



# ACB VISA CARD FAQ



## What is ACB Visa Debit Card?

ACB Visa Debit Card is a payment card that allows you to access funds directly from your Current or savings account to make purchases. It can be used at millions of locations worldwide where Visa is accepted.



## What are the types of ACB Visa debit card?

Visa Debit Classic and Visa Debit Gold.

**Visa Debit Classic:** This is a payment card issued to individual retail customers. It utilizes the Visa network to process payments. Typically linked to individual accounts rather than current accounts. It offers basic features for day-to-day transactions and purchases.

**Visa Debit Gold:** This is also a payment card issued to customers but is specifically for those with current accounts. Like the Visa Debit Classic, it uses the Visa network for payment processing. Provides additional benefits and privileges compared to the Classic version, often including perks like enhanced customer service, travel insurance, purchase protection, and more.



## What are the features of ACB VISA debit card?

**Payment Convenience:** The ACB Visa Debit Card allows you to make purchases at in all areas within Tanzania and millions of locations worldwide wherever Visa is accepted, offering convenience and flexibility in your transactions.

**Access to Funds:** You can access funds directly from your ACB account through the Visa Debit Card, allowing you to make purchases or withdraw cash from ATMs which accept VISA card.

**Contactless Payment:** The card may feature contactless technology, enabling you to make quick and secure payments by tapping your card on compatible terminals i.e POS Machine and any, eliminating the need to swipe or insert the card.

**Online Transactions:** The ACB Visa Debit Card enables secure online transactions, allowing you to shop and make payments online with ease.

**ATM Access:** You can use the card to withdraw cash from ATMs displaying the Visa logo, providing convenient access to cash when needed.

**3D Secure:** The card may be equipped with 3D secure technology, an additional layer of security for online transactions. With 3D Secure, you'll receive a one-time



password (OTP) via SMS or email to authenticate your online purchases, adding an extra level of protection against unauthorized use.

**Fraud Protection:** ACB Visa Debit Cards typically come with fraud protection measures, including zero liability for unauthorized transactions, helping to safeguard your account from fraudulent activity.

**Account Management:** You can manage your card and account conveniently through ACB's Internet banking platform or mobile app, allowing you to view transactions, check balances, and more.

### **? How does a Visa Debit Card differ from a credit card?**

Unlike a credit card, a Visa Debit Card deducts funds directly from your bank account at the time of purchase. It provides the convenience of a credit card without the risk of accumulating debt since you are spending your own money.

### **? Where can I use my ACB Visa Debit Card?**

You can use your Visa Debit Card at any ATM/ merchant that accepts Visa payments, including online retailers, grocery stores, restaurants, and more. It's widely accepted both domestically and internationally.

### **? Is there a fee associated with using my Visa Debit Card?**

Yes, there are fees associated with certain transactions, as outlined in our bank's tariff. Typically, withdrawing cash from an ATM may incur a fee. However, for purchases made at point-of-sale (POS) terminals or online payments, there are generally no fees incurred.

### **? How do I activate my Visa Debit Card?**

Upon receiving your Visa Debit Card at the branch, it is automatically activated for immediate use. There's no need to go through a separate activation process. Simply start using your card for purchases or ATM transactions right away. If you have any questions or concerns about your card's activation or usage, our branch staff or contact center will be happy to assist you.

### **? What should I do if my Visa Debit Card is lost or stolen?**

If your card goes missing or is stolen, it's essential to promptly inform the Bank to prevent any unauthorized use. Please reach out to our bank's customer service hotline or visit the nearest branch to report the incident. Our staff will help you deactivate the card to safeguard your account and will support you in obtaining a new card. Remember, acting swiftly is vital to reduce any possible risks linked to unauthorized transactions.

### **? Can I use my Visa Debit Card for online purchases?**

Yes, you can use your Visa Debit Card for online purchases wherever Visa is accepted. Ensure that you provide accurate card information and verify the security of the website before making a transaction.



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### ? Is there a daily spending limit on my Visa Debit Card?

Yes, there are daily spending limits in place, which may vary depending on the type of Visa Debit Card you have. For example, for ACB VISA Debit Classic cardholders, the ATM withdrawal limit is set at 2 million and the purchase limit is 25 million. On the other hand, for ACB VISA Debit Gold cardholders, the ATM withdrawal limit is 5 million and the purchase limit is 30 million. Additionally, for online transactions, the limit is set at 10 million for Classic cards and 20 million for Gold cards. It's essential to be aware of these limits and plan your transactions accordingly to avoid any inconvenience.

### ? Does my Visa Debit Card offer any protection against fraudulent transactions?

Yes, Visa Debit Cards typically come with fraud protection measures, including zero liability for unauthorized transactions. However, it's essential to report any suspicious activity on your account promptly.

### ? Can I use my Visa Debit Card to withdraw cash from ATMs?

Yes, you can use your Visa Debit Card to withdraw cash from ATMs that display the Visa logo. provider.

### ? What happens if my Visa Debit Card is captured in another bank's ATM?

If your card is captured by another bank's ATM, it's essential to contact the bank immediately to report the incident. We shall guide you through the necessary steps, which may include issuing a replacement card and investigating the situation with the other bank.

### ? What should I do if cash is not dispensed when using another bank's ATM with my Visa Debit Card?

If you encounter a situation where cash is not dispensed after using your Visa Debit Card at another bank's ATM, first ensure that the transaction has been deducted from your account. If it has, but no cash was received, contact the bank to report the issue and request a refund of the amount deducted.

### ? Can I use my Visa Debit Card to pay for purchases online?

To enable online transactions with your ACB VISA card, follow these steps:

- Receive Your Card: Upon receiving your ACB VISA card at the branch, ensure you have it in hand.
- Approach the branch staff and request to enable 3D Secure for your card. 3D Secure adds an extra layer of security by requiring a one-time password (OTP) for each online transaction. The branch staff will guide you through the process and may ask for identification or verification details to ensure the security of your account.



- c) Activation: Once the 3D secure feature is activated for your card, you will receive a one-time password (OTP) via SMS or email whenever you make an online transaction.
- d) Use the OTP: When making an online purchase, enter the OTP received to complete the transaction securely.
- e) Confirmation: Upon successful entry of the OTP, your transaction will be authenticated, providing added security for your online purchases.

By following these steps and activating 3D Secure for your ACB VISA card, you can enjoy enhanced security and peace of mind while transacting online. If you have any questions or need assistance, feel free to reach out our contact center number...

### **What should I do if I suspect fraudulent activity on my Visa Debit Card related to online purchases?**

**Contact the Bank:** Immediately contact your bank's customer service number or visit your nearest branch to report the suspected fraudulent activity. The Bank will handle fraud cases and can assist you in investigating the unauthorized transactions.

**Block Your Card:** Request to block your Visa Debit Card to prevent any further unauthorized transactions. The bank staff will guide you through the process of blocking the card and may also initiate the issuance of a replacement card for you.

**Review Transactions:** Carefully review your recent transactions Via Akiba mobile app/Internet banking/etc to identify any unauthorized purchases or withdrawals. Note down the details of suspicious transactions, including dates, amounts, and merchant names, as this information will be helpful during the investigation process.

**File a Dispute:** file a dispute for the unauthorized transactions. Provide any evidence or documentation you have to support your claim, such as screenshots or emails confirming the fraudulent activity.

**Update Security Settings:** Review and update your account security settings, such as passwords and PINs, to prevent further unauthorized access to your account.

**Monitor Account Activity:** Keep a close eye on your account activity going forward. Set up transaction alerts or regularly check your account statements to quickly detect any unusual or suspicious activity.

By taking swift action and working closely with your bank, you can effectively address and resolve fraudulent activity on your Visa Debit Card related to online purchases, safeguarding your finances and protecting your account from further harm.