

VISA debit card

Frequently Asked Questions (FAQ)

1. What is a debit card?

When you pay with your Visa debit card, the money is debited directly from your account. You can use it to make cashless payments at over 61 million merchant locations and withdraw cash from ATMs. And you can now use it to make purchases online as well. The main benefits of the new Visa debit card:

- Accepted at more than 61 million merchant locations worldwide
- Withdraw cash from ATMs, and pay money into your account at LLB cash points that accept deposits
- Make contactless payments of up to CHF 50 in seconds without a PIN; for larger amounts, you will automatically be asked for your PIN.
- Make purchases online – safely and securely thanks to two-factor authentication. With some online stores, you can even save your card details on the website and they are automatically updated when the card expires
- Book hotels and hire cars
- Stay in control of your spending – payments are debited directly from your balance

2. Why has the new Visa debit card been introduced?

The new generation of card gives you more flexibility. Besides using it to shop online, you can also book hotel rooms, hire cars and similar services. Just remember that any payments will be deducted directly from your available balance.

3. Can I still make contactless payments?

Yes, contactless is still available as before. You can (de)activate it in online and mobile banking, under the menu item "my cards".

4. How does a card hold work?

When booking a rental car or hotel, simply provide your new Visa debit card number. When you arrive in person, the merchant may place a temporary hold on the card for a certain amount. This is basically a pending charge to ensure the card works and there are enough funds available to pay the final bill. The merchant will usually lift the hold when you check out or return the car. Depending on when the merchant lifts the hold, it may take a few days for these funds to be released again. If the merchant does not remove the hold, your funds can be tied up for over a month in the worst-case scenario. This is something to bear in mind when using your card to pay a deposit.

5. Have the prices changed?

The price for the Visa debit card can be found in the "Best conditions for you" brochure. The price for the SME Box is the same as before.

6. Can I also order a EUR version of the Visa debit card?

Yes, the Visa debit cards are available for both CHF and EUR, as before.

7. What are the spending limits for the new debit card?

Limits debit card

			Adults	Young people	Young people
				14–18 years	12–14 years
Total limit	Day	Cumulative		1'000	300
	Month	Cumulative		2'000	600
POS	Day	10'000	1'000	300	
	Month	10'000	2'000	600	
E-commerce	Day	10'000	1'000	300	
	Month	10'000	2'000	600	
ATM					
LLB ATM	Day	10'000	1'000	300	
	Month	10'000	2'000	600	
LI and CH	Day	5'000	1'000	300	
	Month	10'000	2'000	600	
Worldwide	Day	2'000	1'000	300	
	Month	10'000	2'000	600	

Irrespective of the above limits, transactions can only be made if there are sufficient funds in the account.

For Visa debit cards issued to young people before 1 January 2024, the standard limits for adults apply.

8. How does the Visa debit card differ from a credit card?

The new Visa debit card can be used almost everywhere that you can use a credit card. One of the main differences, however, is that the money is debited directly from the linked bank account when you make a purchase. This means that, unlike with a credit card, you cannot buy things now and pay for them later.

9. Can the Visa debit card be used for mobile payments?

The Visa debit card is compatible with the following mobile payment solutions: Apple Pay, Samsung Pay and Google Pay.

10. How can I pay online with the Visa debit card?

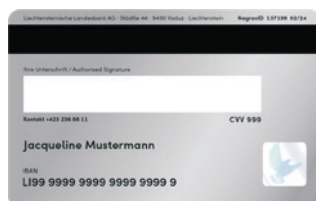
You can use your Visa debit card for transactions without two-factor authentication as soon as you receive it. Activate 3D Secure in your LLB Banking app to approve your online payments and provide them with the best possible protection. To do so, follow these steps:



How to activate 3D Secure:

1. Open the LLB Banking app.
2. Go to Cards.
3. Select Settings.
4. Tap 3D Secure Push registration.
(Please ensure that push notification are enabled for the LLB Banking app.)

For payments, select "debit card" in the online store. If you cannot see this option, choose "credit card". Then enter your 16-digit card number, the expiry date and the 3-digit card security code in the corresponding fields.



If two-factor authentication is required, you will automatically receive a push notification on your smartphone. Open the push notification and approve the payment with a single tap – or reject it.



Purchase in online store



Risk evaluation and payment authorisation or two-factor authentication



With two-factor authentication, the payment is authorised using the push-notification

11. I have two Visa debit cards – do I have to register both of them?

Yes, both Visa debit cards must be registered individually if you want to use them for payments in online stores. This is the only way to ensure a high level of security.

12. How does two-factor authentication work for online purchases?

1. Start the payment process in an online shop.
2. You will automatically receive a push notification on your smartphone.
3. Open the push notification and approve the payment with a single tap – or reject it.

13. Can I still make online purchases without two-factor authentication?

Each online retailer can decide itself whether to implement two-factor authentication. If two-factor authentication is not required, you can still make purchases in the online store without having to register beforehand. To buy online without restrictions, we recommend registering for two-factor authentication as soon as you receive your card.

14. What is two-factor authentication and how does it make online payments more secure?

3D Secure offers additional protection when making payments online. Two-factor authentication ensures that only you can use your card.

15. Can I block online payments with the new Visa debit card?

Yes, you can deactivate (and reactivate) this function at any time yourself in the card settings in mobile banking. If you do not use mobile banking, please contact your client advisor.
→ We recommend **only** activating "online transactions" when you actually make a purchase.

16. How can I be immediately notified of transactions made using my Visa debit card?

This is possible via push notifications: you can activate this feature for your Visa debit card(s) in mobile banking under "Settings" > "Notifications" by selecting "Allow notifications".
→ We recommend turning on **push notifications** for your Visa debit cards.

17. My mobile number has changed – what do I need to do?

Please follow the steps below:

1. open the LLB Banking App
2. select "cards"
3. open "settings"
4. tap on "mobile number"
5. enter your mobile number
6. enter the confirmation code

18. Do the geoblocking settings also affect my online purchases?

No, the geoblocking settings do not impact your ability to make purchases online. If you want to restrict online purchases, you can turn off e-commerce payments completely.

19. What actions can I perform myself in mobile and online banking?

The following actions can be performed in mobile and online banking:

- (De)activate push notifications (mobile only)
- Block card
- Order new PIN
- 3D Secure Push registration (mobile only)
- Geoblocking
- Order replacement card
- Order new card
- Contactless payments
- OTIS overdraft limit
- Online transactions

20. I have lost my Visa debit card – what should I do?

During our opening hours, please contact your client advisor. Outside our opening hours, our partner SIX is there for you on +423 236 88 55.

21. How can I contest an unauthorised payment?

If you cannot resolve the issue directly with the merchant, you must report an unauthorised payment to us in writing within 30 days of receiving your account statement. If you suspect that your card or card details have been compromised, block your card immediately in online or mobile banking, or by contacting your client advisor during our opening hours. Outside of these hours, please contact our partner SIX directly on +423 236 88 55.

After your card has been blocked, your client advisor will initiate and explain the next steps.

22. How long will a card hold be in place for?

Typically, a hold on funds is lifted as soon as the merchant notifies the bank. If the merchant fails to lift the hold, it is automatically removed after the maximum period set by them.

Tips for using Visa debit cards securely can be found at llb.li/en/services/security-tips