

Debit cards



Enjoy more  
benefits

Black Visa Debit card



Bank of  
Ireland

# Welcome to your new Black Visa Debit card

Your new Black Visa Debit card allows you to access money from your current account. It also offers you more benefits, convenience, security and protection.

## Benefits for you

### **Greater worldwide acceptance**

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

### **Wider online acceptance**

You can use your Debit card to make online purchases. There may be charges for using your Black Visa Debit card for purchases abroad. For more information please refer to our Schedule of Fees and Charges for Personal Customers. There are daily limits on the amount of cash you can withdraw and they may vary at certain cash machines at home or abroad depending on the cash machines provider.

## Greater convenience when you shop

You can use your Black Visa Debit card for purchasing goods online, over the phone or in shops in euro or foreign currency. Many retailers in Ireland offer Cashback when you use your Black Visa Debit card to pay for purchases, so you can make a cash withdrawal from your Current Account without queuing at the cash machines.

## Contactless



### Contactless payments

The Bank of Ireland Black Visa Debit card will allow you to use your card for 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 using your Debit card for everyday purchases at home and abroad such as a coffee or a sandwich – 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 for purchases in euro or foreign currency purchases more quickly for anything up to a maximum value of €50\*.

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.

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



**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**

## **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 and Google Pay are safe and secure ways to make payments on Apple and Android devices respectively. On your device, your debit card will appear in the Cards section of the Bank of Ireland app. From there you can add it to your digital wallet and use Apple Pay or Google Pay to make quick, easy and contactless payments, for in-app purchases and on the web too.

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

## Control your card through the app or browser

You've got instant control over a wide range of card features, including viewing your card PIN, freezing the card temporarily and more. You can manage all these 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. If you're not sure you have a profile already, or if you'd like help with setting one up, contact us at 0818 365 121.

## Greater consumer protection

Visa 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 Black Visa Debit card or your goods are damaged when they arrive.

## Emergency Cash Facility\*

Should you lose your Black Visa Debit card when you are away, we'll be on hand with practical help, ensuring you're not stuck without access to your funds. All you have to do is call us on:

**0818 365 121**

Or if abroad:

**+353 1 404 4022**

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\*Not available in Cuba, Burma, North Korea, Iran, Syria and Sudan.

# 3D secure

## 3D secure – What is it?

3D secure is a fraud prevention service that helps guard against unauthorised use of your Black Visa Debit card on the Internet. We've added an additional layer of security called Strong Customer Authentication (SCA) to online card purchases. When SCA is required to make online Debit card purchases, you will need to use our 365 online service to approve those purchases. Once you have activated 365 online, you will also need our mobile banking app to continue using your Bank of Ireland Debit cards on the internet.

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. This is a small, handheld device that generates one-time passcodes to enable you to log in and authenticate payments when you use your card for online purchases.

## How does it work?

When you shop online using your Black Visa Debit card and the 3D Secure screen appears, you may receive a push notification to open the Bank of Ireland mobile app through 365 online or you may need to generate a code through a physical security key.

You will then need to tap to approve the transaction and you will need to enter all six digits of the passcode.

Once you have approved the purchase in the mobile app, you can then complete the transaction on the seller's site.

For more information, please visit our website:

**[boi.com/sca](https://boi.com/sca)**

# Cross Border Payments Regulation

When you or any additional cardholder use your Debit card to complete a transaction involving a currency exchange in a non-euro EEA currency, you or any additional cardholder will receive a message.

This message will contain certain information relating to the currency conversion including a percentage figure referred to as the percentage mark-up. The percentage mark-up will reflect the difference between:

- a) what you will pay through Bank of Ireland (inclusive of the foreign exchange rate and charges that we apply)\* and
- b) what you would pay if the transaction was carried out at the latest available ECB rate (with no charges applied)\*\*

We will send you or any additional cardholder the message by text if we hold a valid mobile number or if we do not and we hold a valid email address we will send an email. If we hold neither mobile number or email address you or any additional cardholder will not receive any message.

## When will I get the message?

You will get this message once every calendar month in which you make a payment (at a point of sale or online) or a Cash withdrawal in the non-euro EEA currency. Some exclusions will apply. Please go to [boi.com/CBPR](https://boi.com/CBPR) for more information.

\*In certain cases due to the way some transactions are processed the information in this message may not correspond with the amount actually debited from your account. The amount debited from your account will always be accurately reflected on your final statement.

\*\*The ECB rate is used for reference only and is not the rate used by Bank of Ireland for card transactions. Banks use rates supplied by Visa Debit card transactions.

## Can I opt out of getting messages?

Yes. You, or any additional cardholder on your account, will have the choice to opt out of receiving these messages. You can find more information on how to do this at [boi.com/CBPR](https://boi.com/CBPR).

You can also find more information about these currency conversion messages, excluded transactions, how to opt out of receiving notifications and how to update your contact details at [boi.com/CBPR](https://boi.com/CBPR).

# Frequently Asked Questions

## What is a Black Visa Debit card?

Your Black Visa Debit card allows you to make a cash withdrawal from your current account, giving you access to your money 24 hours a day and saving you carrying cash. Your new Black Visa Debit card offers you additional benefits, convenience, plus security and protection.

## How do Debit cards work?

Debit cards are linked directly to your current account. You can use a Debit card for purchases of goods or cash withdrawals, and the transaction is generally debited from your account immediately.

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

The Black Debit card can be used across 200 countries worldwide, so accessing your money 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 Black Visa Debit card arrives in the post, you can activate it for online purchases through the Cards section of the Bank of Ireland app or 365 online. You can also add it to Apple Pay or Google Pay on your mobile device through the app.

## What happens once I activate my card?

Once you fully activate your Black Visa 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 Black Visa 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.
- ▶ When the new physical card arrives at your address, you can activate it for online purchase through the Cards section of the Bank of Ireland app or 365 online. You can also add it to Apple Pay or Google Pay through the app on your mobile device.
- ▶ Remember, never write down your PIN or keep it with your card.
- ▶ If you have registered a previous 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. **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/visagsd](https://boi.com/visagsd).

## Fees and Charges

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 Personal Customers” (personal cards) and our “Schedule of International Transaction Charges”. These are available in any Bank of Ireland branch or online at [boi.com/personalfeesandcharges](https://boi.com/personalfeesandcharges).

## Important Information

- ▶ Please remember to take note of all your transactions and to ensure there are enough funds in your account when using your Debit card. We may refuse to authorise a Debit card transaction that would put you into an unauthorised overdraft. 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 a 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.

## Lost or stolen card

If your Black Visa Debit card is lost or stolen let us know immediately. Do this either by tapping **Report lost or stolen** under your Black Visa Debit card in the Cards section of the Bank of Ireland Mobile app or 365 online, or by contacting our 24-hour Customer Service on the appropriate number below:

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

**1800 946 764**

**Abroad:**

**+353 567 757 007**

For any general queries on your Black Visa Debit please contact our Customer Service Team on:

**From Republic of Ireland only:**

**0818 365 121**

**Abroad:**

**+353 1 404 4022**

**0818 365 121**

**bankofireland.com**

Terms and conditions apply.  
Bank of Ireland is regulated by the Central Bank of Ireland.

37-1258R.15 (11/25) (A)