Contactless payment by mobile
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“la Caixa”, Movistar and Visa present a new way of shopping using your mobile phone: Contactless payment by mobile and NFC technology

From now on, “la Caixa” and Movistar customers will be able to pay for their purchases just by bringing their mobile phone up close to the merchant’s contactless sales point (POS terminal/dataphone). What’s more, they will also be able to get cash directly from “la Caixa” contactless ATMs using their mobile phone.
1. What is contactless payment by mobile?

This is a new way of making purchases with your mobile phone that uses NFC (Near Field Communication), wireless, short reach, communication technology, designed for mobile phones that can exchange data securely between devices held up to 10cm apart.

If you would like more information on NFC technology go to www.nfc-forum.org/home

NFC Forum is a non-profit making association that promotes NFC technology.

**Payment is made with a Visa card installed in the mobile phone's SIM card.** The bank card is issued by “la Caixa” and downloaded over the Movistar network on to a SIM card that the customer has contracted with this mobile operator. By moving your mobile close to the point of sales terminal (POS terminal/dataphone), the bank card data is sent to the POS terminal and the operation is processed just like any other payment made using a conventional plastic bank card.

The bank card issued in the mobile, or **Mobile Card**, can be a debit, credit or pre-payment card and must be contracted by the customer through “la Caixa” electronic channels (internet or the actual mobile phone).

2. What do I need to shop with my mobile phone?

To make a purchase using your mobile phone, you need:

- **A mobile phone with NFC technology.** Ask Movistar on [http://nfc.movistar.es/productos/paga-con-nfc](http://nfc.movistar.es/productos/paga-con-nfc) about compatible mobile terminals (this service is not compatible with unlocked phones).

- **A new SIM card that is compatible with new NFC technology**, giving you a highly secure environment for your purchases. You can request your new SIM card from Movistar stores.

- **A bank card** downloaded on to the SIM card on your mobile phone, or Mobile Card, that you will use to make purchases (this will use the mobile number you have defined as your main number in “la Caixa” systems). You can request the bank card via the Linea Abierta service over the internet or on your mobile.

- **The NFC Wallet application** downloaded in your mobile phone that allows you to access all NFC services offered by Movistar. Register in NFC Wallet using the Movistar data network (not a Wi-Fi network).

The merchant needs:

- **A point of sale terminal (POS terminal/dataphone) with contactless technology** to be able to communicate with the mobile phone using NFC.
3. How can I manage a Mobile Card?

“la Caixa” bank cards installed in the Movistar SIM cards are administered through the NFC Wallet application (we’ll explain how they work later on).

You can have one or more cards issued by “la Caixa” on your mobile operator SIM card. Using the NFC Wallet application, you select the Mobile Card for each purchase.

Mobile Cards could be either:

- **Deactivated for payment (manual mode):** the card must be activated in one of two ways before making a purchase:
  - **Activate it permanently:** the card is configured automatically and is ready to make any purchase. To perform this operation, just enter the card’s PIN number on your mobile phone.
  - **Activate it for a single purchase:** the card will be active for one minute. Once this time has passed, it deactivates and returns to manual mode. To perform this operation, just enter the card’s PIN number on the mobile phone.

- **Activated for payment (automatic or quick payment mode):** the card is always ready to make a purchase.

What’s more, using the NFC Wallet application, you can consult the card information: card number, expiry date, CVV security code and card holder’s name. Consulting this information is also PIN-protected.
4. How do I shop with my mobile phone?

In order to make a purchase with your mobile phone, your card should be in automatic mode (activated), in which case you only need to bring your mobile phone close to the POS terminal or, in manual mode, that you should activate for each purchase before bringing your mobile close to the POS terminal. It is important to mention that in automatic mode, you won’t need to open any applications to pay: when you bring your mobile phone close to the POS terminal, the NFC Wallet application will run automatically (if you have the mobile phone screen locked, you have to unlock it to see it), making it easier to shop.

There are 2 types of transactions when making a purchase with your mobile phone:

**Purchases under €20:** the merchant enters the transaction amount in the point of sales terminal (POS terminal/dataphone). The customer brings their mobile close to the POS terminal. The bank card is read and the amount of the purchase is shown on the mobile phone, using the NFC Wallet application. The POS terminal processes the operation and prints out a copy of the operation for the merchant. **Customers do not need to sign for the operation.**

**Purchases equal to or over €20:** the merchant enters the transaction amount in the point of sales terminal (POS terminal/dataphone). **The customer brings their mobile close to the POS terminal.** Depending on whether the POS terminal manages the card holder verification on-line, there are 2 options:

- **POS terminal PIN on-line** (more common in the Spanish market): the bank card is read and the amount of the purchase is shown on the mobile phone, using the NFC Wallet application. The POS terminal requests that the PIN is entered. The customer enters the PIN in the POS terminal. The POS terminal processes the operation and prints out a copy of it for the merchant. It is also possible to print out a customer copy as an option.

- **POS terminal PIN off-line** (common in countries such as France or Great Britain). 2 possible situations:
  - **Card always activated (automatic mode):** when the mobile phone comes closer to the POS terminal, the bank card is read and the POS terminal asks you to follow the instructions on your phone. Using the NFC Wallet application, your phone shows the amount of the purchase and asks you to enter your PIN. You enter your PIN in your mobile and, once validated, you are told to move your phone closer to the POS terminal again. The POS terminal processes the operation and prints out a copy of it for the merchant. It is also possible to print out a customer copy as an option.

  - **Card activated for a single purchase (manual mode):** the customer should activate the card for purchases by entering their PIN on their mobile phone. When the mobile phone comes closer to the POS terminal, the bank card is read. Using the NFC Wallet application, the amount of the purchase is shown on the mobile phone. The POS terminal processes the operation and prints out a copy of it for the merchant. For these purchases, the PIN does not have to be entered again as it was already requested when activating the card.
Taking into account whether the card is in automatic or manual mode, if the payment is over or under €20 and if the PIN is entered in the POS terminal or in the mobile phone, you can come across the following situations:

A) Automatic mode: purchase for an amount equal to or under €20

1. The merchant enters the purchase amount in the point of sales terminal (POS terminal/dataphone).

2. You bring your phone close to the POS terminal. Both devices display the result of reading the bank card.

3. A copy of the operation is printed automatically for the merchant that does not have to be signed. If you wish, you can request a copy of the transaction for your records.
B) Automatic mode: purchase for an amount over €20 at a POS terminal with on-line PIN (in the POS terminal)

1. The merchant enters the purchase amount in the point of sales terminal (POS terminal/dataphone).

2. You bring your phone close to the POS terminal. Both devices display the result of the reading. The POS terminal will tell you that the bank card has been read correctly. In addition, the POS terminal will ask you to enter your PIN for your “la Caixa” Visa card to validate the operation.

3. You have to type in the PIN number for your “la Caixa” Visa card on the POS terminal to validate the operation.

4. A copy of the operation is printed automatically for the merchant that does not have to be signed. If you wish, you can request a copy of the transaction for your records.
C) Automatic mode: purchase for an amount over €20 at a POS terminal with off-line PIN (on your mobile phone)

1. The merchant enters the purchase amount in the point of sales terminal (POS terminal/dataphone).
2. You bring your phone close to the POS terminal. Both devices display the result of the reading. The POS terminal will tell you that the bank card has been read correctly and to follow the instructions on your phone.
3. You have to type in the PIN number for your “la Caixa” Visa card in your mobile phone to validate the operation. Once validated, bring the mobile back towards the POS terminal.
4. A copy of the operation is printed automatically for the merchant that does not have to be signed. If you wish, you can request a copy of the transaction for your records.
D) Manual mode: purchase for an amount equal to or under €20

1. Activate the card on your mobile to be able to make a purchase by entering your PIN in your mobile phone.

2. The merchant enters the purchase amount in the point of sales terminal (POS terminal/dataphone).

3. Bring your phone close to the POS terminal. Both devices display the result of reading the bank card.

4. A copy of the operation is printed automatically for the merchant that does not have to be signed. If you wish, you can request a copy of the transaction for your records.
E) **Manual mode:** purchase for an amount over €20 at a POS terminal with on-line PIN (PIN in the POS terminal)

1. Activate the card on your mobile to be able to make a purchase by entering your PIN in your mobile phone.

2. The merchant enters the purchase amount in the point of sales terminal (POS terminal/dataphone).

3. Bring your phone close to the POS terminal. Both devices display the result of the reading. The POS terminal will tell you that the bank card has been read correctly. In addition, the POS terminal will ask you to enter the PIN number for your “la Caixa” Visa card to approve the operation.

4. You have to type in the PIN number for your “la Caixa” Visa card on the POS terminal to approve the operation.

5. A copy of the operation is printed automatically for the merchant that does not have to be signed. If you wish, you can request a copy of the transaction for your records.
F) Manual mode: purchase for an amount over €20 at a POS terminal with off-line PIN (PIN on your mobile phone)

1. Activate the card on your mobile to be able to make a purchase by entering your PIN in your mobile phone.

2. The merchant enters the purchase amount in the point of sales terminal (POS terminal/dataphone).

3. Bring your phone close to the POS terminal. Both devices display the result of reading the bank card.

4. A copy of the operation is printed automatically for the merchant that does not have to be signed. If you wish, you can request a copy of the transaction for your records.
5. How can I operate an ATM?

In order to operate at an ATM, either to take out money or to perform any other transaction with your Mobile Card, just bring your mobile phone close to the contactless reader. You should have your mobile in automatic mode or, if in manual mode, it should be activated to make a purchase.

If you wish to draw out cash, follow these steps:

1) At a contactless “la Caixa” ATM, bring your mobile phone close to the contactless reader. The ATM will detect your card and identify you as a customer.
2) Select the chosen amount.
3) Type the bank card PIN into the ATM to confirm the transaction.
4) Once the transaction has been processed, you can collect your money.
6. How does NFC Wallet work?

NFC Wallet is an application developed by Movistar that allows you to manage the bank card or cards installed on your mobile phone. It also offers you information on the transaction when you make your purchase.

“la Caixa” customers using the Movistar service should have the NFC Wallet application on their phone, generally required to use Movistar NFC services and for services specifically offered by “la Caixa”.

The NFC Wallet application must be installed on your mobile phone before requesting a bank card from “la Caixa” and it must have been run at least once.

The first time you access NFC Wallet, you have to accept the application’s terms and conditions. Once accepted, the application will be displayed as empty. For it to run correctly, allowing you to register in NFC Wallet, you should use the Movistar data network and not a Wi-Fi network, so we recommend disconnecting your Wi-Fi connection during this process.

Run the NFC Wallet app.

If this is the first time, you have to accept the application’s terms and conditions.

Once installed, the app checks the Mobile Cards downloaded on the SIM card. It will tell you if there are no cards available.

If there are no Mobile Cards downloaded on the SIM card, NFC Wallet will be displayed as empty.
When you request a Mobile Card from “la Caixa”, it will be installed in the Movistar SIM card and it will be displayed in the NFC Wallet application.

There are 2 options:

- **Press the card to make a payment (manual mode):** it will take you to the screen where you enter your PIN to activate the Mobile Card to make a purchase.

- **Access:**
  - “Services”, displaying the following “la Caixa” services:
    - “Go to the bank website”
    - “Further information”
  - “Options”
    - Activate or deactivate quick payment, depending on whether the card is in manual or automatic mode.
    - “Details” showing the card’s confidential data (holder’s name, complete card number, expiry date and CVV security code).
    - “Messages” where you will find informative messages.
6.1. Activating and deactivating a Mobile Card

When a Mobile Card is displayed, it can be **activated** (in automatic mode) or **deactivated** (in manual mode). When the card is activated, a red symbol appears in the lower left corner.

The available options will depend on its status:

- **Switch a card from manual to automatic mode (quick payment):** access the card you wish to activate and then select “Options” > “Activate quick payment card”. NFC Wallet will ask for your PIN. Once entered and approved, the card is in automatic mode, ready to pay just by bringing your mobile phone close to the POS terminal. It is not possible to have more than one card activated at the same time.

- **Switch a card from automatic (quick payment) to manual mode:** access the card you wish to deactivate and then select “Options” > “Deactivate quick payment card”. In this case, it is not necessary to enter your PIN to switch into manual mode. Bear in mind that if you have several cards and one of them is in automatic mode, switching another card to automatic will put the initial card into manual. It is not possible to have more than one card activated at the same time.
When accessing NFC Wallet, you will see the card with the red quick payment symbol (this card is in automatic mode).

Touch this card to display its details. Select “Options”.

When you select “Deactivate quick payment card”, it will switch from automatic to manual mode.

The Visa card remains in manual mode and the PIN must be entered if you wish to use the card to make a purchase.
6.2. Consulting the details of a Mobile Card

In order to consult your Visa card’s confidential data (cardholder’s name, complete card number, expiry date and CVV security code), you should select “Options” > “Details”.

When you access NFC Wallet, the card will be displayed. Press it to see its details and select “Options”.

Select “Details”.

Enter the PIN for your Visa card.

If the PIN is correct, the card’s confidential data is displayed.
6.3. How to shop with NFC Wallet

When making a purchase, there are different ways of using NFC Wallet depending on whether your card is in automatic or manual mode, whether the purchase is up to €20 or more and, in this case, if the PIN has been entered in the POS terminal or in the mobile phone.

A) Manual mode: purchase for an amount equal to or under €20

When the mobile phone is brought closer to the POS terminal, the NFC Wallet application runs automatically (if it was not running already) and the result of the reading is shown indicating the amount of the purchase. The POS terminal prints off the receipt.

B) Automatic mode: purchase for an amount over €20 at a POS terminal with on-line PIN (in the POS terminal)

By bringing the mobile phone closer to the POS terminal, the NFC Wallet application runs automatically (if it was not running already) and the result of the reading is shown indicating the amount of the purchase. The POS terminal asks you to type in the PIN for your card; it processes the operation and prints off a receipt.
C) **Automatic mode:** purchase for an amount over €20 at a POS terminal with off-line PIN (on your mobile phone)

By bringing the mobile phone closer to the POS terminal, the NFC Wallet application runs automatically (if it was not running already) and a screen is displayed asking for your payment confirmation.

Press “Pay” and the screen display will ask you to enter your Visa card PIN.

The card’s PIN is approved in your mobile phone and you are asked to bring the mobile phone close to the terminal again. You will be able to see the result of the reading on your mobile phone.

D) **Manual mode:** purchase for an amount equal to or under €20

The card is deactivated. Press on the card image to pay.

You are asked for the bank card PIN.

The card is activated for one purchase. If you wish, you can cancel the operation.

By bringing your mobile phone close to the POS terminal, the card is read and the purchase amount is displayed on the screen. The POS terminal prints off the receipt.
E) Manual mode: purchase for an amount over €20 at a POS terminal with on-line PIN (PIN in the POS terminal)

- The card is deactivated. Press on the card image to pay.
- You are asked for the bank card PIN.
- The card is activated for one purchase. If you wish, you can cancel the operation.
- By bringing your mobile phone close to the POS terminal, the card is read and the purchase amount is displayed on the screen. The POS terminal asks you to type in the PIN for your card.

F) Manual mode: purchase for an amount over €20 at a POS terminal with off-line PIN (PIN on your mobile phone)

- The card is deactivated. Press on the card image to pay.
- You are asked for the bank card PIN.
- The card is activated for one purchase. If you wish, you can cancel the operation.
- By bringing your mobile phone close to the POS terminal, the card is read and the purchase amount is displayed on the screen. The POS terminal prints off the receipt.
6.4. Locking a Mobile Card

You get 3 attempts to enter the PIN for your Mobile Card. If you get it wrong 3 times, the bank card will be locked in the SIM card of your mobile phone and to unlock it you have to go to any “la Caixa” branch and identify yourself to reset the PIN or define a new PIN from the Internet or Mobile Linea Abierta service.

The card appears locked in the NFC Wallet app.

6.5. Changing PIN for a Mobile Card

It will be possible to change the Visa card PIN set in your mobile phone through the Internet or Mobile Linea Abierta service, using card options or through contactless ATMs.

6.6. Selecting the language

On the app home screen, press the lower right button to display the app options where you can select the language (English, Spanish or Catalan).
7. How can I request a Mobile Card?

The simplest way of contracting a Mobile Card is using the Mobile Línea Abierta (you need to be a “la Caixa” customer with the Línea Abierta service).

Remember that Mobile Cards can only be downloaded to your main mobile phone number registered with “la Caixa”. If you wish, you can change your main mobile phone number but this modification will affect all “la Caixa” services.

Once requested, the Mobile Card is automatically downloaded in the Movistar SIM card. When the process is complete, and it may take a few minutes, you will receive a text message indicating that you can now make purchases using your mobile phone.

Now you can access Línea Abierta and go to “Cards” > “Card options” > “Request a card” > “Mobile Card”. You also have to select Movistar as your mobile operator.

From Mobile Línea Abierta, you will be able to apply for cards that will be duplicates of the cards you already have or take out a new contract. In the event of applying for duplicates, the Mobile Cards will have a different card number from the conventional cards you already use.

During the process, you should define the PIN for your Mobile Card.
8. Where can I shop with my mobile phone?

It is possible to make purchases with your mobile phone in stores that have a point of sale terminal with contactless technology.

There are currently over 350,000 contactless POS terminals in Spain and it is envisaged that within a year, more than half the POS terminals in the Spanish market will accept this type of payment.

In addition, payment using your mobile phone is compatible with all contactless POS terminals throughout the world that accept payments with Visa cards. Consequently, you can also use your mobile phone to make purchases abroad.

The contactless symbol identifies the POS terminals that are compatible with this technology:
9. Mobile Cards on offer

Debit cards

Visa Electron

Visa Electron Jeans

Visa Electron 40 Principales
10. Advantages

User-friendly fast purchases, easy to use and instant management of the transactions on your mobile phone. In summary:

- **Simplicity**, you just have to bring your mobile phone close to the point of sale terminal (POS terminal/dataphone).
- **Fast** payment.
- **Trust**: you always keep hold of your mobile phone.
- **Control**: you decide if the Mobile Card is activated or not. Activation always requires its PIN number.
- **Security and privacy in all payments**, with “la Caixa” CaixaProtect® guarantees, so you won’t have to assume any responsibility or costs for fraudulent use.

11. Security and CaixaProtect®

Bank cards issued in mobile phones follow the EMV standard based on chip card technology that protects data using different security measures. In addition, you decide whether your Mobile Card is ready to make payments or whether it has to be activated with a PIN, giving it an additional control measure.

However, if you are a Línea Abierta customer or you have cards marketed by “la Caixa”, you are protected: if any irregularity is detected in your operations, you only have to notify us and CaixaProtect® will take care of the operations that you have not performed.

**How does the CaixaProtect® service work?**

It protects you against fraud and theft: you will not assume any responsibility or costs for fraudulent use* of your cards or your Línea Abierta. It all works in your favour:

- **More peace of mind and security**. You will not have to assume responsibility at all for a fraudulent operation.
- **Free service**, with no extra costs.
- **Better control of your operations**. We will notify you with a free text message when large amounts of money are involved in operations using your cards or on Línea Abierta**.

What’s more, from now on, this service is complemented with CaixaProtect® Emergency, allowing you to travel abroad with even greater peace of mind as you can get emergency cash in most countries should anything unexpected happen with your “la Caixa” cards.

You can access the service by calling the customer service line: 93 495 39 99.
12. FAQ

What do I need to pay with my mobile phone?

In order to pay with your mobile phone, you need:

- An NFC-compatible SIM card. Visit your Movistar distributor to get it changed.

- An NFC mobile phone that is compatible with this payment service (this service is not compatible with unlocked phones).
  Take a look at compatible mobile phones on [http://nfc.movistar.es/productos/paga-con-nfc](http://nfc.movistar.es/productos/paga-con-nfc)

- The NFC Wallet application that can be downloaded from Google Play. When registering in the NFC Wallet application, you have to deactivate your mobile phone’s Wi-Fi connection and use the Movistar data connection.

Can I download bank cards on to any mobile phone number?

Bank cards can only be downloaded on the customer’s main mobile phone number that appears on the “la Caixa” systems. It is possible to change this main number but the modification will affect all “la Caixa” services such as the CaixaProtect® service.

How does contactless payment work using a mobile phone?

The merchant’s point of sale terminal (POS terminal/dataphone) has contactless technology that can communicate at short distances without contact and the mobile phone has NFC technology that also allows communication without contact. Thanks to this technology, just by bringing your mobile phone close to the POS terminal, it can securely read the data from the “la Caixa” Visa card stored on the mobile phone’s Movistar SIM card. From here, the purchase transaction takes place in the same way as shopping with a conventional plastic bank card.

*“la Caixa” will verify customer identity theft in fraudulent operations, as well as the effective existence of the declared loss or theft. CaixaProtect® covers a single declaration of theft, loss or fraud for each 12 month period and up to a maximum amount of €10,000, leaving possible additional declarations submitted to the general liability regime set in the conditions for each contract. CaixaProtect® cover is limited to operations not performed by the customer in the two days prior to notification of the loss or theft in the case of cards and in the 30 days prior to notification of identity theft in the case of Linea Abierta, as long as you have a coordinate card and updated antivirus software in the device connected to Linea Abierta. “la Caixa” will be able to modify the service conditions for CaixaProtect® at any time, in which case the customer will be notified about the new conditions. **For operations performed with cards and transfers to other entities via Linea Abierta and ATMs. If you do not wish to receive these text message warnings, you can tell your branch or call 902 200 163. If the mobile phone number is not correct, please notify your “la Caixa” branch. Warning messages will initially be sent after one month.
In addition, the mobile phone must have the NFC Wallet application that will show whether the bank card has been read correctly.

**How much does Movistar charge me for the NFC services?**
This is a free service so Movistar does not make any additional charges for NFC services.

**How much does it cost to have a Mobile Card?**
“la Caixa” offers you this service free of charge if the Mobile Card is a duplicate of an existing card (a conventional plastic card and in the same contract). If the Mobile Card has been issued using a new contract, then you will have to pay its annual maintenance fee.

**Where can I pay using my mobile phone?**
It is possible to make purchases with your mobile phone in stores that have a point of sale terminal fitted with contactless technology.

There are currently over 350,000 contactless POS terminals in Spain and it is envisaged that within a year, more than half the POS terminals in the Spanish market will accept this type of payment.

In addition, payment using your mobile phone is compatible with all contactless POS terminals throughout the world that accept Visa payments. Consequently, you can also use your mobile phone to make purchases abroad.

**Does it work with any phone?**
The service only works on mobile phones with NFC technology approved by Movistar and it requires a new SIM card that is compatible with the service in which the Visa card will be downloaded as requested by the customer. For the time being, all compatible mobile phones use the Android operating system. All the information you need on mobile phone terminals compatible with this service is on [http://nfc.movistar.es/productos/paga-con-nfc](http://nfc.movistar.es/productos/paga-con-nfc)

**How many bank cards can I link in with my mobile phone?**
You can download different bank cards issued by “la Caixa” on the Movistar SIM card. With the NFC Wallet application, you will be able to select the Mobile Card you wish to use.

**What is NFC Wallet?**
This is an application that is downloaded in your mobile phone to run and manage NFC services offered by Movistar. The NFC Wallet application must be installed in your mobile phone before requesting a bank card from “la Caixa” and its terms and conditions must have been accepted. This app allows you to activate or deactivate bank cards and select the card you wish to use to pay if you have more than one. What’s more, the app will guide you through the purchasing process by displaying information at each step. **When you register in the NFC Wallet application, deactivate your mobile phone’s Wi-Fi connection and use the Movistar data connection.**
How can I consult the purchases made with my Mobile Card?

The “la Caixa” Visa card configured in the Movistar SIM card can be a debit, credit or prepaid card. In any case, it works just like a conventional plastic bank card.

So, if it is a debit card, the purchase is charged directly to the bank account associated with the card. On the other hand, if it is credit card, the purchases made within a liquidation period with all cards on a contract are invoiced together, and you can check your statement at any time via the “la Caixa” Línea Abierta services (in your mobile phone or over the internet). In the same way, if it is a prepaid card, you can check your operations using Linea Abierta. In any case, on Linea Abierta the cards in the mobile phone will be marked with the “Mobile Card” symbol.

What happens if my mobile phone is lost or stolen? Is the Visa card cancelled when I take the mobile phone out of circulation?

If you lose your mobile phone or if it is stolen, you should call “la Caixa” (902 442 500) and Movistar (1004) as soon as possible so they can, on the one hand cancel the “la Caixa” Visa card configured in the Movistar SIM card and, on the other, cancel the mobile phone service. Remember that the bank card has the CaixaProtect® service from “la Caixa”, so you will not assume any responsibility or costs for fraudulent use. Later on, when you recover your device or get a new one, you will have to reapply for the bank card or cards that you wish to have on your mobile phone.

How can I get a new PIN number for the bank card?

You can modify the PIN for your bank card using “la Caixa” Línea Abierta service over the internet. If you have forgotten the PIN for your bank card, you can go to any “la Caixa” branch where they will give you a new one after checking your identification.

Is the PIN number the same on my mobile phone as for my bank card?

No, they are different security codes that you can change at any time. The PIN for the bank card configured on the SIM can be modified using “la Caixa” Línea Abierta service over the internet, in the “Cards” section, entering the card detail area. If you have forgotten the PIN for your bank card, you can go to any “la Caixa” branch where they will give you a new one after checking your identification.

How can I check that my bank card is always active for making purchases?

You have to go to NFC Wallet and select the card you wish to check. If the card is already activated and ready to make a purchase, you will see a red symbol in the lower left hand corner. The red symbol indicates that it is activated. If the card is not activated, there will be no symbol.

What happens if my bank card is not active in NFC Wallet and I try to make a purchase?

When you are in a store and you move your mobile phone close to the point of sale terminal (POS terminal/dataphone) with the card deactivated, the POS terminal will emit an error signal and ask you to remove the card. In this case, NFC Wallet will not run in your mobile phone. So, before making the payment, make sure that the card is active in automatic mode (permanently) or, if it is in manual mode, activate it for a single purchase.
Do I need a 3G connection or Wi-Fi to make a payment?
No. You do not need data or voice coverage to make a purchase with your mobile phone.

Can I get cash out from an ATM using my Mobile Card?
Yes, but only at “la Caixa” ATMs that have contactless functional features (identified by the contactless symbol). You have to move the mobile phone to this zone to be able to operate. Once the card has been read, you can then remove your mobile phone and the ATM will work in the same way as with any other conventional plastic bank card.

Where can I get a NFC mobile phone terminal that is compatible with the service?
Visit a Movistar distributor. Find out more at: http://nfc.movistar.es/productos/paga-con-nfc

Is my SIM card compatible with this payment service?
If you have had a SIM card for a while, it will not be compatible with the service. Visit a Movistar distributor to get it changed. Find out more at: http://nfc.movistar.es/productos/paga-con-nfc

Where can I download NFC Wallet?
NFC Wallet is an application available for mobile phones using an Android operating system and it can be downloaded from Google Play.

Find out more at: http://nfc.movistar.es/productos/paga-con-nfc

13. Contact us

If you have any queries or questions, please get in touch with Movistar Customer Services on 1004 (calling from a mobile phone) or with “la Caixa” Customer Services on 902 442 500.

For further information on the Mobile Shopping project, check out our website: www.laCaixa.es/nfc