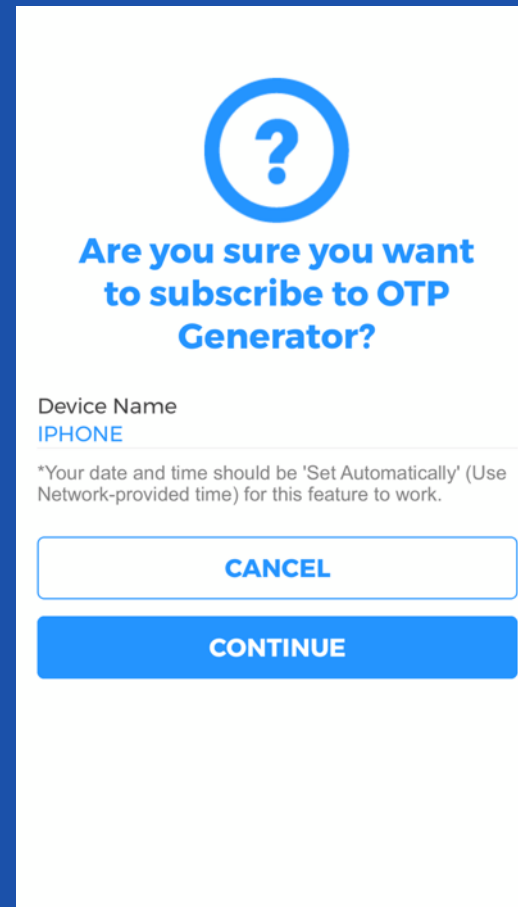
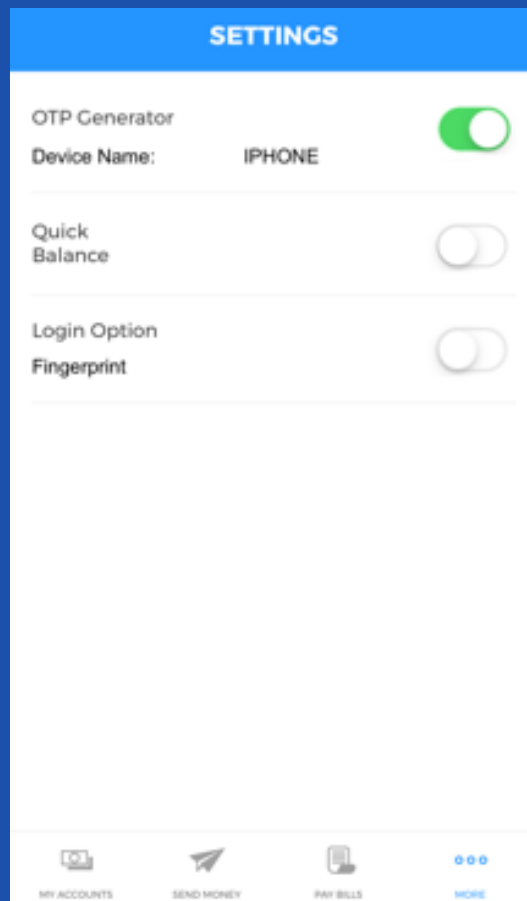
1. For enhanced security and faster transactions, we also encourage you to activate your One-Time Password or OTP Generator through your BDO Mobile App. Simply log in and go to Settings.

When you activate your OTP Generator, you no longer need to wait for OTP sent via SMS for your transactions on the web. You may also use this feature even without an internet connection.



2. Turn on the OTP Generator by sliding the button to the right and click Continue to confirm.

Make sure your Phone's Date and Time is "Set Automatically" (or Use Network-provided time) in your Phone's Settings for this feature to work.

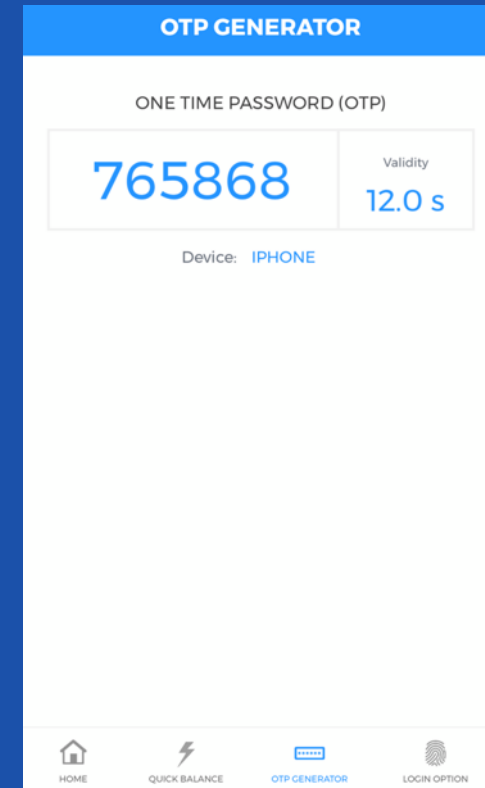
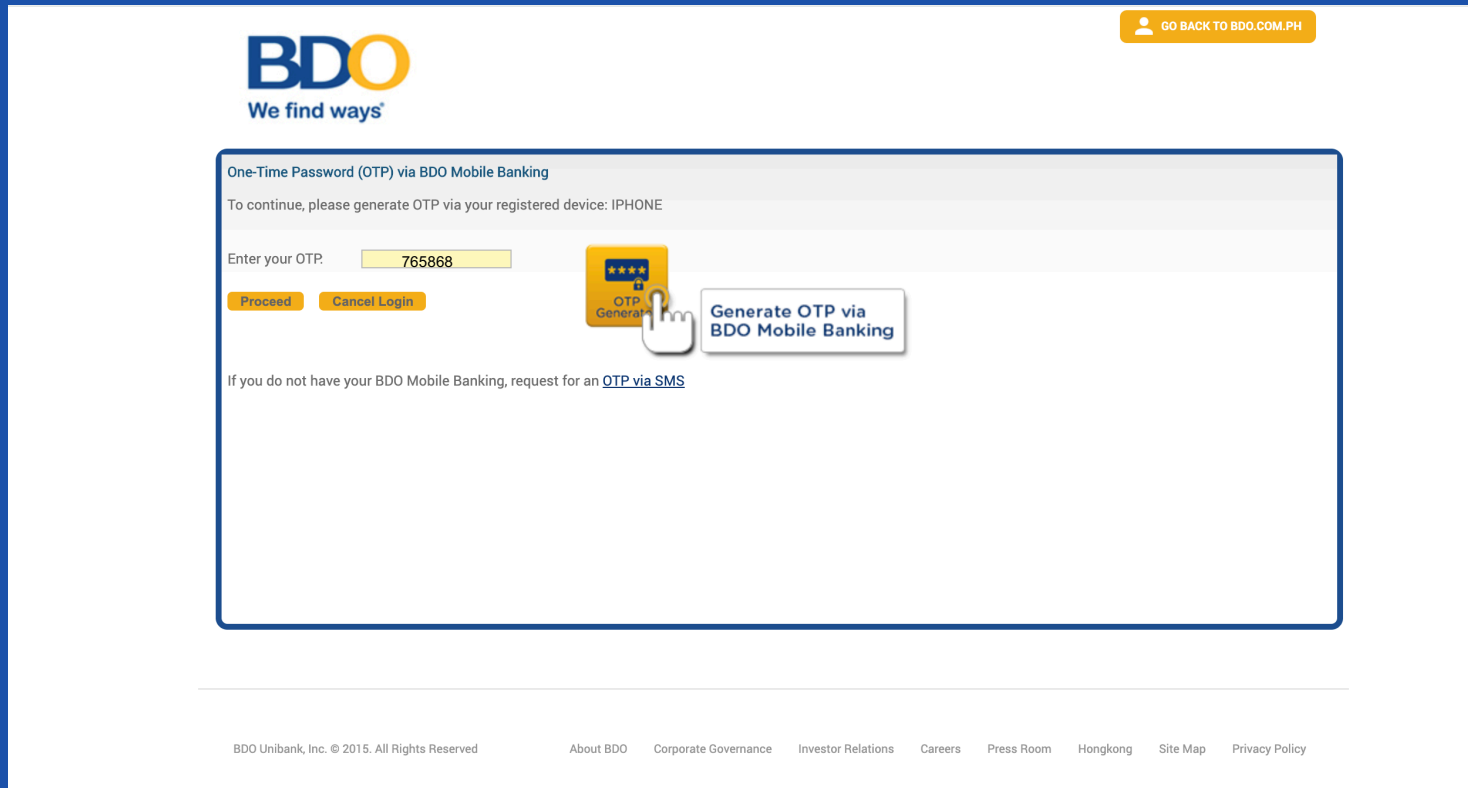


### 3. You can now choose to use your OTP Generator whenever you log in or transact on the web.

The screenshot displays the BDO Online Banking website interface. At the top, a navigation bar includes links for Properties for Sale, FAQs, Promos, Remit Status Inquiry, Subsidiaries, Branches / ATMs, International Desks, and an Online Banking Login button. A prominent yellow banner for Consumer Loans advertises Auto, Home & SME Loans Services Now Online! with a list of services: Update customer info, Request for collateral release, and Computation for full payment and other loan services. Below this is a navigation menu with tabs for PERSONAL and BUSINESS, listing services like eBanking, Accounts, Trust and Investments, Loans, Credit Cards, Remittance Services, Insurance, Rewards, and Private Bank. The central focus is the 'Login to BDO Online Banking' form, which includes fields for User ID (containing 'FBTEST1') and Password, a Login button, and links for password recovery. To the right, a grey box provides TOLL-FREE NUMBERS for Domestic and International use, along with CONTACT SUPPORT information for the Customer Contact Center (8631-8000). A footer note states: '\*Our website supports the latest browser versions to ensure your privacy and security. To ensure access and for best viewing'.

4. When you are prompted to key in your OTP, simply open your BDO Mobile Banking app, tap the OTP Generator icon, type the OTP and click Proceed.

In this example, the OTP is 765868, but this will be different for every log in attempt and for every transaction. Kindly take note that the OTP will refresh every 30 seconds.



5. With the OTP Generator activated, you can now do faster transactions using BDO Online Banking on the web. No need to wait for SMS. Note that for your security, some transactions made on the web will require you to key in an OTP.

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We find ways®

GO BACK TO BDO.COM.PH

## My Home

Welcome, **FBTEST1**  
Your last login was January 21, 2020, 16:44:58 GMT +8  
You have 1 invalid login attempt(s).

Go to Card Security Management

### Savings and Checking

Currency	Account Type	Account No.	Preferred Nickname	Current Balance	Available Balance	Actions
PHP	SA	*****7283	SA Active	4,097.92	4,097.92	[Icons]
PHP	SA	*****4717	Dan 1	5,012,560.23	5,012,560.23	[Icons]

### Time Deposit

Account No.	Current Balance	Original Principal Amount	Rate	Next Maturity Date	Open Date	Original Maturity Date	Actions
*****2001							
*****2002							





## Keep your account secure.

Do not give your login details and OTP to anyone.  
Real BDO Officers will NEVER ask for this.

Scammers pretend to be BDO, offering loan payment extensions and credit card approvals, or threatening to close your account. **Do not give them your information.**

Thank you  
and enjoy convenient banking  
with BDO!