

Debit Cards



Your Visa Business  
Debit card

  
**Bank of  
Ireland**

# Welcome to your new Visa Business Debit card

Your new Visa Business Debit card allows you to access money from your Business Current Account.

## Benefits for you

### Greater worldwide acceptance

The Visa Business Debit card can be used across 200 countries worldwide, so accessing funds at home or abroad has never been easier.

There are daily limits on the amount that can be withdrawn and they may vary at certain cash machines at home or abroad depending on the cash machine provider.

There may be charges for using your Visa Debit card abroad. For more information please refer to our Schedule of Fees and Charges for Business Customers.

## Greater customer protection

Visa Business Debit gives you a higher level of protection meaning it's a safer way to pay – for example, you could get your money back if you do not receive goods or services purchased using your Visa Business Debit card or your goods are damaged when they arrive.

## Greater convenience when you shop

You can use your Visa Business Debit card online, over the phone or in shops to purchase goods or services. Many retailers in Ireland offer cashback when you use your Visa Business Debit card to pay for purchases, so you can access money from your Business Current Account without queuing at the cash machine – giving you two transactions for the price of one.

## Contactless

### Contactless payments

The Bank of Ireland Visa Business Debit card will allow you to make purchases up to the maximum value of €50\* in seconds. Just hold your card over the Contactless reader and wait for the green light – it's quick, easy and secure.

### What is Contactless?

Contactless is the latest technology to offer you fast and convenient shopping. It's for your everyday purchases at home and abroad such as a coffee or a newspaper – anything up to the value of €50\*.

### How does it work?

When you see the Contactless symbol you will be able to use your card to make purchases more quickly for anything up to a maximum value of €50\*.

\*This is currently the domestic limit for contactless transactions, higher or lower limits may apply outside of Republic of Ireland.

1. Look out for the Contactless symbol
2. Hold your card against the reader to pay
3. When you hear the beep or see the green light, your transaction is complete. A receipt is available on request.



You can use contactless payment whenever you see this symbol

≤ €50

For purchases of €50\* or under



Hold your card over the reader to pay



The reader confirms payment

\*From time to time we will ask you to enter your PIN for security purposes.

## Where can I make Contactless payments?

You can make Contactless payments wherever retailers have adopted the technology – wherever you see the Contactless symbol.

### Apple Pay and Google Pay with BOI

Apple Pay is available to Bank of Ireland customers on Apple devices. Add your Debit card to your iPhone, Apple Watch, iPad or Mac and make quick, easy and contactless payments. You can use Apple Pay for in-app purchases and on the web too. It's a safe and secure way to pay.

Google Pay is also available to Bank of Ireland customers on all Android devices. Add your Debit card to the digital wallet on your smartphone or tablet and make quick, easy and contactless payments using your phone.

## Control your card through the app or browser

For business current accounts with a single debit card, the cardholder now has instant control over a wide range of card features. You can manage these features in the Cards section of the Bank of Ireland app or through 365 online on your browser. If you don't already have a 365 online user profile, you'll need to set one up to use these features. If you're not sure you have a profile already, or if you'd like help with setting one up, contact us at 0818 365 365.

## Strong Customer Authentication – greater security online

We have introduced a layer of security called Strong Customer Authentication (SCA) to make online debit card payments more secure. Knowing about SCA is important for anybody who makes online purchases using a debit card that's linked to your business current account. This includes the 365 online authorised user (the one individual who is authorised to use 365 online for the business) and any cardholders for the account. In most cases, this will be the same person.

SCA will not be needed for every debit card purchase online but when it is, the authorised user will need to confirm that the payment is genuine, whether it's them or an additional cardholder that is making the transaction. It is important to know the steps involved so that the authorised user can approve a payment when it is required.

If you don't have a smartphone or are unable to use our mobile banking app, we will provide you with a Physical Security Key on request.

For more information for business debit cards users, search using the term SCA on the Bank of Ireland website.

# Frequently Asked Questions

## What is a Visa Business Debit card?

Your Visa Business Debit card allows you to debit money from your Business Current Account, giving you access to your money 24 hours a day and saving you carrying cash.

## How does the Business Debit Card work?

A Business Debit card is linked directly to a Business Current Account. You can use it to buy goods or withdraw cash, and the transaction is generally debited from your Business Current Account immediately.

## Where can I use my Visa Business Debit card?

The Visa Business Debit card can be used across 200 countries worldwide, so accessing your funds at home or abroad has never been easier.

## How do I activate my card?

### Physical card activation

Activate the physical card by using it with your PIN at any Bank of Ireland cash machine (and most cash machines worldwide), or by making a purchase at a store checkout.

### Online activation

When your card arrives in the post, you can activate it for online purchases through the Cards section of the Bank of Ireland app.

## What happens once I activate my card?

Once you fully activate your Business Debit card you can use it for making purchases online, through Apple Pay or Google Pay, over the phone, in stores or to make cash withdrawals.

## What should I do when I receive my card?

- ▶ Sign your new Visa Business Debit card immediately.
- ▶ Activate your card by using it with your PIN at any Bank of Ireland cash machine. It can also be activated at most global cash machines or by making a purchase at a store checkout.
- ▶ Remember, never write down your PIN or keep it with your card.
- ▶ If you have registered a previous Business Debit card with a service provider, for example phone networks, utility services and or health insurance, you will need to contact them to update your card details.

## Keep your account safe

We will never call, text or email asking you to share your six-digit passcode, one-time activation codes or your full 365 PIN. We will never ask for your full card details or ask you to share codes from the Business On Line Approval app. **Do not share them.** Remember, we will never ask you to **transfer money out** of your account to protect yourself from fraud. For more information, visit Security Zone on our website.

## Government Duty

We apply the charge for government stamp duty, in January or February each year. If you do not have enough money in your account, we will apply the charge whenever there is enough money to pay it. For more information, please log on to [boi.com/businessvisagsd](http://boi.com/businessvisagsd).

# Fees and Charges apply to your Visa Debit Card

For information on fees and charges please refer to our "Schedule of Fees and Charges for Business Customers" (business cards) and our "Schedule of International Transaction Charges".

These are available in any Bank of Ireland branch or online at [boi.com/businessfeesandcharges](http://boi.com/businessfeesandcharges).

## Important Information

- ▶ Please remember to take note of all your transactions and to ensure there are sufficient funds in your account when using your Business Debit card. Authorisation of Business Debit card transactions that would put your account overdrawn or over your agreed limit may be refused. You may also be at risk of incurring referral item charges.
- ▶ It is important to check your balance regularly, but remember, the balance displayed via cash machine, Online or phone at the time of viewing may not include all transactions to be fully processed that day. It is your regular account statement balance that is used to apply referral item charges and interest surcharges as this includes all items fully processed that day.
- ▶ If your Visa Debit Card is lost or stolen please contact our 24 hour customer service team:

**Freephone (from Republic of Ireland only):**

**1800 946 764**

**Abroad:**

**+353 567 757 007**

For any general queries on our Visa Debit card please contact your local Bank of Ireland branch.

**0818 365 365**

**bankofireland.com**

Terms and conditions apply.

Bank of Ireland is regulated by the Central Bank of Ireland.