

Xapo Debit Card Review

Hey, I'm from Argentina and this is my review of the Xapo Debit Card.

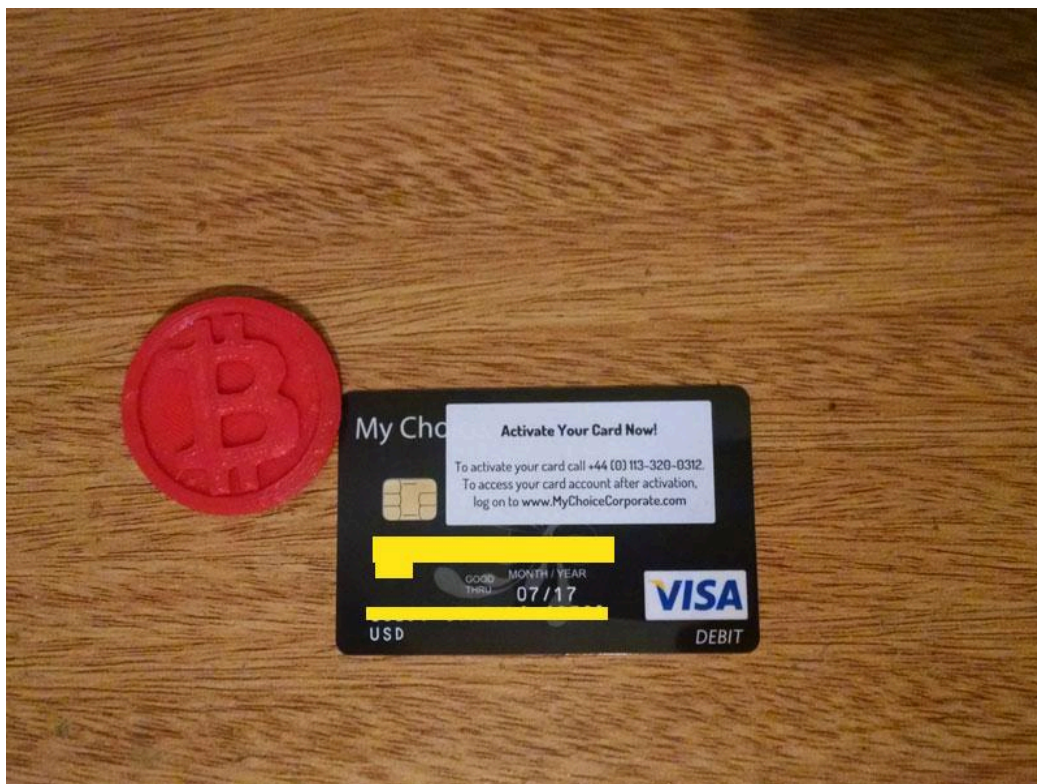
“Unboxing”

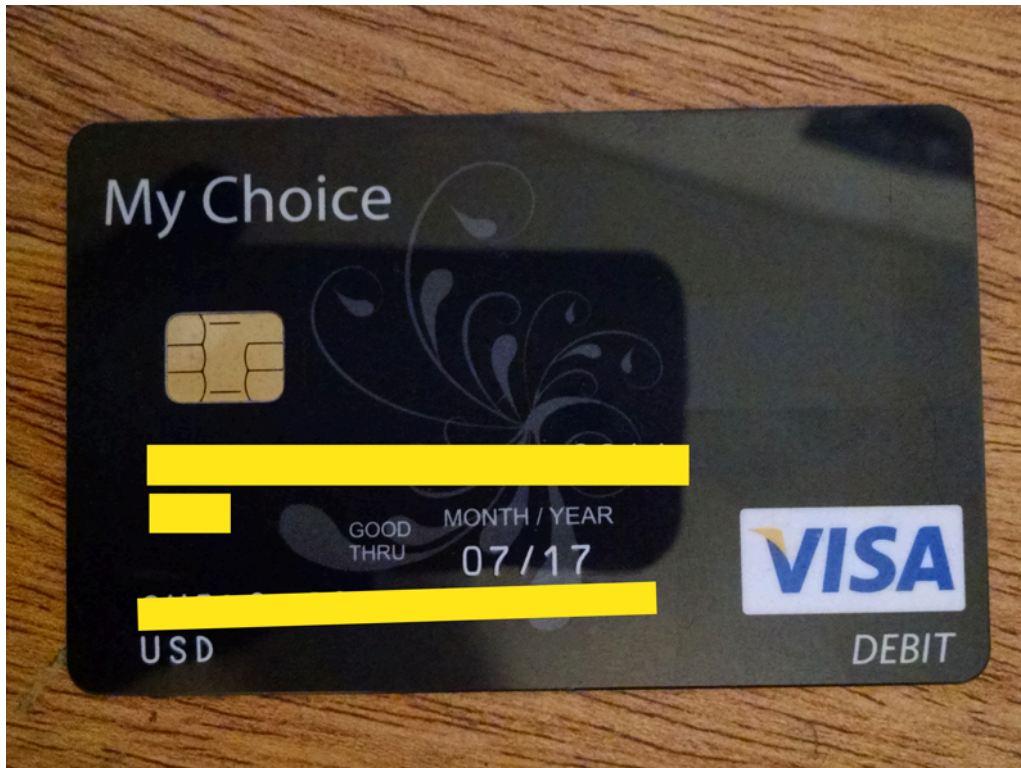
Today (friday 08/08/14) this was on my mailbox.



It's a pretty generic envelope, there is no Xapo nor Bitcoin logo.

Inside, a piece of paper with some minimal instructions for card activation, and the card itself:





The card doesn't have any Xapo/Bitcoin branding either. It has the branding from "My Choice" which seems to be basically a pre-paid debit card provider: <https://mychoiceprepaid.com/>

Activation

There are 2 options to activate the card. You can call a phone number in the UK and follow the IVR instructions, or you can do it online: <https://cardholder.mychoicecorporate.com/>

I didn't try the phone option, so I'm not sure what info you will need, but the online version is super simple and you just need:

- Card number
- Security code (in the back of the card)
- Your birth date (matching the info you use in Xapo when you order the card)

First Time Users Login via Username Forgot Password?

Trustwave
Trusted Commerce
Click to Validate

Card Number *
[Redacted]

CVV *
CVV
[What is CVV?](#)

Date of Birth (MM/DD/YYYY) *
Date of Birth (MM/DD/YYYY)

Log In

CUSTOMER SUPPORT:
support@mychoiceprepaid.com

Once you fill the activation form, the card is fully activated. The only extra step is to register an email address and password so you can access your My Choice account later.

First purchase

So, to test the card for the first time I decided to buy the Weekly Humble Bundle (<https://www.humblebundle.com/>). Yes, I know, they accept Bitcoin directly, but well, it was the first thing that came to my mind.

The check-out was like any ordinary credit card check out. Billing address, CC number, CCV, expire date and that's it. The transaction was approved instantly.

The transaction appeared immediately on my My Choice account:

MY CARD ACCOUNT BALANCE

Available funds: \$0.00

📌 To increase your load and spend limits, please upload your personal documents [here](#).

MY ACCOUNT INFO

[View Details](#)

N/A

Name on card:

Status: Active

Card Number: 4

Good Thru: 07/17

Currency: USD

Email:

Mobile: [REDACTED]

Program: Xapo Prepaid VISA USD Card

Filter

Num. Transactions 10 ▼

Start Date

End Date

Submit

Transaction History

Account History

	Date ▾	Operation	Description	Amount	Currency
+	2014-08-09	Credit	Changed status to NORMAL	\$0.00	
-	2014-08-09	Debit	HUMBLEBUNDLE.COM,SAN FRAN	\$5.00	USD
↳	Transaction ID : 61045096 Transaction Date : 2014-08-09 Time (GMT) : 13:53:03 Transaction Currency : USD Amount : \$5.00				

It's interesting to see that even when this is technically a pre-paid card, in this case the funds are always on \$0.00. So it seems that there actually is some kind of direct connection / debit between My Choice and Xapo.

And, effectively, the transaction also appeared immediately in my Xapo account as well:

← TRANSACTION HISTORY / TRANSACTION DETAILS

Debit Card



HUMBLEBUNDLE.COM

Amount BTC 0.00850572

Amount in USD USD 5.00
(as of August 9, 2014 - BTC 1 = 588.00 USD)

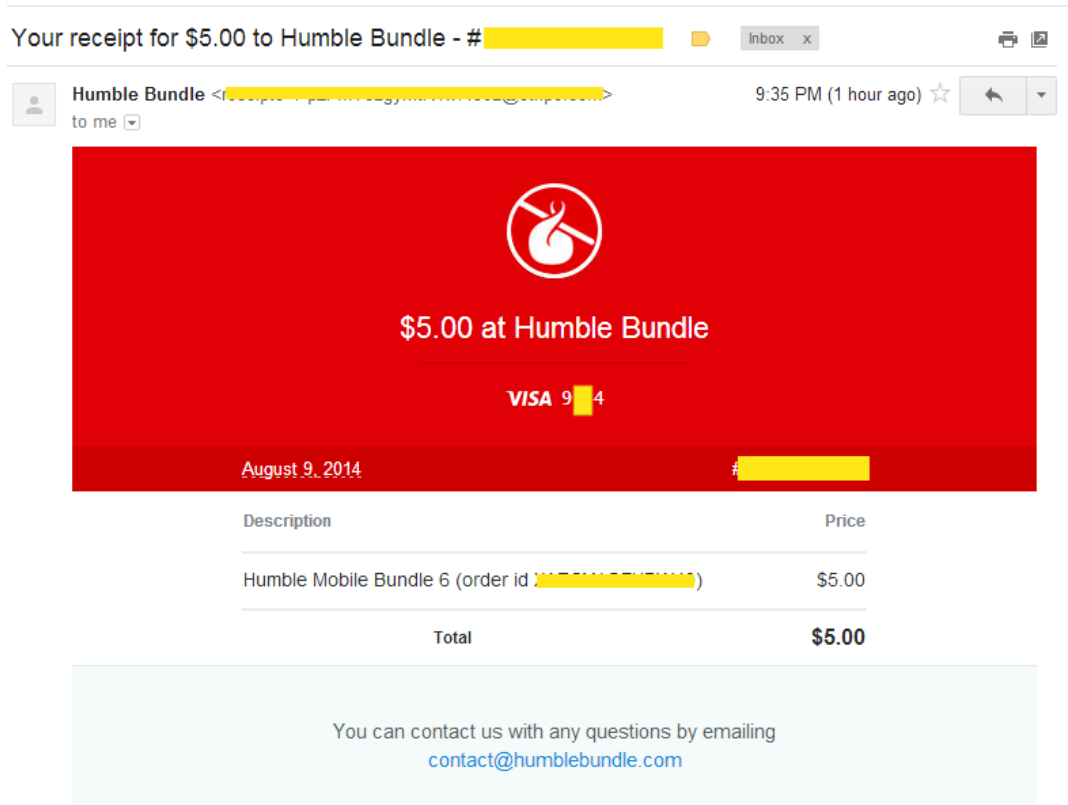
Date August 9, 2014 - 12:35 am GMT

Status Confirmed

Fee BTC 0.00

It took the BTC-USD exchange rate at the moment of the transaction and there wasn't any extra fee or cost. Xapo debited the amount of BTC from my hot wallet. And that's it. Magic.

Lastly, I received the receipt from Humble Bundle, where you can see that the transaction to them was a regular CC transaction, it says VISA in fact...



Conclusions (?)

I had some doubts about it, thinking that maybe the process could fail somehow, or that the activation of the card could take longer, or that there could be some extra fees or something... but in reality, everything worked amazingly.

Everything was really straightforward, the transaction appeared in Xapo immediately with all the needed information and they haven't charged me anything

I hope it keeps working like this!

or at least follow me on Twitter ([@kabronero](https://twitter.com/kabronero)) ;-)