



## Easy and secure payments

### Find out more about Vall Banc's contactless card

#### Black Diamond, Vall Banc's contactless card

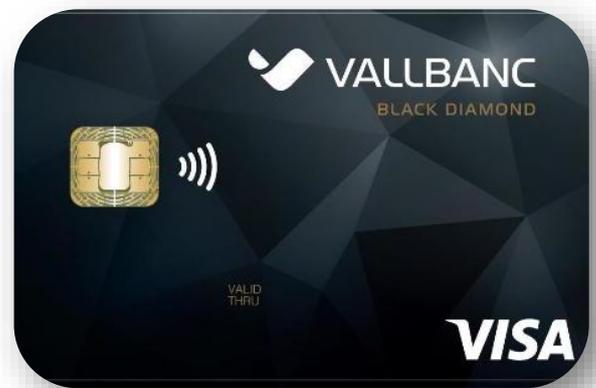
The new Vall Banc Gold payment card is called Black Diamond. With this card you will be able to make your purchases in a very practical way in both physical and online stores, in Andorra and abroad.

#### Who can obtain one?

Bank clients who wish to have an easy and simple form of payment while taking advantage of the contactless system. Black Diamond offers more benefits and the peace of mind of an exclusive card.

#### What are the benefits?

- **It cuts down on waiting time:** The transaction time is quicker.
- **Security:** It uses the same security technology as the current card.
- **Ease of use:** especially in transactions of less than 20 euros, for which a PIN number is not necessary.
- **Durability:** as there is less contact, the card suffers less damage.
- **Insurance:** It retains the usual insurance cover



#### One motion to pay for everything



Look for this icon



Bring the card close to the payment terminal

20€

You will only need to enter your PIN number for purchases over 20 euros.



Payment made successfully.

# Black Diamond, Vall Banc's contactless card

- **PIC Code**

The PIC code or personal identification code provides a greater degree of security on Internet purchases. It is made up of the numbers 06+PIN

- **What is the chip card provided by Vall Banc?**

A chip card is a standard-sized plastic card which contains an integrated microchip and the traditional magnetic strip. The chip protects all your data, because it generates a unique code for each transaction for it to be approved, which makes it virtually impossible to conduct any fraudulent activities. This allows for greater security and peace of mind when a transaction is conducted via a terminal enabled to use this microchip.

- **Are chip cards secure?**

Yes, chip technology has been on the market for more than two decades and is the standard for card payments around the world. The transaction is more secure when the chip is used, as there is a single process to verify that all the parties involved in the transaction are authentic. It is therefore not possible to clone the card or copy the data, as they are unique to each transaction and fully encrypted. When you use your EMV chip card issued by Vall Banc for your purchases, you can be sure that your payments are protected and secure.

- **What is a contactless chip card?**

Our contactless chip cards use the same technology as VISA EMV contact cards, except for the fact that the VISA card with a contactless chip has an aerial connected to the microchip to transmit the data over a radio frequency. Ultimately, the way of storing the data and generating the information required to authenticate, authorize and process transactions is the same. Both are based on the EMV standard. This VISA card with a contactless chip is also known as a Dual Interface, as the two interfaces, contact and contactless, are available on the same card.

- **Why am I receiving a contactless card?**

We are offering you the latest in EMV payment technology available on the market, which is also mandatory for the cards of issuing banks such as Vall Banc.

This technology will enable you to make payments on VISA's entire payment network, enjoying the same level of security as you used with your VISA EMV contact card.

How do I know whether my card can make contactless payments?

Because you will see the printed symbol. 

- **Where can I use my contactless card?**

If the shop where you want to make your purchase has a contactless terminal, which you can easily identify with the symbol, you will be able to use your VISA Dual Interface card to perform a contactless transaction. You only have to move the card towards the contactless terminal and listen out for an acoustic confirmation signal. You will see a light flashing on the sales terminal.

Will I have to pay any commission or extra cost to use the contactless card?

There is no commission or extra cost to use your new card.

Do I need to enter my PIN number when I make contactless payments using my VISA Dual Interface card?

If the purchase price is under €20 and you use contactless technology, you do not have to enter the PIN number into the EMV terminal. If the purchase price is over €20 or you make a contactless payment, the EMV terminal will obligatorily require the introduction of your PIN code number to validate that you are the holder of the VISA Dual Interface card and then proceed to the completion and resolution of the transaction. It should be noted that the amount which requires the introduction of a PIN number may vary, depending on the country.

Will my contactless card work in cash machines?

You can continue to perform operations via any cash machine throughout our network or at any bank, as long as the symbol  appears. However, for any contactless operation you perform via a cash machine you will have to enter your PIN number for any transaction amount.

What can I do if I suspect any fraudulent activity?

If you suspect any fraudulent activity regarding your account due to a suspicious card transaction, please do not hesitate to call us immediately at +376 750 700. Vall Banc will provide you with support at any time.

Associate insurance cover



## Black Diamond, Vall Banc's contactless card

Medical and health care abroad	€6,000.00
Dental costs	€300.00
Repatriation or medical transport for injured or ill persons	<b>Total cost</b>
Sending of a specialist doctor	<b>ARAG Service</b>
Remote medical consultation or advice	€6,000.00
Advance payment for hospitalization	<b>Total cost</b>
Repatriation or transport of other insured parties	<b>Total cost</b>
Repatriation or transport of minors	<b>Total cost</b>
Journey of a relative in the event of hospitalization. Foreign stay	€300.00
Convalescence at a hotel (€30/day. Maximum 5 days)	€300.00
Repatriation of the deceased insured party	<b>Total cost</b>
Journey of a relative in the event of death	<b>Total cost</b>
Journey and stay of the person accompanying the mortal remains (€30/day Maximum 3 days)	€180.00
Early return	<b>Total cost</b>
Search, location and shipment of lost luggage	<b>Total cost</b>
Loss of checked-in luggage	€300.00
Delay in the delivery of checked-in luggage (maximum 2 items)	€120.00
Transmission of urgent messages	<b>ARAG Service</b>
Shipment of medication abroad	<b>ARAG Service</b>
Shipment of objects forgotten abroad	€120.00
Bail and procedural costs	€6,000.00
Travel information services	<b>ARAG Service</b>

Always at your service

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The clarity and transparency of the information we provide are key factors for Vall Banc. If you require any additional information, please do not hesitate to contact our managers.

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Web page: [www.vallbanc.ad](http://www.vallbanc.ad)

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