



Using your debit card or phone to pay for things

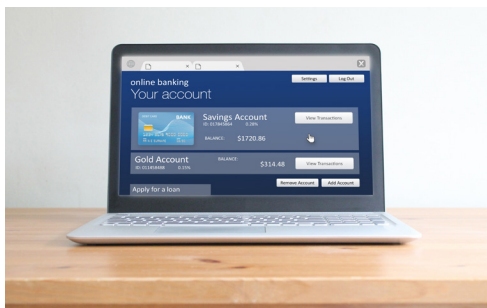
An easy read guide



When you buy something from a shop it can be easier to pay with your debit card or phone.



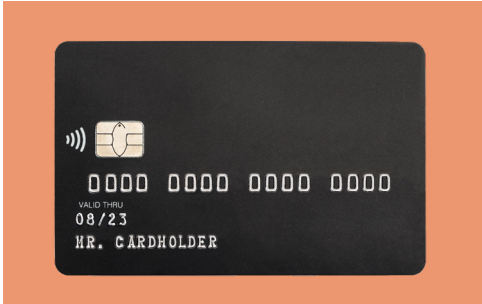
It is a safer way too as you don't have to carry a lot of cash around with you.



When you pay on your card or phone the money comes straight out of your bank account.



This easy read booklet will help you to pay for things with your card or phone.



When you open a bank account you will get sent a debit card.



Most debit cards are now contactless.

They have a symbol on them.

It makes it easier and quicker to pay for things.



You will also get sent a PIN number. It will be 4 digits long.

You need your PIN number to get cash from a machine and to pay for things in shops.



It's a bit like a password.

You should never tell anyone what it is.



You can use your debit card or phone to pay for things in most shops.

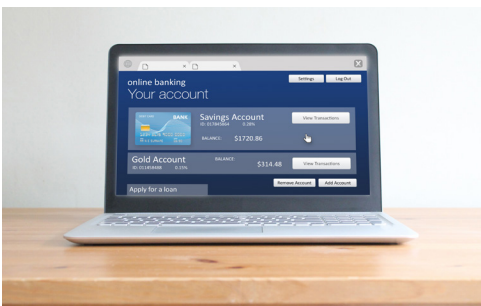


With contactless you can usually pay for things up to £45.

If what you pay is over £45 you will need to put in your PIN number.



You can normally pay up to any amount on your phone.



You have to make sure you have enough money in your account though.



To pay contactless you hold your card over the reader when it tells you to.

Make sure the amount you are being asked to pay is right.



If you are paying on your phone with Apple Pay or Google Pay, you will have had to set it up first.

It's quite easy to do.



You then hold your phone over the reader to pay.



If what you are buying is over £45 you will need to put your card in the reader and put your PIN number in.



It's a good idea to keep a record of all the things you've paid for on your card or phone.

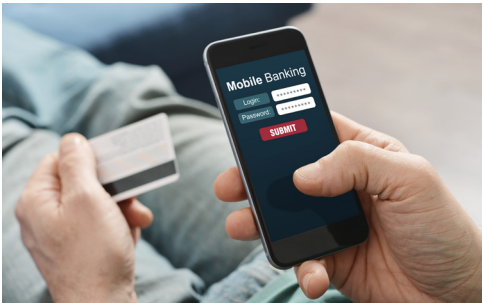


Keep the receipts from your shopping to help you remember how much you have spent.



Write it down in a notebook when you get home.

Ask a family member or friend to help you.



Most banks also have an app that you can download to your phone.

It's a quick and easy way to check how much money you have.

For more accessible information on a broad range of subjects please contact



the home of accessible information



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