

FAQ - English

What is the SocialCard?

The SocialCard is a Visa debit card. It does not differ in terms of functionality or design from any other Visa debit card issued by banks. The SocialCard is available as a plastic card or as a digital card that can be used on a smartphone.

Where can I order a SocialCard? Who can I get a SocialCard from?

You cannot order a SocialCard. Only councils and local authorities that use the SocialCard can issue the card.

Where can I pay using my SocialCard?

You can pay with your SocialCard anywhere you see the Visa logo: In local stores – at over one million retailers in Germany.

Please note:

The card-issuing office (e.g. social welfare office) may restrict the use of your card to certain regions. The card-issuing office will inform you of this when issuing the card.

I have a plastic card. How can I pay with my SocialCard in store?

Hold your card within a few centimetres of the payment terminal. Please always have your PIN ready as you may need to enter it at the payment terminal. You may not need to enter your PIN for small amounts. Successful payment is confirmed by an acoustic or visual signal.

I have a digital card. How can I pay with my SocialCard in store?

To pay with your digital card, simply use Apple Pay or Google Pay.

Can I also use my plastic card with Apple Pay or Google Pay?

Yes, that is possible. Open Apple or Google Wallet and simply add your SocialCard following the instructions on your smartphone.

I have a digital card. How do I load the card onto my smartphone?

You first need to download the “secupay” app on your smartphone:

[iOS/Apple: App Store](#)

[Android/Google: Play Store](#)

After downloading, please open the “secupay” app. You will be asked to register for the “secupay” app using your mobile phone number and then to set a password to open the “secupay” app. Please use the mobile phone number that you provided to the card-issuing office. To complete the registration, you will receive a text message with a six-digit registration code. Please enter this code in the “secupay” app.

After registering, your digital card will be displayed in the “secupay” app. The card still needs to be activated before you can use it. To do this, please enter the authorisation code and card code that you received separately from us via e-mail. This e-mail will have been sent to the e-mail address that you provided to the card-issuing office.

Your card is now activated and ready to use. You can transfer the card to your smartphone wallet with a single click in order to use Apple Pay or Google Pay.

I have a digital card. I have not received the email with the activation code and the card code.

First, check whether the e-mail is in your spam folder. The sender of the e-mail is “no-reply@socialcard.de”. If you cannot find an e-mail in this folder, you can request that the [e-mail be resent here](#). Please note that we will only send the information to the e-mail address you provided to the card-issuing office (e.g. social welfare office).

I have a digital card. Where can I download the “secupay” app?

[iOS/Apple: App Store](#)

[Android/Google: Play Store](#)

I have a plastic card. Can I also use the “secupay” app?

You can use the “secupay” app only if you provided the card-issuing office (e.g. social welfare office) with an e-mail address and a mobile phone number when you registered.

Where can I withdraw cash with my SocialCard?

Cash machine: You can withdraw cash at any cash machine. For plastic cards, you will need your PIN. For digital cards, the ATM must be NFC-enabled and the operator must accept your digital Visa card.

In stores: You can withdraw cash in many stores as part of your purchase. This is free of charge. Please note that a small minimum transaction amount is often required to make use of the cashback service as part of your purchase. [You can find out which stores offer this service online here](#).

How much cash can I withdraw with the SocialCard?

The limit for cash withdrawals is set by the card-issuing office (e.g. social welfare office). The card-issuing office will inform you of any cash limits when issuing the card.

How much does it cost to withdraw cash from an ATM?

If you withdraw cash from an ATM using your SocialCard, you will be charged a flat rate of EUR 2.00 directly from your credit balance, regardless of how much you withdraw. For example, if you withdraw EUR 50.00, you will be charged EUR 52.00.

Can I pay using my SocialCard online?

The card-issuing office (e.g. social welfare office) will inform you when issuing the card whether you can use your SocialCard to pay online.

How can I pay using my SocialCard online?

Please select payment via Visa at the checkout of the online shop. You will then be asked to enter your card number and the expiry date of your card. For security reasons, you must confirm online payments by entering a TAN. This TAN will either be sent to you by text message or displayed in the “secupay” app.

Please note: You can use your SocialCard to pay online only if you provided your e-mail address and mobile phone number when you registered. It is not possible to provide this information at a later date.

Where can I find out how much credit I have on my SocialCard?

You can check your credit balance online here. If you use the “secupay” app, the current credit balance will be displayed there.

Where can I see what I have paid for using the SocialCard?

You can view your transactions online. You can find your transaction statement here. If you use the “secupay” app, you can also view your transactions there.

I have lost the smartphone where my digital card is stored. Where can I get help?

We ask that you disable your smartphone using Apple or Google.

[Apple \(iOS\)](#)

[Google \(Android\)](#)

If you have a new smartphone, you can activate the digital card on it. Download the “secupay” app and follow the instructions in the app. [You can find the relevant information \(authorisation code and card code\) online here.](#)

I have lost my plastic card. Who should I contact?

[You can cancel your card yourself online here](#) or contact the card-issuing office (e.g. social welfare office). They will also give you a replacement card.

I have forgotten the PIN for my plastic card. Where can I get help?

[You can check your PIN online here.](#)

I have entered the incorrect PIN too many times. My card is blocked. Where can I get help?

You can either contact the card-issuing office (e.g. social welfare office) or use our contact form. Please specify that you need a new PIN. We will unblock your card and send you a text message or e-mail with information on how to obtain a new PIN.

Who can help me if I have a problem with my SocialCard?

[Please use the contact form to send us your questions.](#)

Can I transfer credit to the SocialCard?

No, that is not possible. Only the card-issuing office can transfer credit to your card.

Can I make transfers from my SocialCard?

No, that is not possible.

Where can I find the up-to-date card user agreement?

You can find the currently valid terms of use directly in the secupay app or you can [download them here](#).