


Frequently Asked Questions (FAQ)

INQUIRY	RESPONSE
1) What is e-Cash Cardless Padala?	e-Cash Cardless Padala or e-CC is a single-use virtual gift card which allows the sender to send money to someone without a bank account or a physical card. The Recipient performs cash-out from an ATM using a Passcode, e-CC Padala number and amount.
2) What is a Passcode, e-CC number and amount?	The Passcode is a 4-digit number directly sent to the sender via SMS. The e-CC Padala number is the 16-digit number directly sent via SMS to the beneficiary along with the principal amount. Once the passcode is communicated by the sender to the recipient this will allow the beneficiary to cash out the e-CC padala transaction from any Security Bank 24/7 ATM.
3) Where and how do I purchase an e-CC Padala?	<ol style="list-style-type: none"> a. Go to any GPRS branch b. Fill-out the remittance application form. c. Present at least one valid government issued ID with photo. d. Pay the intended amount and corresponding card fee. e. You will receive an SMS containing the Passcode while your beneficiary simultaneously receives an SMS containing the 16-digit e-CC padala number and amount. f. Inform your beneficiary about the Passcode via phone call or SMS. g. Your beneficiary can cash-out the amount using 3 important information: e-CC padala number, passcode and amount in selected SBC ATM that has an  logo sticker.
4) Can anybody purchase an e-CC Padala?	Yes, an e-CC padala can be purchased by anyone, with or without a Security Bank account.
5) What is the minimum and maximum amount of an e-CC Padala?	The minimum amount of an e-CC padala is Five Hundred Pesos (P500.00) while the maximum is Ten Thousand Pesos (P 10,000.00).

6) How many times can I purchase an e-Cash Cardless Padala?	There is no limit on the number of times you can purchase an e-CC padala.
7) Is there a limit on how much my beneficiary will receive?	Yes, there is a limit. Your recipient can receive up to a maximum of One Hundred Thousand Pesos (P100,000.00) per month and this shall be validated by the recipient's cellphone number.
8) Will the text notifications be received by the sender and recipient in real-time?	Yes, upon successful transaction.
9) How long will it take before the Recipient can get the e-CC Padala?	The Recipient can get the money as soon as the Sender sends him the passcode via SMS.
10) Will the SMS work in any telecom network and different kinds of cell phones?	Yes, it will work in any telecom network and different kinds of cell phones.
11) Whom can the sender call in case the e-CC Padala SMS was not received?	<ul style="list-style-type: none"> ▪ The sender must visit the GPRS Branch where he purchased the e-CC padala and request for a <i>replacement</i>. Present the following: <ol style="list-style-type: none"> 1. Copy of Acknowledgement Receipt 2. One valid government issued ID with photo.
12) If the sender or recipient did not receive or unintentionally deleted the SMS containing the needed information to cash-out an e-CC padala, what should he do?	<ul style="list-style-type: none"> ▪ The sender must visit the GPRS Branch where he purchased the e-CC padala and request for a <i>replacement</i>. Present the following: <ol style="list-style-type: none"> 1. Copy of Acknowledgement Receipt 2. One valid government issued ID with photo. <p>Replacement will allow resending of a new passcode and e-CC number. The purchaser and the recipient should disregard the original SMS in lieu of the new SMS.</p>
13) How many times can an e-CC padala transaction be replaced?	The specific e-CC padala transaction can be replaced for a maximum of 2 times.
14) What happens if the sender or recipient lost his/her cellphone containing the needed information for the e-CC padala?	<ul style="list-style-type: none"> ▪ The sender must visit the Branch where he purchased the e-CC padala and request for a <i>cancellation</i>. Present the following: <ol style="list-style-type: none"> 1. Copy of Acknowledgement Receipt 2. One valid government issued ID with photo.

	<p>*The principal amount will be refunded to the sender, without any cancellation fee.</p>
15) Once an e-CC padala transaction is successful, can I still change my beneficiary?	No, the original transaction cannot be amended to reflect a different beneficiary. You need to cancel the e-CC padala transaction then change the beneficiary on your new transaction.
16) How long is the validity of the e-Cash Cardless Padala?	e-CC padala is valid for 14 days. Upon expiry, the e-CC padala transaction is automatically cancelled.
17) What happens if the e-CC padala expires?	<ul style="list-style-type: none"> ▪ The sender must visit the Branch where he purchased the e-CC padala and present the following: <ol style="list-style-type: none"> 1. Copy of Acknowledgement Receipt 2. One valid government issued ID with photo. <p>*The principal amount will be refunded to the sender, without any cancellation fee.</p>
18) Where can e-CC padala transactions be cashed-out or withdrawn?	<p>Any of Security Bank 24/7 ATMs nationwide.</p> <ul style="list-style-type: none"> ▪ For ATM withdrawal To cash-out an e-CC, simply press the ENTER button on the ATM keypad and press EGIFTCARD/EGIVE CASH-OUT. Enter the 16-digit e-CC number, the passcode and the full amount and wait for the ATM to dispense the cash.
19) Can I perform partial e-CC padala cash-out transaction?	No, partial cash-out is not allowed. Beneficiary must withdraw the principal amount in full.
20) How will I know if the e-CC padala I purchased was already cashed-out by my beneficiary?	You will receive an SMS once the amount is successfully cashed-out by your beneficiary.
21) Will there be a charge if my recipient cashes-out the e-CC padala from a Security Bank ATM?	There is no cost to your beneficiary in cashing out an e-CC padala transaction from a Security Bank ATM.
22) Will there be a charge if my recipient encash the eGC thru any GPRS authorized outlets?	This facility is not yet available. e-CC padala cash out transactions are only available thru any Security Bank ATMs.

23) Who can the beneficiary call in case there is a problem cashing out an e-CC padala?	<ul style="list-style-type: none"> ▪ The beneficiary should call the sender and the sender may call the branch where he/she purchased the e-CC padala. ▪ The sender/beneficiary may also contact our Customer Contact Center at 96-180-10.
24) What happens if the beneficiary entered an invalid passcode 3 consecutive times in the ATM?	If the beneficiary entered an invalid passcode three consecutive times, the e-CC padala shall be blocked and cannot be cashed-out anymore.
25) What will the purchaser do in case the e-CC padala transaction is blocked?	<p>The sender must visit the Branch where he purchased the e-CC padala and request for resetting of a blocked e-CC padala transaction. Present the following:</p> <ol style="list-style-type: none"> 1. Copy of Acknowledgement Receipt 2. One valid government issued ID with photo.
26) Can the beneficiary call in behalf of the sender to unblock the e-CC padala transaction?	No, only the sender is allowed to request for resetting a blocked e-CC padala transaction.