

Debit Mastercard – Frequently Asked Questions

1. What is the Debit Mastercard?

It is the new debit card that replaces the Maestro card and, just like the latter, it allows you to withdraw cash from ATMs, make purchases where you see the Mastercard logo and use the contactless function for payments below CHF 80.--. In addition, after you register via the app, you can use your new Debit Mastercard for online purchases too.

As this is a debit card, payments will be debited directly from your account.

2. What will happen to my Maestro card when the Debit Mastercard is introduced?

From November 2022, your BPS (SUISSE) Maestro card will be replaced by your new Debit Mastercard. You can, however, continue to use your Maestro card until 31 January 2023.

3. How do I activate the contactless function?

For security reasons, the contactless function is disabled by default. It is activated when you first insert the card into a payment terminal or ATM, after entering your correct PIN number.

4. How do I activate the Debit Mastercard for fully secure online purchases?

To use your card for online transactions with 3D Secure, you need to register it via the **debiX+ app** provided by SIX (our partner), available from the App Store or Google Play.

For further information, please go to: www.six-group.com/en/site/debix-plus/faq.html.

This solution allows you to:

- shop online without having to enter your card details every time;
- pay using your smartphone;
- authorise online purchases;
- view all your transactions over the last 30 days.

For the registration, you will need the OTRC (One Time Registration Code) that you have already received or will receive shortly by post.

5. What is the digital debit card?

It is the virtual format of the Debit Mastercard that can be generated by registering your card in the **debiX+ app**, provided by our partner SIX. Your digital debit card can be used for smartphone/smartwatch payments and online transactions and can be linked to the digital wallets of [Samsung](#), Google and [Apple](#). In this case too, your payments will always be debited from your linked account.

6. How do I change my Debit Mastercard limits?

Contact our Call Center on + 41 58 855 00 55 (Monday to Friday, 08:00 to 17:30).

7. How do I dispute an unjustified transaction?

A dispute can only be made after trying to reach an agreement directly with the merchant and within 30 days of receiving your card account statement. For more information, please call + 41 58 855 00 55.

8. Who do I need to contact if I have a problem with my Debit Mastercard?

All contact details are available at: www.bps-suisse.ch/en/contacts-and-assistance.php.

If you have any other questions or queries, please contact our [Call Center](#).