

I'm not a bot



If you typically use a debit card for online purchases, you may want to reconsider. If your card information is hacked and purchases are made without your permission, you'll quickly find out that debit and credit cards are treated quite differently. The key difference: With a credit card, the card issuer must fight to get its money back. With a debit card, you must fight to get your money back. MORE: How to prevent credit card fraud If card information has been stolen and potentially fraudulent transactions have been made, two laws protect your rights. For credit cards, the primary law is the Fair Credit Billing Act, or FCBA. For debit card transactions, the Electronic Funds Transfer Act (EFTA) applies. While these laws offer some similar protections, knowing the differences is key to understanding why it's safer to use one type of plastic than the other. MORE: Pros and cons of shopping with a credit card According to the EFTA, your potential liability for fraudulent debit card transactions is virtually unlimited. You have up to 60 days to report a lost or stolen card under the EFTA. After that, you simply lose whatever money was taken, even funds siphoned from linked accounts. The exact liability limits under the EFTA are: Lost or stolen card reported before unauthorized transactions: zero liability Lost or stolen card reported within two days: \$50 liability limit Lost or stolen card reported within 60 days: \$500 liability limit. After 60 days: no protection. It's important to note that if your card is not physically lost or stolen, you have 60 days to report fraudulent transactions with zero liability. If only your card number is stolen, the 60 days start from the date of the statement on which a fraudulent transaction appears. MORE: Are credit cards bad? Under the FCBA, your maximum liability for fraudulent credit card transactions is \$50. If you report your card lost or stolen before any fraudulent transactions occur, your liability is zero. Many credit cards promise zero liability for all fraudulent transactions. "I've had my credit card information stolen and used fraudulently a number of times," says Tucker Spillane, a 24-year-old credit analyst from New York. "Fortunately, my issuer almost always picks up on it right away ... usually because the activity is considered abnormal from my typical spending habits. And they provide their own fraud coverage anyway. I've never had to pay a dime." The real difference between a debit card and a credit card when it comes to fraud is in how you get your money back. When a fraudulent transaction occurs on your credit card, you have lost no money. You can report the fraud, get a credit on your statement, and the issue will never affect your bank account. With a debit card, your bank account balance is affected from the moment the fraudulent transaction takes place. If the transactions are significant, you could experience a domino effect of financial headaches. Fraudulent charges can tie up funds so that legitimate charges are declined or cause overdrafts. MORE: How to dispute fraudulent credit card charges Although credit cards are a safer bet for spending online, it's possible that you do not have access to one. In this case, there are still ways to protect yourself from fraud. Maintaining a low balance in the account linked to the debit card you use for online purchases can help limit the size of fraudulent withdrawals should they occur. This won't necessarily prevent someone from accessing your account, but it may limit the damage done. You may also want to disable any form of overdraft protection (should you have it) on the account used for purchases. Many banks offer this service (usually on a checking account), which automatically withdraws from a savings account should the checking account be overdrawn. In the case of fraud, this essentially means the crook has access to two accounts instead of one. If you do have overdraft protection in place, be sure to consult your bank on how and when it applies. Another way to limit your liability is to use a prepaid debit card. If someone does gain access to the account, they'll have access only to what you have loaded onto the card. From a legal perspective, credit cards generally provide more protection against fraudulent activity. But, there are ways to mimic some of these protections with a debit or prepaid card. Deciding which is best for you will help protect your money whether you're spending online or swiping in store. Using the latest security and online card payment technology, our purpose is to ensure that your online payments are quick, simple and secure at all times. Staying secure doesn't mean less freedom, choice or convenience. In fact, security and speed come together when you use Visa Click to Pay. Its the easier way to pay online, letting you skip the forms at the checkout and buy faster with one click wherever you see the Click to Pay icon. Wherever your passion takes you, pay online with confidence and stay protected with Visa. Using your Visa debit card to pay when you shop online is safe and convenient. In fact, its very similar to using your credit card for ecommerce shopping. If you're new to online shopping with Visa, this guide has you covered. Well look at how to use your Visa debit card for online shopping, and how to stay safe when paying online. To help you cut the costs of shopping internationally, well also introduce the Wise multi-currency account and international card as a great way to save on currency conversion and foreign transaction fees. How to use a Visa debit card for online shopping Spending online with your Visa debit card is very easy - even if its your first time. Its a pretty intuitive process, and very similar to spending using your credit card, or a card on a different payment network like Mastercard. All you need to do is select the Check out tab once youve finished shopping, and follow these simple steps: Look for the option Pay by credit/debit card and select to pay by Visa debit card Follow the onscreen prompts to enter the 16 digit card number from the front of your card, as well as the expiry date of the card Add your cards security number - this is typically a 3 or 4 digit number on the back of the card, near the signature strip Complete your card issuers verification step - often this involves getting a one time password (OTP) via message or email, and entering it to confirm the payment Depending on the specific site youre shopping with, you might also have to add the billing address, which is the address your card is registered to. If you need to do this, youll be prompted by the site to add the details required when youre entering your payment information. Staying safe when paying with a debit card online Security is crucial when youre spending with a debit card. Whatever you plan on buying, there are some key steps to take to make sure your money stays safe. Here are a few to think about: Never access ecommerce sites through a link thats been emailed to you or sent in a social media message Make sure websites you choose to spend with are secure - addresses should begin https (rather than http), and youll often also see a padlock icon in the address bar Check out seller reviews to make sure the site youre shopping with are legitimate - or even better, get personal recommendations to help you choose ecommerce sites to shop with Find contact details for the seller before you spend - reputable sites display a phone number and email address, so youll have a way of getting in touch if something goes wrong Use a firewall, antivirus and anti spy software on your computer when shopping online Double check all the possible fees involved in your purchase to make sure there are no nasty surprises - unexpected costs like currency conversion charges or extra shipping fees can push up the price you pay significantly Shop online with the Wise Visa card if you love to shop with ecommerce retailers based overseas, you could save with a Wise international Visa card. With Wise youll always get the mid-market exchange rate, and low, transparent transaction fees. Perfect - whether youre bargain hunting on Taobao, or treating yourself to a trip somewhere fancy. Open a Wise account online or using the Wise app, and order your Visa card for simple spending in person and online. You can manage your Visa debit card using the smart Wise app, to view transactions, freeze and unfreeze your card, and get notifications every time you spend. Youll also be able to get digital cards you can use right away, with no need to wait around until your physical card arrives. How to get started: 1. Create a Wise account online or in the Wise app. 2. Order your Wise Visa card for a one time fee of 70 MYR\$. 3. Get your digital card right away - your physical card will be with you soon, too! 4. Top up your account and start spending See how much you can save with the Wise multi-currency account and international card, today! Sign up for free *Please see terms of use and product availability for your region or visit Wise fees and pricing for the most up to date pricing and fee information. This publication is provided for general information purposes and does not constitute legal, tax or other professional advice from Wise Payments Limited or its subsidiaries and its affiliates, and it is not intended as a substitute for obtaining advice from a financial advisor or any other professional. We make no representations, warranties or guarantees, whether expressed or implied, that the content in the publication is accurate, complete or up to date. According to the 2022 Diary of Consumer Payment Choice (DCPC), debit and credit cards accounted for 57% of the total payments made by U.S. consumers, with the number of cash payments significantly decreasing. While a debit card is arguably more convenient and practical than cash, some cardholders may not feel confident using it for online and remote transactions. If youre not sure how to use a debit card for online payments, this guide has the information you need. You will learn how: Online debit card payments work To pay online with a debit card To protect your card and bank details from potential misuse when transacting online Debit Card for Online Shopping An Overview Online debit card payments work the same way as in-store payments. The standard debit card sometimes referred to as the ATM cards linked to your checking account and contains information that directs a payment processor to deduct funds from a specific account. Non-standard debit cards[1] include: Prepaid cards These cards are not linked to a checking account but have preloaded funds used to complete payments. Electronic benefits transfer (EBT) debit cards These cards are issued by the government and allow cardholders to use their government benefits as a funding source for debit card payments. Similar to a credit card, a debit card contains unique identifiers like a 16-digit card number, expiration date, and CVV code. The card number specifically helps the payment processor verify the card network, the banking or credit card service provider, and the associated account number. Once the verification is complete, the processor will extract funds from your account in real-time and deliver them to the merchant. Since the card number is a significant part of completing any debit card transaction, the payment processor typically requires sharing it with the merchant. In the case of most in-store transactions, the point-of-sale (POS) terminal automatically reads the required payment data from the cards magnetic stripe or EMV microchip, and you typically have to enter a PIN or a signature to approve the transaction. But for online payments, you have to input the necessary payment information manually. Source: Kampus Production How To Use a Debit Card Online Regardless of the website, the standard debit card payment process generally consists of three steps: Choosing your payment option Entering your debit card credentials Authenticating the payment Choosing Your Payment Option If youre using a debit card online for a purchase, you may have to specifically select the card payment option on the checkout screen. Online vendors may have multiple payment options (such as card payment, Apple Pay, or PayPal) and will ask you to select which method you want to use before proceeding to the payment gateway. If you are paying a utility bill, you may be asked to select either debit card or credit card, in which case you should select the former. Entering Your Debit Card Credentials Once youve specified your payment with a debit card, the checkout screen will lead you to the payment gateway and ask you to enter the card credentials. You primarily have to provide the following information: Debit Card Information Where To Find It 16-digit card number Your debit cards 16-digit number identifies the card and is printed or embossed on the front or back of the card. Be careful when entering the number as payment systems can detect incorrect data and decline the transaction. Expiration date Most vendors require the expiration date of the card to ensure the card is valid. The date can be typically found on the front of the card, toward the bottom-left, but some newer designs can have this piece of info placed on the back of the card. Security code The security code can be referred to as the Card Verification Value (CVV) or Card Verification Code (CVC) and is typically found on the back of the card. Most CVVs are three digits long, but American Express cards have four-digit security codes[2]. Some vendors may ask you for additional details like the Cardholder Name or Zip Code. Debit card credentials are required for completing online payments if you cannot find them (for example, you lost or misplaced your card), considering contacting your bank and getting a replacement card. Source: Pixabay Authenticating the Payment After your card credentials go through, the payment portal may ask you to authenticate the transaction by providing a one-time password sent to your registered email address or phone number. Some vendors may require you to enter your complete billing address[3] as an additional verification step. Once the transaction is successfully authenticated, the funds will be pulled from your checking account and transferred to the merchant to complete the purchase. Can a Debit Card Be Used as a Credit Card Online? Debit and credit cards have different processing requirements, and some merchants dont accept debit card payments for their business. Many merchant POS terminals offer cardholders the option to run their debit card as credit[4] at the time of checkout. This is often used as a means to bypass the PIN. Because of the long processing cycle between the participating banks, the transaction takes up to three days to settle. Running your debit card as credit for making the transaction does not mean youre performing a credit card transaction and wont help you build credit. Should You Leave Debit Card or Credit Card Data on Merchant Websites? Sharing your card credentials with a merchant is necessary when completing online payments. Unfortunately, exposing your payment data to vendors comes with significant risks, such as: Data breaches Hackers often manage to bypass website security and access customers personal and financial data. The stolen information can be used for crimes like cyber fraud and identity theft. According to the Federal Trade Commissions (FTC) Consumer Sentinel Network Data Book, there were over 5.1 million reports of fraud and identity thefts in 2022. Many of these cases were related to online shopping and payment card fraud. Having your debit card stolen can be particularly frustrating and painful since the card is linked to your checking account and can lead to the complete drainage of funds. Overcharges Users typically have to enter their card data when signing up for a free trial or subscription service, which can lead to the merchant sneaking in additional charges and hidden fees down the line. Luckily, these risks can be significantly reduced with the help of virtual cards, one of the fastest-growing payment methods. Source: Nathan Dumlao A virtual card is a digitally created temporary card number with its own expiration date and CVV code. It is linked to your actual card or bank account but serves to mask your real financial information from the merchant, preventing its exposure in the case of a data breach. Virtual cards may offer multiple features besides security. Virtual card service providers, like Privacy, offer customizable spending limits and real-time alerts that help you control your funds. Keep Your Debit Card Data Protected Start Using Privacy Virtual Cards To increase the safety of your online payments, sign up for a Privacy Virtual Card. Privacy connects the virtual card to your debit card or bank account and enables you to complete transactions without divulging your real card or bank information to the merchant. Privacy Cards (issued within Mastercard or Visa networks) are easy to use and function like a regular credit or debit card during the checkout process. Privacy enables quick and seamless checkouts with the help of its Google Chrome and Firefox browser extensions. The extensions autofill card credentials into the payment fields for you, so you dont have to memorize the card number or look for your wallet to complete the purchase. Privacy (accredited by Better Business Bureau) is one of the leading providers of virtual cards in the U.S. and offers its service to U.S. residents over 18 with a bank account or a debit card. If youre looking for a mobile-friendly solution, download Privacys app from Google Play or App Store. What Can You Do With Your Privacy Card? Privacy users get access to features that enable greater control over transactions and card management. With Privacy, you can: Set Up Merchant-Locked and Single-Use Cards A Privacy Merchant-Locked Card locks to the first merchant its used at, preventing a potential hacker from using the virtual card number elsewhere. You can also choose a Single-Use Virtual Card that closes after a single transaction, preventing potential misuse by an unauthorized user. Specify Spend Limits You can set a spending limit on your Privacy Card to help you stick to a budget and prevent overcharges. This feature can be useful for parents who want to help their children develop healthy spending habits you can share the card with close family members but remain in full control of the settings. Manage Subscriptions With Ease You can close, pause, and unpaue Privacy Cards without affecting your real card or bank account. If you notice any suspicious activity on your virtual card or want to prevent charges from an unwanted subscription service, close the card, and Privacy will decline further charges. Note that you still need to contact the merchant to cancel the subscription. Stay in Control With Real-Time Alerts You can receive real-time push notifications and email alerts when your virtual card has been used or declined, enabling you to monitor your transactions regularly. The platform also has an efficient fraud detection system to minimize the risk of unauthorized transactions. Privacy offers free integration with 1Password, which helps users manage their passwords and financial data from a secure and centralized dashboard. Source: Franck Request a Privacy Card in Four Easy Steps Follow these steps to request a Privacy Virtual Card: The Personal plan currently allows you to set up 12 new virtual cards every month that are free to use for domestic transactions. Go for the Pro (\$10/month) or Premium (\$25/month) plan to Generate more cards (up to 60) Get cashback on eligible transactions (totaling up to \$4,500 a month) Enjoy priority support References [1] Emily Africa, supermoney. August 25, 2022 [2] Sally McMullen, Finder. February 2, 2021 [3] Huntington, sourced June 2023 [4] Beverly Harzog, U.S. News. May 26, 2021 To make a payment online with your debit card, all you need is your card number, expiry date and the three-digit CVV/CVC number on the back of the card. How to use your debit card online Select the card type. Youll need to select the card type (usually Visa or Mastercard). Sometimes you will need to classify if its a credit or debit card. Enter the card number. Enter the 16-digit number that's printed on the front of your debit card. This is not your account number. Enter the expiry. Underneath the card number you should see the card expiry date expressed as 4 numbers. For example 04/28 means your card will expire in April 2028. Enter the CVV. This is a 3-digit number that's usually found on the back of the debit card, to verify the card. Extra security steps. Some online stores might also require you to verify the transaction via your phone or banking app. Tips for using your debit card online If youre planning to use your debit card online, here are some tips to ensure you keep your money safe and you don't get stung with fees. Check your account balance. Unlike a credit card, you'll only be able to use your debit card for online purchases if you've got enough money in your account to fund the purchase. If you dont have enough, even if it's a few dollars short, your transaction wont work. Dont forget to think about extra charges such as shipping fees when calculating the cost of the purchase. Watch out for international transaction fees. If you plan to use your debit card online to buy things from overseas, its a good idea to get a debit card with no foreign transaction fees. This is a fee that's charged when a currency conversion is required, and it can be as high as 3.5% of the transaction value each time. Make sure the website is legitimate. Avoid using your debit card online from websites that dont look legitimate, and never give your debit card details out via social media or online forums. Keep your card details safe Never use your card on a public or shared computer, as this exposes you to security risks. Its also a good idea not to store your debit card details online. While convenient, this also exposes you to risks. Can I get a virtual debit card? There are several ways you can add a debit card to your phone and pay digitally. Virtual cards. Companies like Wise, Up and Revolut offer virtual debit cards you can setup via their apps. Google Pay/Apple Pay/Samsung Pay. You can add your debit card to a payment app like Google Pay, Apple Pay or Samsung Pay. You can set up a virtual card via your banking app or the pay app itself. In your bank app. With many banks, you can skip the secondary app and just set up a virtual card via your banking app. Spend your own money. With a debit card, you're spending money in your bank account. There are no interest charges. Less temptation to overspend. Debit cards limit you to what's in your bank account and help prevent people from going into debt. Fees. Banks don't typically charge fees to have a debit card with your transaction account. Surcharges. Many shops and merchants make you pay a small surcharge when using a card. Debit card surcharges are lower than surcharges on credit cards. Security. Generally, there's greater security with credit cards. If a charge is fraudulent, its often easier to challenge if its a credit card. Spending on credit. With a credit card, you're spending money you've borrowed. If you dont pay off your balance the interest charges can cost you more over time. Flexibility. Credit cards give you more options. You can buy something today and pay it off later. Fees. Most credit cards come with some kind of annual fee. Points and rewards. Many credit cards let you earn rewards points or frequent flyer points on your spending. Surcharges. Credit cards have higher surcharges than debit cards. You can only use Debit Mastercard or Visa Debit cards to make purchases online. Make purchases just like you would with a credit card by entering your debit card number, CVV and expiration date. Online debit card purchases are typically subject to the same safety features as a credit card. Using a debit card to pay online is straightforward as long as youve got the plastic handy and are comfortable making virtual transactions though paying with a credit card may be safer. Youll need to reference your physical debit card when using it to make a purchase online. After entering the digital shopping cart on the vendors website. Select your payment method. If debit card isnt listed as a payment method, you can typically select credit card instead. Indicate the type of branded debit card youll be using, be it Mastercard or Visa debit. In some cases, you may be asked to enter your name as listed on the card. Youll also need to include the billing address associated with your debit card. Enter the 16-digit number on the debit card. Flip your card over to find the CVV, which is a 3-digit number listed near your authorized signature. American Express cards have the CVV listed as 4 digits on the front of the card. Confirm your payment. I debit card provider 216 digit card number 3Expiration date CVV The name you enter should match your name as it appears on the debit card. Merchants use this to cross-check your information with the card providers records. Earn \$300 when you become a new client and set up a direct deposit of at least \$100 for 3 months. Offer ends June 30, 2025. Using a debit card to pay online is generally safe with a secure internet connection. In 2019, online sales accounted for an estimated 9% of total retail sales in Canada. Consequently, the safety infrastructure in place is growing stronger. Heres what you can do to verify security: Check for the lock. There should be a lock icon in the upper-left corner of the search bar of your screen, next to the web address. This indicates that the site holds an SSL certificate and that the information you submit will be private. Monitor your account. Review your account for suspicious activity after making a debit card purchase online. Ensure a secure Internet connection. The best practice is to only make online payments on a secure and private internet connection, such as a home network. Public WiFi at airports or coffee shops isnt as safe. Remember that there are always risks associated with making debit card payments, and its likely easier for thieves to intercept your information online than in person. If hackers do get access to your debit card information, they could steal funds from your checking account. In general, using a credit card for everyday purchases is less risky because credit cards arent linked directly to your bank account. This means you can cancel a transaction before the money is withdrawn from your personal account. Credit card companies tend to be more lenient with fraudulent transactions, with some providers offering zero-liability for their cardholders, meaning that you arent responsible for fraudulent activity if someone steals your card information. Some credit card providers also offer extended warranties on purchases. If using a debit card is your only option to make a payment online, make sure youre comfortable with the risks associated with it. Related: Chequing accounts in Canada Using a debit card is convenient and generally safe, although not risk-free. If youd rather use a credit card, find a provider that offers perks and rewards that work best for you. Using a debit card online FAQs Yes, most prepaid debit cards can be used to make purchases online. Load money onto the card and enter the information as required at checkout. No. Unlike in-person transactions, you dont need to provide a PIN when using a debit card to make a purchase online. List your name exactly as it appears on the debit card. When it comes to spending money, people have pretty specific comfort zones. You might be a cash person, preferring anonymity to convenience. Maybe you're an all-crypt card user who hasnt carried cash in years. Or you might be devoted to your debit card - you have the ease of plastic but without the crazy interest rates and the temptation to spend funds you dont have. If debit is dear to you, you're not alone: As of September 2010, there were approximately 520 million Visa and MasterCard debit cards in circulation, and by the end of that year, those cards had generated more than \$1.3 trillion in purchases (source: Woolsey and Schulz). To say debit cards are popular is an understatement. Most financial experts agree that there's no single best payment method; it's just a matter of personal preference. But what should you use when it comes to online shopping? If you're a debit card person, should you stay in your comfort zone when you're shopping online? As much as you might resist it, debit cards should not be used to pay for online transactions; a credit card is always safer for e-commerce. You're not as protected against fraud when you use a debit card, and disputes with those cards can be difficult to resolve. Plus, if someone steals your debit card number, your entire bank account is vulnerable. Credit card users are protected by the Truth in Lending Act, which says you're not liable for any debts if you report that your card has been lost or stolen before unauthorized transactions are made. Additionally, there's a \$50 limit on liability, even after your missing card has been used (source: Block). The Electronic Fund Transfer Act, which regulates debit card use, is a bit more convoluted. You could be liable for only \$50 - if you notify your financial institution within two days of realizing that your card has been lost or stolen. If you speak up later than that but within 60 days of the date your statement was mailed (review your monthly financial statements to identify any unauthorized transactions), you could be on the hook for up to \$500. Wait longer, and you could be responsible for every transaction - and quite possibly lose every cent in your bank account (source: Block). Most banks do offer zero-liability debit cards, so you probably wouldn't be completely emptied out if an online debit transaction goes awry. But if you do have to enter into a dispute, you'd be pretty much on your own (unlike in a credit card dispute, when the card issuer goes to bat for you). It's your money on the line, and you could have some serious cash flow problems while the issue is being resolved. No matter how you pay for your online shopping, the next page has tips to keep your personal and financial information protected. The Visa Zero Liability* policy provides Visa Debit account holders with protection against fraud for purchases made online, over the phone, by mail or internationally. Under the Visa Zero Liability policy, cardholders pay \$0 for purchases made through unauthorized account use. Account holders should report unauthorized transactions to their account issuer immediately. Within two business days, the issuer is obligated to provide provisional credit and replace the amount under dispute, in most circumstances. Account holders should be aware that transactions in question must be posted to an account before provisional credit is issued. For details, account holders should consult their issuers. *Visa account holders must establish that the transaction is not their responsibility as per all applicable agreements of the issuing financial institution. Individual provisional credit amounts may be withheld, delayed, limited, or rescinded by an issuer based on factors such as gross negligence or fraud, delay in reporting unauthorized use, investigation and verification of a claim, and account standing and history. When you pay at the pump, some card issuers place a hold on their cardholders funds in anticipation of the final transaction amount, to help ensure their cardholders accounts do not become overdrawn. Gas merchants do not place account holds. If you have questions about a hold on your account related to a fuel purchase transaction, please contact your card issuer. Account deductions may not be applied until the final amount is known. Visa has established these processes to protect Visa Debit card issuers, merchants and cardholders. For these types of purchases, Visa Debit card issuers may earmark cardholder funds to cover the estimated cost of the transaction. While most transactions have a hold of less than 24 hours, Visa protects cardholders by requiring issuers or financial institutions to remove holds if the transaction hasnt completed by defined timeframes for the type of merchant and transaction. Some account alert amounts, including online statements, may not reflect the final amount especially at merchants where the final amount isnt known such as restaurants and pay-at-the-pump fueling. The account alert amount may not be the final transaction amount that will post on your statement. Your online statement should reflect the final amount of the transaction by the next business day. Car rental companies and hotels may require you to present a credit card when making a reservation. However, you may use your Visa Debit card when you pay the bill for the rental or hotel. Using your Visa Debit card connected to your bank accounts means you no longer have to provide your sensitive bank checking and routing number to make or receive payments. When you use your Visa Debit card to make or receive payments, you receive the same benefits and protections including the Visa Zero Liability Policy.* If your card number becomes compromised, simply request a new card number. No need to close your bank account and open a new one. *Visas Zero Liability Policy does not apply to certain commercial card and anonymous prepaid card transactions or transactions not processed by Visa. Cardholders must use care in protecting their card and notify their issuing financial institution immediately of any unauthorized use. Contact your issuer for more details. In the US, using your debit card to make or receive payments pulls or deposits funds from your bank account balance. For receiving a payment, funds are available in typically under a minute.** Actual fund availability depends on U.S. receiving financial institutions. Your Visa Debit card is typically connected to a traditional checking account with your bank. A Visa Prepaid card is another type of account with a stored value balance. Prepaid cards can be registered gift cards or registered reloadable prepaid cards being used to make and receive payments ongoing. Only debit cards connected to a checking account or registered reloadable prepaid cards can receive payments. With bank transfers like ACH, you need to input your sensitive bank checking and routing numbers to a money transfer app to move money. With a typical bank transfer, it can take 2-3 business days or longer to receive payment. Since your Visa Debit card is connected to your bank account, you simply need to input your debit card number to a money transfer app to move money. Transfers with your Visa Debit card happen within minutes* so you wont have to wait days, weekends, or holidays. *Actual fund availability depends on U.S. receiving financial institutions. Visa or your bank does not charge a fee to send or receive money with your Visa Debit card. Some merchants and originators may or may not charge a convenience fee to use your Visa Debit card. Many merchants allow for money movement with your Visa Debit card, sending or receiving payments. Look for the option to use your debit card on the payment methods page within merchants or originators websites and applications. Skip to main content With the Virtual Visa Debit card, you have the freedom to pay bills, shop online and shop internationally in-store, using funds directly from your bank account.1. Safety shop at millions of merchants where Visa is accepted. Instantly activate using the RBC Mobile app Find a Branch Call 1-800-769-2511 Use your Virtual Visa Debit card to shop anywhere Visa is accepted online. You can also use it to pay your bills such as utilities and CRA, and set up recurring monthly subscriptions or pre-authorized payments. Add your Virtual Visa Debit card to your Mobile Wallet for a faster, easier in-app checkout. Make purchases in your favorite apps in a few simple steps. Simply add your Virtual Visa Debit card to your Mobile Wallet to make U.S. and International purchases in-store anywhere Visa is accepted. Tap up to \$250 in the U.S. & Internationally!2 Learn more about Mobile Pay You can always feel in control of your finances and purchases dont count toward your monthly account transactions. So youre free to use your card as much as you want to. Earn Avion points on every dollar you spend any enjoy more Avion Rewards benefits like special parties offers and cash back deals from over 2,400 retailers when you enroll your account in the Value Program. Instantly activate your Virtual Visa Debit card through the RBC Mobile4 app and access your card credentials at any time for added convenience. Plus, add your card to Mobile Pay for added benefits. Paying with Virtual Visa Debit is safe and secure with 24/7 fraud controls and Visa zero liability protection on your purchases. Your Virtual Visa Debit card is already linked to your account as a free feature. Simply use the RBC Mobile app, give us a call, or visit a branch to get yours today. Where can RBC Virtual Visa Debit be used? RBC Virtual Visa Debit can be used for online purchases with any online retailers that accepts Visa as a form of payment. Your RBC Virtual Visa Debit Number can be used to set-up recurring bill payments, subscription services, and even pay your taxes online through the Canada Revenue Agency. Virtual Visa Debit can be added to your Third Party Mobile Wallet (Apple Pay, Google Pay, Samsung Pay) to complete in-app purchases and contactless mobile tap purchases as international POS terminals. What is the difference between RBC Virtual Visa Debit and my RBC Royal Bank Client Card? RBC Virtual Visa Debit and your Client Card both enable you to debit your banking account for purchases and payments. Your Client Card uses the INTERAC payment network that is widely accepted as a form of payment in physical store locations (point-of-sale) transactions, at Automated Teller Machines (ATM) and online. Virtual Visa Debit is accepted at millions of apps and websites, anywhere Visa is accepted. In addition, Virtual Visa Debit can be used to complete contactless mobile tap transactions at international POS terminals. What are the eligibility requirements for an RBC Virtual Visa Debit Number? Clients must be 14 years of age or older and have an active personal, Canadian dollar deposit account and an active RBC Royal Bank Client Card in order to receive a RBC Virtual Visa Debit Number. RBC Virtual Visa Debit is not available to business clients. What are the fees associated with RBC Virtual Visa Debit? There is no annual fee charged for your RBC Virtual Visa Debit Number or Reference Card. In addition, any purchases or recurring payments made with your Virtual Visa Debit Number will not count against the monthly debit transaction limits applicable to your personal deposit account.5. Please see the RBC Royal Bank Disclosures and Agreements related to Personal Deposit Accounts booklet or other applicable account agreement for further details. View Legal Disclaimers Hide Legal Disclaimers This is the account you access with your RBC Royal Bank Client Card when you select the "Chequing" option on a merchant payment terminal or at an automated teller machine. RBC Virtual Visa Debit is not available to business clients. When you use RBC Virtual Visa Debit for a transaction in a currency other than Canadian dollars, we will convert the transaction amount into Canadian dollars at an exchange rate that is 2.5% over a benchmark rate Royal Bank of Canada pays on the date of the conversion. If the merchant gives you a credit voucher or refund for a transaction in a foreign currency, the debit and the subsequent credit will not exactly balance because of exchange rate and currency fluctuations When you enroll your eligible RBC personal bank account into the RBC Value Program, you will be eligible to earn Avion points within the Avion Rewards Program as an Eligible Personal Banking Client, and any such points earned will be deposited into the Avion Rewards account tied to your enrolled account. Purchases from your account refers to using your RBC Client Card to pay for items at a merchant or service provider with the amount electronically debited directly from your enrolled account or using your RBC Virtual Visa Debit for purchases online. Avion points are governed by the Avion Rewards Terms and Conditions available on our website, or a copy may be provided to you by contacting us. For complete details on the Value Program, please see the Value Program Terms & Conditions. RBC Mobile is operated by Royal Bank of Canada, RBC Direct Investing Inc. and RBC Dominion Securities Inc. Debit transactions made using your RBC Virtual Visa Debit Number do not count against any monthly transaction limits applicable to your personal deposit account. Other account fees may apply. Please see the RBC Royal Bank Disclosures and Agreements related to Personal Deposit Accounts booklet or other applicable account agreement for further details. When you use Virtual Visa Debit to make a payment: 1) the funds will be debited from your banking account. This is the account you access with your RBC Royal Bank Client Card when you select the Chequing option on a merchant payment terminal or at an automated teller machine. 2) The merchant performs an authorization on your account at the time of the purchase and the charge is immediately debited from that account. In some cases, merchants may need to adjust the authorization amount. Should this occur, a credit adjustment in the amount of the original authorization will be credited to your account, followed immediately by a debit adjustment that reflects the final transaction amount. Please refer to the RBC Royal Bank Virtual Visa Debit Agreement for further details.

Can i use my debit card as a credit card for online purchases. Can i use visa debit for online purchases. Can you buy stuff online with a visa debit card. Can a debit card be used for online purchases. How to pay online with visa debit card.