

Debit Card Information

Chip and PIN security

For added protection when shopping, your debit card uses chip and PIN technology, which provides protection against fraudulent activity. If we suspect someone is trying to use your card fraudulently, we may ask you to contact us by phone to confirm that you are making the purchase. Once confirmed, your purchase can be completed.

Card Verification Value number (CVV)

Your CVV number is a 3 digit number located on the back of your card.

Providing your CVV number to an online merchant proves that you actually have the physical credit or debit card and helps to keep you safe while reducing fraud.

CVV numbers are NOT your card's secret PIN (Personal Identification Number).

You should never enter your PIN number when asked to provide your CVV. (PIN numbers allow you to use your credit or debit card at an ATM or when making an in-person purchase with your debit card or a cash advance with any credit card.)

CVV numbers are also known as CSC numbers ("Card Security Code"), as well as CVV2 numbers, which are the same as CVV numbers, except that they have been generated by a 2nd generation process.

Security when using your card online

Your card is automatically registered with Verified by Visa (VbV) which is a free service which helps protect your card against unauthorised use when you shop online.

To keep your account secure, we will occasionally ask you for some extra security information to verify your purchases when you checkout online.

<https://www.visa.co.uk/products/protection-benefits/verified-by-visa/>

For terms of use please see our [Visa Debit Card Terms and Conditions](#).

Worldwide acceptance

Our cards can be used abroad anywhere the VISA logo is displayed. You can also withdraw money from any ATM in most countries. Please note that charges may be applied. Please see applied charges [here](#).

Withdrawing cash and making payments

Use your debit card wherever you see the VISA logo on cash machines and retail outlets. Please note that you need to ensure sufficient cleared funds are held on your account in order to use your card.

Currency conversion

All cash transactions will be converted to the currency of the card according to the daily exchange rate. If a transaction is made outside the country of the currency of the card, the transaction will be converted to local currency at the daily exchange rate.

The rates used for Debit Cards are available at www.visaeurope.com, under the cardholders section.

Disputed transactions

Should you come across any transaction on your statement which was not authorised by you, kindly attempt to contact the retailer in the first instance.

Once the retailer has been contacted, if you remain unable to resolve the dispute, or if you believe you have been a victim of fraudulent use, please provide us with full details of the disputed transaction on +350 (200) 13990 or email us on:

gib.cards@gibintbank.gi