



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 wherever 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.
- Add your business debit card to your Apple Pay or Google Pay wallet to use in stores, in-app or online, without the £100 contactless limit.
- 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.
- Apply limits and controls in the mobile banking app, for example to change the ATM cash withdrawal limit on the card.

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.
- Apple Pay and Google Pay are safe and secure to use. Your card details won't be stored on your device or sent to merchants, so your information stays private and secure.
- 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.
- 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.
- 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 creditworthiness.

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.

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.
- 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.

Contactless Cards

You can use your Barclays business debit card to make contactless payments up to £100.

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 light 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 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.

Digital Wallets

You can now add your Barclays business debit card to a digital wallet such as Apple Pay or Google Pay to make contactless transactions without the £100 limit. With Apple Pay or Google Pay you can make payments in-store, online or in-app.

Both are quick and easy, just hold your mobile over the card reader and authorise your payment using facial recognition, biometrics or a passcode if required.

To add your card to Apple Pay:

- Open the Wallet app on your iPhone
- Tap the plus sign at the top of the screen
- Tap 'Debit or Credit Card'
- Follow the on-screen instructions

To add your card to Google Pay:

- Open the Google Wallet app
- In the top right-hand corner, tap your profile picture or account icon
- Select 'Tap to pay setup'

Are digital wallets secure?

Both Apple Pay and Google Pay are safe and secure to use. Your card details won't be stored on your device or sent to merchants, so your information stays private and secure.

Plus, payments may need to be authorised using facial recognition, biometrics or a device passcode when you pay in-store, in apps or on websites.

To find out more search 'Barclays Apple Pay' or 'Barclays Google Pay'.

How we can help you

What should I do if I can't find my debit card?

If you can't find your debit card but don't think it's been lost or stolen, you can use your Barclays app to freeze it temporarily. This prevents it being used to pay in-store and online, and blocks withdrawals from cash machines. It also suspends Apple Pay and Contactless Mobile.

What should I do if my card is lost or stolen?

Report it to us as soon as you realise it's lost or stolen and order a new one. You can do this at any time in your Barclays app, Online Banking, by phone or at a branch.

Once you've ordered your new card, you can use the app to see your new card details, including the card number, expiry date and security code. Open the 'Cards' section and select 'View card details & PIN'.

How do I replace my broken or damaged card?

If your debit card is broken, faded or damaged, you can replace it by using your Barclays app, Online or Telephone Banking, or by visiting a branch.

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, contact us or complete and return a Business Debit Card application form which is available from your local branch.

This item can be provided in Braille, large print or audio by calling **0800 400 100¹** (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.

* 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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