

BPS (SUISSE) TWINT – Frequently asked questions

1. GENERAL

i. Who can use BPS (SUISSE) TWINT?

Our TWINT app is aimed at all individual customers aged 15 and over – resident in Switzerland or neighbouring countries – who have a **smartphone (iPhone or Android) on which the GoBanking app is already installed** and with a Swiss, Italian, German, French, Austrian or Liechtenstein mobile phone number.

To register, you also need an active GoBanking personal contract, a current or private account and a Debit Mastercard in your name.

ii. How can I convert my current TWINT app to BPS (SUISSE) TWINT?

No conversion is necessary. If you already have another app, you can use BPS (SUISSE) TWINT by downloading the app from the store and registering with new login details.

iii. Can I use TWINT apps from multiple banks?

TWINT apps from multiple institutions can coexist, so you can install the BPS (SUISSE) app on the same smartphone. Please note that the app that was installed or used last will automatically be used to receive money. You can change the account to which you receive money directly in the TWINT app settings under “Receive money” by selecting the option “Receive money with this app”. You can also continue to use the Prepaid app, but without direct debit (LSV) – more information about the Prepaid app is available at www.twint.ch.

iv. Can the BPS (SUISSE) TWINT app be used on multiple devices?

No, you cannot use your BPS (SUISSE) TWINT account on multiple devices at the same time. If you change devices, follow the instructions at [below](#).

v. What are the costs of using the BPS (SUISSE) TWINT app?

Downloading and using the BPS (SUISSE) TWINT app is free of charge. Any costs incurred locally or in an online shop will be clearly indicated.

vi. How can I contact the support team?

Support is available at +41 58 855 00 40, 24 hours a day, 7 days a week.

vii. Can I register a credit card as a payment method?

No, the BPS (SUISSE) TWINT app only works with direct debit from your account.

viii. In which languages is the app available?

Our TWINT app is available in Italian, French, German and English. If your device is set to a different language, the English version will be displayed automatically.

ix. What should I do if my BPS (SUISSE) TWINT app isn't working?

Make sure you are online: the app only works with an active internet connection (Wi-Fi or, for example, 4G). If you have a connection, close the app and restart your smartphone. Then launch BPS (SUISSE) TWINT again. If the problem persists, please contact the support team (+41 58 855 00 40).

2. REGISTRATION

i. How do I register for the BPS (SUISSE) TWINT app?

Download BPS (SUISSE) TWINT from the [App Store](#) or [Google Play Store](#) and follow the instructions. If you have another TWINT app, please register again with new login details.

ii. Why is two-factor authentication required?

To ensure greater security. We use the GoB Access app, text messages or tokens to verify that you are the person who registered for the BPS (SUISSE) TWINT app.

iii. What do I need to do if I change my mobile phone number?

You must delete the BPS (SUISSE) TWINT app and reinstall it. During registration, select “No” when asked “Are you new to BPS (SUISSE) TWINT?”. Then enter your new number and select “No, this number is new.” when asked. You will be asked to call the support team to complete the number transfer.

If you are changing devices, please follow the instructions in the next step (iv).

If you previously only used the TWINT Prepaid app, you can continue to do so. Its use is separate from that of the specific BPS (SUISSE) app.

iv. What should I do if I want to use a new smartphone?

Download the BPS (SUISSE) TWINT app to your new device and launch it. When asked “Are you new to BPS (SUISSE) TWINT?”, select “No” and follow the instructions.

v. What happens to the credit I have in the TWINT Prepaid app?

You can use up or download your remaining credit. To do so, select the “Download credit” function directly in the TWINT Prepaid app. You can find more information about the prepaid app at www.twint.ch.

3. PAYMENTS

i. Can I withdraw cash with the BPS (SUISSE) TWINT app?

With the TWINT partner function “Withdraw cash”, you can withdraw cash with your smartphone at partner shops. Here’s how it works:

1. In the “Partner functions” area, tap “Show all” and then “Withdraw cash”.
2. Select the shop where you would like to withdraw cash within the next 15 minutes. Enter an amount of up to CHF 200 and pay via the TWINT app.
3. You will receive a barcode that is valid for 15 minutes: show it at the checkout of the shop you have chosen to collect your cash. If you are unable to get there within the specified time, the code will expire and the transaction will be reversed in your BPS (SUISSE) TWINT app.

N.B. Depending on the amount withdrawn, you will be charged a fee of between CHF 1.-- and CHF 2.--.

You can withdraw a maximum of CHF 1'000.-- per month.

For more information, visit the dedicated page: www.twint.ch.

ii. Where can I pay with TWINT?

You can pay anywhere where the TWINT logo is displayed. TWINT is a Swiss payment solution, so payments abroad or in other currencies are not supported.

iii. Where can I view my transactions?

You can view your TWINT transactions and the relevant details (place of purchase and amount) at any time under "Transactions". Thanks to the direct link to your BPS (SUISSE) account, transactions are also visible in GoBanking.

4. SEND/REQUEST MONEY

i. Can I send or request money from someone who does not have TWINT?

This is possible, provided that the person registers with TWINT within four days, during which time the amount will remain reserved. When sending money, you have the option of sending the recipient an SMS notification to inform that a payment is about to be received. Once the registration is complete, the amount will be credited automatically. If the time expires, the money will be returned to the sender, i.e. you.

It is not possible to request money.

ii. What can I do if I don't receive a payment?

If you have installed multiple TWINT apps, check whether the payment has been received on another app. Please note that credits are made to the last app used by default. You can change this setting under "Account" and "Receive money".

If the payment is not visible in any app, ask the sender to contact their bank.

iii. What should I do if one of my contacts does not receive a payment from me?

Under "Transactions", check that the money transfer was actually made. If so, and if the recipient of the payment has multiple TWINT apps, ask to check whether the credit has been received on another TWINT account. If this is not the case, please contact the support team on +41 58 855 00 40.

iv. Can I cancel a money transfer?

You can only cancel a money transfer under the "Transactions" menu item if the recipient does not have TWINT. Please note that transfers are automatically cancelled four days after the order is placed.

v. Can I cancel a money request?

Yes, you can cancel the request under "Transactions", provided that the other party has not already accepted it.

vi. How am I notified of incoming payments or money requests?

You must enable push notifications for the TWINT app in your smartphone settings.

vii. What are the payment limits?

	Daily	Monthly
Pay	CHF 3'000.--	CHF 5'000.--
Send	CHF 2'000.--	CHF 5'000.--
Receive	-	CHF 4'000.--

5. SECURITY

i. Is TWINT a secure app?

Payments made with BPS (SUISSE) TWINT are processed using the same systems as bank transfers and credit card payments. This means that our TWINT app meets the highest security standards. We recommend that you always check the name, phone number and amount before sending money.

ii. Who should I contact if I have forgotten my PIN or entered it incorrectly three times?

Open the app and select "Forgotten your TWINT PIN?". You can then choose whether to reset the code yourself or call customer support.

iii. What should I do if my smartphone is lost or stolen?

Contact the support team immediately on +41 58 855 00 40 to request your BPS (SUISSE) TWINT account to be blocked. If you find your device, please contact the support team again to have it unlocked.

iv. How can I block or close my BPS (SUISSE) TWINT account?

In this case too, please contact the support team on +41 58 855 00 40.

v. Why does TWINT need permission to access my camera and contacts?

TWINT requires access to your camera so that you can scan QR codes or attach a photo when sending money. Access to your contacts is used for the "Send" function so that the names in your address book are displayed in the app.

vi. Are my data passed on to third parties?

TWINT does not pass on personal data to suppliers and/or third parties unless you have given your express consent. This solution has been discussed with the Federal Data Protection and Information Commissioner (FDPIC).

vii. Does TWINT use my usage data and profile information?

TWINT only uses this data if you have given your express consent to receive offers from third parties in the BPS (SUISSE) TWINT app. This solution has also been discussed with the Federal Data Protection and Information Commissioner (FDPIC). If you give your consent, TWINT will use your usage data and profile information to provide you with offers tailored to your interests.

You can withdraw your consent at any time.