

Two cards in one

VP Bank Debit Mastercard

Your VP Bank Debit Mastercard gives you the benefits of two cards in one: cashless payments paired with global acceptance and the ability to make payments online.

Global acceptance

Your new debit card is accepted everywhere that takes Mastercard, whether you are paying in a physical shop or online store, or withdrawing cash from an ATM. Your VP Bank Debit Mastercard is effectively protected against card misuse (skimming) thanks to GEO blocking. It is possible to unlock your card for a maximum of four weeks, free of charge, if you are travelling outside Europe. This does not affect online purchases. If you have ordered a VP Bank Debit Mastercard International, GEO blocking has not been activated.

Features and benefits at a glance:

- Online payments
- Contactless payments
- Global acceptance
- Mobile payments
- Cash withdrawals
- Protection against skimming

Initial set-up for online purchases

You have received a separate letter containing an OTRC code. One-off registration is required so you can make purchases online. This only takes a brief moment:

1. Download the debiX+ app to your mobile device and follow the instructions to install it. You will need an e-mail address and a mobile number so you can receive a code via SMS during the registration process.
2. Once registration has been completed, you will receive an e-mail asking you to save the card in your debiX+ app and register for 3-D Secure.
3. Use the OTRC code* you received by post to add your debit card to your debiX+ app**. To do so, you will need your 16-digit card number (PAN), your card's expiry date and the cardholder's name.

*If you enter the wrong OTRC code more than 3 times, you will need to order a new code (via the customer support button).

**You can add multiple debit cards to the app, even if they are from different banks.



Online payments

Use your debit card to make online payments quickly and easily.

1. As soon as an online shop asks for your method of payment, select debit, debit card or Mastercard.
2. Enter the requested card details (see example card below: card number: 1234 5678 9101 1121 | expiry date: 05/22 | CVC: 123).
3. You will now receive a push notification in the debiX+ app, asking you to confirm the payment. The first step in confirming the payment is a biometric check. If biometrics have not been activated, you can approve the payment by inputting a password (the same password as for logging into the app).

Unlike a credit card, every debit card transaction is debited directly from your account. You will not receive a separate card statement: you will see the debit listed in your VP Bank e-banking immediately.

Contactless payment

The symbol tells you whether you can pay contactless in a shop. Your debit card enables you to make payments of up to CHF 40 at the till without inputting your PIN. You will always require your PIN for payments above CHF 40, and your PIN will occasionally be requested for smaller sums, too, for your security.

Would you prefer to pay with Apple Pay? This is also possible:

Apple Pay is now, more than ever, the better way to pay with your VP Bank Debit Mastercard. It is contactless, secure and easy. And you don't need to press a single button, or have cash or your cards to hand, to buy whatever you need when you are out and about.

Wherever you are shopping, look out for the contactless payment symbol and for Apple Pay when making payments online and in apps.

If you have never used Apple Pay for contactless payments before, it is very easy to set up: just open your Apple Wallet app on your iPhone, tap on "+" in the top right-hand corner and follow the simple instructions. You can also set up your Apple Watch to pay with Apple Pay via the Apple Watch app on your iPhone.*

*A list of devices compatible with Apple Pay can be found at support.apple.com/en-gb/HT208531.

Do you have any questions? Your client advisor will be happy to help. Further details on card conditions can be found in the "Accounts and payment services" brochure, available via www.vpbank.com/li_brochures_en