

Connect

24/7 convenient banking

BDO digital products give you an easy way to manage and grow your finances with BDO anytime, anywhere.



This catalogue details how to access the different BDO digital channels/services.

Product Catalog > Connect



Online Banking

Manage your accounts and perform financial transactions on your desktop or phone 24/7.



BDO Online

View and Manage your BDO accounts whenever, wherever. Bank your way!



BDO Pay

BDO's everyday e-wallet app that makes payments quick and easy! Pay with the app, charge to your BDO card or account. Pay your way!



Online Account Opening

Open a BDO account online, anytime, anywhere!



Online Branch Booking

Just Book, Drop by, and Off you go! Experience faster transactions when you book your visit ahead.



Self-Service Machines

Fast, easy, and secure transactions through self-service machines.

Be smarter than a scammer with #BDOScamStop

- Do not share your username, password, OTP, and card details (card number, expiry date, and CVV).
- Do not click links. BDO will NEVER send links via email, SMS, and Viber.
- Do not reply to suspicious senders. Visit the BDO website and search for "BDOScamStop" to view all official BDO sender names.

Self-Service Machines are for individual accounts only



Online Banking

The fastest and easiest way to keep track of your finances anytime, anywhere using your personal device. No need to wait in line or plan your day around bank hours as you get complete control over your banking needs whenever, wherever you need it.

Account Management

Features	BDO Online App	BDO Online Banking Website
Check Account Balance	✓	✓
View Transactions	✓	✓
Pay Bills	✓	✓
Send Money	✓	✓
Send and Receive Money via QR	✓	
Electronic Statements		✓
Check Reorder		✓
Buy Load	✓	✓

Security Management

Features	BDO Online App	BDO Online Banking Website
One-Time PIN (OTP)	✓	✓
Password Change	✓	✓
Stop Payment Order (SPO)		✓
Set Card Limits		✓
Lock / Unlock Card		✓



BDO Online

View and Manage your BDO accounts whenever, wherever.

Benefits

- Log in quickly and securely
- View and manage your accounts
- Send Money seamlessly
- Pay Bills without the frills
- Use QR for quicker transactions
- Load up straight from your phone
- Enable transaction and account notifications

Get the BDO Online app

1. Download the BDO Online app from Google Play Store or App Store
2. Open the app and tap **Sign up**
3. Enter the required information, and your preferred username and password



BDO Pay

BDO Pay is your everyday e-wallet app that offers you a convenient way to make payments, charged to your BDO card or account.

Features and Benefits

Scan to Pay in stores

Now QR Ph ready so you can Pay Your Way!

Send Money to anyone

Send to your own account, another BDO account, other bank or mobile wallet in just a few steps.

Pay Bills anytime

Pay over 1,400 billers in different categories. No need to enroll! Just enter the billing details and Pay!

Split Bill with friends

Pay as a group and divide the sum among your friends. Just enter the total amount!

Request Money hassle-free

*Follow up on payments from friends via BDO Pay. Just send a request through the app, and the receiver just needs to tap **Send** to pay you back.*

Find Deals for You

Get access to a world of deals tailored to your BDO Debit, Credit, or Rewards cards through the app!



BDO Pay

BDO Pay is your everyday e-wallet app that offers you a convenient way to make payments, charged to your BDO card or account.

Sign up to BDO Pay:

1. Download the new BDO Pay app from Google Play or App Store
2. Enter your BDO Online username and password
3. Enter the OTP sent to your registered mobile number
4. Agree to the Terms & Conditions and the Data Privacy Consent
5. Enable the biometrics and set up your 6-digit PIN
6. Select your Default Payment and Receiving Accounts, and link your other accounts
7. All done! Start using BDO Pay



Online Account Opening

Open an account anytime, anywhere.

Visit www.bdo.com.ph/Apply

Benefits

- Time-saving - No need to fill out application forms in the branch
- Easy processing - Automatically comes with BDO Online Banking for hassle-free transactions
- Convenient - Open a BDO Online Savings Account from the safety and comfort of your home

Accounts Available Through BDO Online Account Opening

- Savings Accounts (Peso/US Dollar)
- Checking Accounts (Peso)
- BDO Auto, Home and Personal Loans Accounts
- BDO Credit Cards



Online Branch Booking

Just Book, Drop by, and Off you go!
Experience faster transactions
when you book your visit ahead.

Visit www.bdo.com.ph/book-your-visit

Benefits

- Time-saving - No need to fill out transaction forms in the branch, simply Book, Drop By, and Off you go!
- Convenient – Just scan your QR when you get to the branch and enjoy fast servicing
- Easy processing – Book multiple transactions in one visit

Transactions that can be booked online

- Deposit Cash
- Deposit Check
- Withdraw Cash
- Pay Bills
- Encash Check
- Other Bank Services



ATM

Access your account from more than 4,000 BDO ATMs nationwide.

Benefits

- Withdrawal, check balances, and Send Money to BDO accounts are free of charge.
- No need for your debit card. Generate the QR using your BDO Online, then use it to withdraw from QR-enabled ATMs.



Cash Deposit Machine

Deposit cash to your account and other BDO accounts with or without a BDO ATM card using the Cash Deposit Machine located in over 600 locations in key cities and business districts nationwide.

Benefits

- Transactions with BDO accounts are free of charge.



Universal Teller Machine

The latest evolution in automated teller machines. Skip transacting over the counter for BDO check deposits and passbook updates. It's like a combined ATM and CDM with additional features!

Benefits

- Transactions with BDO accounts are free of charge.
- Transact cardless
- Faster processing of transactions

Transactions	Automated Teller Machine (ATM)	Cash Deposit Machine (CDM)	Universal Teller Machine (UTM)
Cash Withdrawal	✓		✓
Balance Inquiry	✓		✓
Cardless Withdrawal via QR Code	✓		✓
Cardless Withdrawal via Fingerprint	✓		✓
Send Money	✓	✓	✓
Pay Bills	✓	✓	✓
Change PIN	✓	✓	✓
Cash Deposit via BDO Debit Card		✓	✓
Cardless Cash Deposit via Account Number		✓	✓
Check Deposit			✓
New Universal Design Passbook Update			✓
Availability	Over 4,800 ATMs nationwide	Over 500 CDMs nationwide	Ongoing deployment: Over 180 machines around Metro Manila