

Business Debit Card

User Guide

Your business debit card

A Barclays business debit card gives you fast and convenient access to the money in your business account, day and night.

It's also the way to make payments and to buy almost anything at home or abroad. The VISA sign is recognised and accepted worldwide.

- You can get cash with your card whenever you need it, 24 hours a day, 365 days a year.
 - It's a guaranteed method of payment and a convenient way to pay your business bills.
 - You can buy almost anything for your business where you see the VISA sign worldwide.
 - Use it to cover your expenses and to simplify how you track and manage your business expenditure.
 - Spread the benefits with up to five other colleagues by applying for additional debit cards on your business current account.
 - Because your card is accepted by outlets that often won't take company cheques, you don't have to carry large amounts of cash.
 - As it's a debit card, not a credit card, the amounts you spend and withdraw are automatically deducted from your Barclays business current account and appear on your next statement.
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Chip and PIN – the way you use your card

You'll need to use your four-digit Personal Identification Number (PIN) whenever you make purchases with your Business debit card in the UK and many other countries.

Changing your PIN

If you find the PIN we've given you difficult to remember, you can change it to one of your choice at most UK Barclays cash machines.

You and your PIN

- Never write your PIN down.
- Never tell anyone your PIN or let them enter it for you.
- Never give your PIN when ordering by phone, post or online.
- Ensure you shield the keypad when entering your PIN at an ATM.
- If you have a disability that makes it difficult for you to remember a PIN, please call the number on your statement or visit [barclays.co.uk](https://www.barclays.co.uk) to find out how we can help.

Giving you security

- The latest chip technology on the front of your card carries security data to protect you and your business against fraud.
 - Where possible, avoid letting your card out of your sight when paying a bill – in a bar or restaurant, for example – as your card details could be copied.
 - Cut up any receipts before discarding, to stop fraudsters trying to use your card details.
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- Sign your new debit card immediately, using a ballpoint pen and cut up the old card it is replacing, if there is one.

We're working hard to keep your money safe, so very occasionally we might call you during a purchase or block an overseas transaction as part of our ongoing commitment to fight fraud.

Paying with your card

VISA is one of the most accepted ways to pay worldwide and so your Barclays business debit card is welcomed by millions of suppliers, retailers, hotels, restaurants, petrol stations and car hire outlets.

Card security code

- You can use your Barclays business debit card to buy or pay over the phone. Just read out your card number and its expiry date.
 - To protect you against fraud, some retailers may ask for your card security code. If they do, you need to quote the last three digits shown in the signature panel on the back of your card.
 - If they also request your statement address, you will need to quote the address to which you have asked us to send your business current account statement.
 - You may also be asked for these details when you buy online or set up regular payments with your card.
 - You must only ever quote your card security code for transactions of this nature.
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- Also during a purchase you may be advised we wish to talk to you. This is merely to confirm your identity, which is part of an ongoing measure to reduce fraud and is no reflection on your credit worthiness.

Buying online

- Your VISA Debit card is accepted as instant payment when you order goods and services for your business over the internet. However, it is wise to make certain checks before you pay with your card.
 - Satisfy yourself that you are dealing with reputable companies.
 - Check if the company is UK-based. If you deal with a foreign company, you may be subject to that country's consumer laws.
 - Note any contact telephone number, order number, email or website address, since you may need to make contact again. This is particularly important if you set up a regular payment instruction, as it is your responsibility to cancel it if necessary.
 - If you enter a user name and password when you register with a supplier, store or site, keep that password secret.
 - Remember to keep a record of all online transactions. Where applicable, print and save a copy of your completed order form and the vendor's order confirmation.
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Buying foreign currency

For any overseas trip, using your Barclays business debit card is a practical way to order and pay for foreign currency and travellers' cheques. Simply contact any Barclays branch, or call Barclays Travel Line on **0345 072 2222**². What you spend is debited to your business current account.

Access to cash worldwide

UK cash machines

- You can withdraw up to £750* a day in the UK with your debit card and PIN, so long as you have the funds in your business current account or an agreed overdraft facility.
- Your card is accepted at cash machines across the UK, wherever you see the VISA or LINK signs.
- At any Barclays cash machine you can access up to date business account information – get your balance, print a mini statement or order a complete statement to be sent in the post.

Cash machines abroad

- You can get up to £750* a day in local currency when you're abroad, so long as you have funds in your business current account or an agreed overdraft.
 - Your card is accepted at cash machines displaying the VISA sign. You use them as you do in the UK to withdraw money, although they won't let you check a balance, print a statement or change your PIN.
 - Some overseas cash machines limit the amount you can withdraw in one transaction. But you can always make a series of smaller withdrawals up to your daily £750* limit.
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- You can go online and find the locations of overseas cash machines at **www.visa.com**

What we charge

Customers on certain tariffs will be charged for debit transactions from their account, including for purchases or cash withdrawals made with a business debit card. Please check your tariff sheet for details.

If you use your debit card in the UK

Other than the above, Barclays will not charge you for using your debit card in the UK when making purchases, withdrawing cash, or when buying travellers' cheques or foreign currency. A small number of ATM providers may charge a transaction fee but they should tell you about this on-screen before you commit to any transaction.

Using your card abroad

- Barclays will charge you a 2.75% Non-Sterling Transaction Fee for using your debit card abroad when making purchases, withdrawing cash, or when you are being refunded. This fee will also apply whenever you do not pay in sterling, for example when you shop online at a non-UK website.
 - VISA converts transactions into sterling using the VISA Exchange Rate on the day it processes the transaction. This date may be different to the day on which the transaction took place. Historic exchange rate information is available on www.visaeurope.com
 - When using your debit card abroad some merchant terminals or ATMs may offer you the choice of paying for your transaction in sterling. If you choose to pay in sterling the 2.75% Non-Sterling Transaction Fee will not apply, but you should always try to find out what the merchant or ATM provider's commission charges are and what exchange rate they are using, as overall it may be more expensive to pay in sterling.
 - A small number of ATM providers may charge a transaction fee but they should tell you about this on-screen before you commit to any transaction.
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Contactless Cards

Your Barclays business debit card now includes contactless technology, which means in participating stores you'll no longer need to carry cash for buying items up to £45.

Using the contactless technology is quick and easy. Once you reach the till with your goods, simply hold your card over the reader when directed to make a secure payment of £45 or under.

We call it contactless technology and, because there's no need to enter your PIN, it enables you to make payments in less than a second. So the next time you stop to grab a coffee, for example, you'll barely need to break your stride.

When making a payment

- At the till, you'll find a terminal showing the contactless symbol
- The terminal will light up, indicating that you can now pay
- Hold your card over the reader
- Listen for the beep and look for the lights to illuminate
- Take your receipt and go

To help speed up your transaction, you won't receive a card receipt unless you ask for one. You'll still be given a till receipt by the retailer and all contactless transactions will show on your statement, helping you to keep track of your spending.

Is it secure?

In short, yes. The new contactless business debit card benefits from advanced security features required by the payment card industry. Payments are processed through the same reliable VISA payment technology as Chip and PIN transactions. And, as part of our commitment to fighting fraud, we may occasionally require you to input your PIN.

Remember, if your wallet is lost or stolen then your cash is lost, but if your contactless card is lost or stolen, you won't be liable⁺ should your card subsequently be used fraudulently – contactless or otherwise.

Don't hang around. To find out more visit barclays.co.uk/business/contactless

Up to six cardholders

- You can apply for up to six debit cards on your business current account.
- To nominate a colleague(s) for an additional card, complete and return a Business Debit Card application form which is available from your local branch.
- We will process the application and send the additional card(s) to your business address without delay.



How we can help you

To report a lost or stolen card, call Barclays emergency Card Hotline (24 hours a day, 365 days a year) **0800 151 0155**¹

(Outside the UK dial **+44 2476 842 091**)

If you find your card after reporting it missing, please don't use it. Cut it up and throw it away. Your new card will already be on its way to you.

For the location of the nearest cash machine, call the Barclays Information Line on **0800 400 100**¹ or visit: **barclays.co.uk** for locations in the UK **www.visa.com** for locations abroad.

This item can be provided in Braille, large print or audio by calling **0800 400 100**¹ (via TextDirect if appropriate), or order online via our website **barclays.co.uk/accessibleservices**

Call monitoring and charges information

To maintain a quality service we may monitor or record phone calls.

¹ Calls to 0800 numbers are free if made from UK landlines and personal mobiles, otherwise call charges may apply. Please check with your service provider.

² Calls to 03 numbers are charged at the same rate as calls to 01 & 02 landlines, and will count towards any inclusive minutes you may have covering calls to landline numbers. Call charges may differ, please check with your local provider.

* See 'What we charge' on page 7.

+ Unless you've acted fraudulently or you've been very careless and failed to keep your card and PIN secure at all times.

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Barclays Bank UK PLC adheres to The Standards of Lending Practice which is monitored and enforced by the Lending Standards Board. Further details can be found at www.lendingstandardsboard.org.uk

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