

Frequently Asked Questions

Everything you need to know about switching to Visa Debit

Have you just received your new Visa Debit card? Here are answers to the most frequently asked questions to help you use it with confidence and take full advantage of its features.

- 1. What are the main differences between the V PAY card and the Visa Debit card?**
The Visa Debit card stands out mainly for its compatibility with online payments. It is also accepted by a greater number of merchants, even outside of Europe, which facilitates your payments abroad.
- 2. How do I activate my new Visa Debit card?**
Simply make your first payment using your usual PIN code to activate your Visa Debit card. Your V PAY card will be automatically deactivated. You can also activate your card directly via your R-Net online banking by clicking on "Activate" in the "Cards" section.
- 3. Is the PIN code for my new Visa Debit card the same as for my current V PAY card?**
Yes, your PIN code remains unchanged. You can continue to use it as usual.
- 4. What happens to my V PAY card?**
Your V PAY card will be automatically deactivated as soon as you make your first transaction with your Visa Debit card using your PIN code (in-store payment or ATM withdrawal only).
- 5. Does the cost of my card change?**
No, the annual fee for your card remains the same as for your current V PAY card.
- 6. Are payments with the Visa Debit card debited immediately?**
Yes, transactions made with your Visa Debit card are debited directly from your current account, just like with your V PAY card.
- 7. Will I receive a monthly statement of my transactions?**
No, transactions made with your Visa Debit card appear directly on your current account statement, accessible via your R-Net online banking or in your regular account statements.
- 8. Can I disable the "online purchase" function?**
The "online purchase" function is enabled by default, but you can deactivate it at any time via R-Net or by contacting your advisor.
- 9. What should I do if my Visa Debit card is lost or stolen?**
In case of loss or theft, immediately contact Worldline at 49 10 10 to block your card and request a replacement. The procedure is the same as for your former V PAY card.
- 10. Can I still use my V PAY card until I have used the new Visa Debit card?**
Your V PAY card remains active for up to 3 months as long as you have not made a payment with your new Visa Debit card. After this period, your V PAY will be automatically deactivated.
- 11. Can my underage child receive a Visa Debit card?**
Yes, from the age of 12, a minor can be issued a Visa Debit card. The "online purchase" function is enabled by default, but the legal guardian may request its deactivation via R-Net or at a branch.

Any further questions? Your Raiffeisen advisor is here to assist you. You can contact them directly via your R-Net online banking.