

Cash Card Tap FAQs

1. What is a BDO Cash Card Tap card?

It is a reloadable card with a chip referred to as “wallet”. The wallet may be used for small ticket purchases from partner merchants. The magnetic stripe (magstripe) may be reloaded for purchases and do all types of ATM transactions like balance inquiries and withdrawals. Transactions are allowed within Philippines only.

2. How can I avail of a Cash Card Tap card?

Go to any BDO branch within Metro Manila. Accomplish the enrollment form and present a valid ID. The card is available with name or without name depending on your preference.

3. How much is it? Is there a maintaining balance?

Pay a one-time card fee of Php150. There is no maintaining balance.

4. Does the Cash Card Tap card earn interest?

No. It does not earn interest and points.

5. How do I reload the Cash Card Tap? Is there a service fee?

You may reload the magstripe and wallet over-the-counter via any BDO branch within Metro Manila, any BDO ATM nationwide, or anytime, anywhere through BDO Online Banking or Mobile Banking (if you have a regular BDO Current/Savings Account enrolled in the system). Existing fee of Php15 for magstripe reload will still apply while wallet reload is free.

6. Can i immediately access or use the transferred funds in the Cash Card Tap chip / wallet after successful Reload Chip / Wallet transaction via BDO ATM nationwide or BDO Online Banking or Mobile Banking?

No. The Reload Chip / Wallet transaction via BDO ATM nationwide or BDO Online Banking or Mobile Banking will only be completed by tapping your Cash Card Tap at any Cash Card Tap terminal in BDO branches within Metro Manila or accredited merchants.

7. How much may be reloaded into the card?

The magstripe has a maximum limit of Php50,000 while the wallet can store Php100 to Php5,000. The total limit of the Cash Card Tap card is Php55,000.

8. How do I check my balance?

Go to any BDO branch within Metro Manila or partner merchant and tap your card on the reader to view or print the wallet balance. On the other hand, the magstripe balance is accessible from any BDO ATM nationwide, or through BDO Online or Mobile Banking (enroll via www.bdo.com.ph).

9. Where and how can I use my Cash Card Tap?

For the launch, there are five (5) partner merchants that will accept wallet payments. These are Brothers Burgers, JCo, Krispy Kreme, El Pollo Loco, and Kenny Rogers Roasters.

Later on, just look for the Cash Card Tap logo to know payment acceptance in the merchant store using the wallet. On the other hand, magstripe payment is accepted in all merchant stores with debit card terminal.

When paying, simply tell the cashier where to debit the amount. Your card will be swiped in the point of sale (POS) terminal when using the magstripe balance. The merchant will ask you to tap the card on the reader when debiting the wallet.

10. What is the difference between online and offline transactions?

Online purchase transactions use the balance in the magstripe. These require longer approval turnaround time because they secure authorization from the Bank. On the other hand, offline purchase transactions are approved right away as long as the wallet has sufficient balance.

11. What are considered as online transactions for the magstripe?

The card may be used in BDO ATMs for cash withdrawals, BDO Online Banking or Mobile Banking for balance inquiry, bills payment, fund transfers, and reloads.

12. Can I cancel a purchase transaction?

Yes, void can be performed for approved magstripe or wallet purchase transaction.

13. When does a Cash Card Tap card become dormant?

The Cash Card Tap becomes dormant when inactive for five (5) years.

14. What is the handling for lost, stolen, damaged or defective Cash Card Tap card?

Immediately report lost or stolen cards to BDO Customer Contact Center. For card replacement, go to your branch of account. The magstripe balance and only reloads pending transfer to the wallet are automatically moved to the replacement card. There is no charge for replacement of defective cards.