



THE NEW DEBIT CARDS: DEBIT MASTERCARD AND VISA DEBIT

The card organisations Mastercard and Visa are launching new debit cards in Switzerland. With the introduction of Debit Mastercard and Visa Debit, shopping by card is becoming even more attractive to consumers. Merchants and their customers will benefit from additional options that were not previously available with Maestro and V PAY.

Opening up online shopping is the biggest advantage to both merchants and customers in this context. It allows anyone who does not have a credit card to shop easily on the Internet.

HERE'S WHAT THE NEW DEBIT CARDS CAN DO

The new debit cards can do everything that their predecessors (Maestro and V PAY) could do – and quite a bit more besides. They can be used at cashpoints to withdraw money and to make cashless payments wherever the Mastercard or Visa logo is on display. In addition, the new debit cards make Internet shopping easier. The debit cards can be linked to Apple Pay, for example, allowing payment by smartphone, smart watch and tablet.

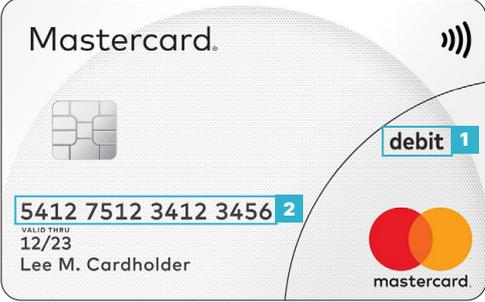
BENEFITS TO MERCHANTS

- Increased turnover
- New customer potential – as the debit cards offer additional options
- Pay easily and conveniently, whether it is via e-commerce or in a shop

BENEFITS TO CUSTOMERS

- Pay easily and conveniently, whether via e-commerce or in a shop

FEATURES AT A GLANCE



Mastercard.)))

debit **1**

5412 7512 3412 3456 **2**

VALID THRU 12/23
Lee M. Cardholder

mastercard.

- 1** The “debit” symbol appears on the front of the new debit cards
- 2** The new debit cards have 16 digits, like all credit cards

Symbols



Bank Name

)))

2 4000 1234 5678 9010

4000

GOOD THRU 12/24
CARDHOLDER NAME

VISA **1** Debit

HERE'S HOW TO RECOGNISE THE NEW PAYMENT CARDS

Previously debit cards had 19 digits in their card number, which severely restricted their use for online shopping. The new debit cards have 16 digits, like all credit cards, which means they can be used to make payments in online shops just like credit cards, wherever the Mastercard or Visa symbol is displayed.

It is important not to make the mistake of thinking that the Mastercard or Visa logo on the card makes it a credit card. The “debit” symbol appears on the front of the new debit cards. This means that you can spot immediately that the card is a debit card and not a credit card. The debit cards are similar to Maestro or V PAY in the way they are used. However, the way they are used can vary depending on the connection at the till. If there are any questions about the till connection, please contact your integrator or till manufacturer.

DEBIT, CREDIT, PREPAID – HERE ARE THE DIFFERENCES

The distinguishing feature of debit cards is that the amount is debited to your account immediately (pay now).

The key characteristic of a credit card is that the debit is made from the account at a later date. The purchase price is not taken directly from the account, rather the bank pays it in the first instance. The amount is debited to the customer's account on a monthly basis as a part of the total of all payments made (pay later). Credit cards often come with travel insurance included.

A prepaid card is topped up with an amount before it is used and can then be used to make payments until the credit has been used up. Of course, the process can be repeated as often as you like.

YOUR LOCAL POINT OF CONTACT CAN BE FOUND AT:
six-payment-services.com/contacts

six-payment-services.com
worldline.com