

## ok.– Prepaid Card FAQ

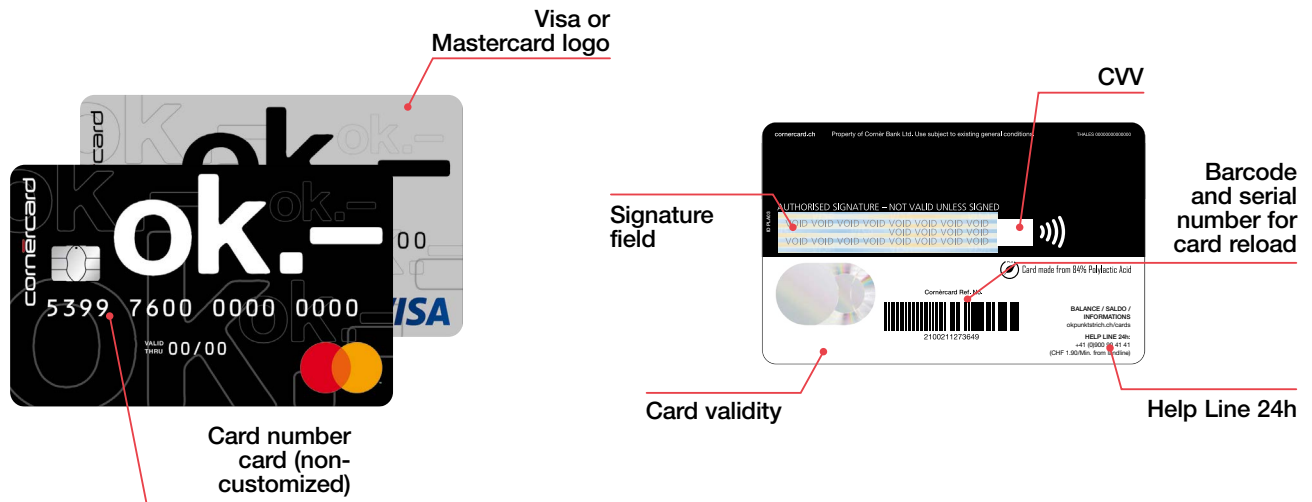
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## OK.– PREPAID CARD

The ok.– Prepaid Card is a prepaid card that is ready to use in just a few simple steps. It is not registered to the client's name and can be purchased at over 900 kiosks throughout Switzerland such as k kiosk, Press & Books, and avec. The card is available in two different colours and as a Visa or Mastercard.



The ok.– Prepaid Card is available in a «Basic» or «Upgraded» version. The latter has higher limits and allows cash withdrawals.

- **ok.– Prepaid Card «Basic»:** For sale at kiosks. The card is not registered to the client's name, and uses are limited to a maximum reload of CHF 5,000 per calendar year.
  - Max. CHF 1,000 per transaction
  - Cash withdrawals are not possible.
- **ok.– Prepaid Card «Upgraded»:** can be obtained by filling in a form and sending a copy of an identity document.
  - Max. reload of CHF 10,000 per month
  - Max. CHF 10,000 per transaction
  - Cash withdrawals are possible.
  - For more information on how to apply for the ok.– Prepaid Card «Upgraded» go to point [ok.– Prepaid Card «Upgraded»](#).

- **Named ok.– Prepaid Card «Upgraded»:** can be obtained by filling in a form and sending a copy of an identity document.
  - Max. reload of CHF 10,000 per month
  - Max. CHF 10,000 per transaction
  - Cash withdrawals are possible.
  - The named card is mailed to the cardholder's home address; the PIN is sent in a separate letter.
  - For more information on how to apply for the ok.– Prepaid Card «Upgraded» go to point [ok.– Prepaid Card «Upgraded»](#).
  - Card renewal occurs automatically after 5 years

In this guide, the term «ok.– Prepaid Card» or «card» refers to the «Basic» version unless otherwise specified.

## CARD PURCHASE

### Who can buy an ok.– Prepaid Card?

The ok.– Prepaid Card is intended for persons aged 14 years and over residing in Switzerland and neighbouring countries. For minors, a legal representative of legal age must be present at the time of purchase.

For any exceptions, please refer to the [General Terms and Conditions](#) at [my.cornercard.ch/ok](http://my.cornercard.ch/ok).

### Where can I buy an ok.– Prepaid Card?

At all k kiosk, Press & Books, and avec outlets in Switzerland.  
[Find all the outlets here.](#)

### How many cards can I have?

The number of ok.– Prepaid Cards you can have is unlimited. However, there is an overall reload limit of CHF 5,000 per calendar year for a single cardholder.

### How much does the ok.– Prepaid Card cost?

The annual fee for the card is CHF 39. The first fee is paid directly at the kiosk at the time of purchase, while subsequent fees are charged annually automatically (every 12 months following card activation).

If the balance is insufficient, the annual fee will be deducted from the first available reload.

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## REGISTRATION

### I have purchased an ok.– Prepaid Card. Can I use it immediately?

No, cards can only be used after registration, even if you have already made your first reload.

You can register your card at [my.cornercard.ch/ok](https://my.cornercard.ch/ok) or by phone at +41 900 90 41 41 (CHF 1.90/min. from a landline).

### Is registration mandatory?

Yes, otherwise you cannot use your new ok.– Prepaid Card.

### What is the purpose of registering the card at [my.cornercard.ch/ok](https://my.cornercard.ch/ok)?

Registration is required to use the ok.– Prepaid Card. In addition, by registering at [my.cornercard.ch/ok](https://my.cornercard.ch/ok) you can:

- regularly access all your card information
- block the card if necessary, for example if you misplace it, so that you don't lose the money that has been loaded onto it
- edit your personal information and check that your transactions are correct.

### How do I register my ok.– Prepaid Card?

You can register your card by visiting [my.cornercard.ch/ok](https://my.cornercard.ch/ok).

During registration, you will be asked for the following information:

- last 4 digits of your new ok.– Prepaid Card
- serial number present on the back of your card (16 digits starting with 18) ([see image](#))
- personal information (including mandatory valid cell phone number)
- your username and password as chosen by you

Once registration is complete you will receive a confirmation SMS. Remember to note down your login information for the portal.

### I have registered. Is my card active now?

As soon as the card is activated, you will receive an SMS confirmation. You can then use your ok.– Prepaid Card.

### I bought an ok.– Prepaid Card for my child who is under age. Who should register the card?

Anyone over the age of 14 can register a card.

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## RELOAD

### How can I reload my ok.– Prepaid Card?

The card can be reloaded at all kiosk, avec, and Press & Books outlets.

[Find all the outlets where you can reload your card here.](#)

### What are the fees for reloading?

The first reload at the time of purchase is free. Thereafter, the fee charged is 4% of the reload amount (min. CHF 2).

### I want to reload CHF 100. How do I know what amount will actually be reloaded to the card?

You can deduct the fee directly from the amount, meaning that you'll have CHF 96 on your card, or choose to pay the fee as extra. To have CHF 100 on your card, you would therefore need to pay CHF 104.15.

Ask at the kiosk before reloading what the available amount will be on the card afterwards.

### How long does it take to reload a card?

Reloads occur in real time, and the amount will be available within five minutes.

### How much money can I reload?

A maximum of CHF 5,000 per calendar year (January–December) per cardholder. The maximum limit includes reloads you have made to all the cards in your possession that are registered to the same cell phone number.

### Who can reload my card?

Only you as the cardholder. In the case of minors, the reload can also be made by a legal representative on presentation of the bar code or serial number (16-digit number) on the back of the card ([see image](#)).

### I have reached my reload limit but want to continue using my ok.– Prepaid Card.

You can apply for the ok.– Prepaid Card «Upgraded» in a few simple steps by providing some information to verify your identity as the cardholder.

- Download the card request form on the [my.cornercard.ch/ok](https://my.cornercard.ch/ok) homepage.
- Carefully fill in all the fields.
- Don't forget to sign the form.
- Attach a copy of an identification document. Note: only valid, signed documents with a legible front/back will be accepted.
- Send the form along with a copy of your identification document to the address at the bottom of the form.
- Around a week later, the limit for your card will have been increased.

You can find more information about the «Upgraded» card under point [ok.– Prepaid Card «Upgraded»](#).

### Where can I find information about the reload fees?

You can find all the information about reload limits, transactions, and commissions in the flyer in your card pack and also at [my.cornercard.ch/ok](https://my.cornercard.ch/ok) under [General Conditions](#)

### Where can I find out how much money I have available on my cards?

- By looking in your personal account at [my.cornercard.ch/ok](https://my.cornercard.ch/ok).
- If you have forgotten your login credentials, follow the instructions under point [Request new access credentials](#).
- By sending an SMS with the word "BALANCE" followed by the last 4 digits of your card number to +41 76 601 30 10.  
Example: BALANCE 1234
- By calling +41 900 90 41 41 (CHF 1.90/min. from a landline). If the number is not reachable, contact your telephone company.

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## PAYMENTS

### I want to buy something that costs CHF 1,200. What should I do?

With the ok.– Prepaid Card «Basic» you cannot make transactions exceeding CHF 1,000.

To have access to a higher limit, you can upgrade your card. See [ok.– Prepaid Card «Upgraded»](#) under point [ok.– Prepaid Card «Upgraded»](#).

### Where can I pay with my ok.– Prepaid Card?

The ok.– Prepaid Card can be used to make cashless payments in more than 33 million stores worldwide and online.

### How can I know at which stores I can make contactless payment?

Generally speaking, you can pay with your contactless card at all locations that have active payment terminals. Normally, the Contactless wave symbol will be visible on them.

### Can I use my ok.– Prepaid Card to pay with my smartphone?

Yes, the ok.– Prepaid Card can also be used with mobile payment apps such as Apple Pay, Samsung Pay, Google Pay, Fitbit Pay, and Garmin Pay. Find all the information you need to activate your preferred service at [comercard.ch/mobilepayment](https://comercard.ch/mobilepayment).

### Does mobile payment incur additional costs?

No, by paying with your smartphone, you will incur no additional costs on transactions, and if you are abroad, you do not need to activate roaming.

### I want to go on vacation and rent a car with my ok.– Prepaid Card. Is this possible?

No, ok.– Prepaid Cards «Basic» and «Upgraded» cannot be used for certain transactions for which prepaid cards are not accepted, such as car rentals.

### What are the fees charged for each payment?

No fees are charged for transactions in CHF in Switzerland or for mobile payments in CHF in Switzerland. A complete overview of the costs and fees can be found at [comercard.ch/e/prices](https://comercard.ch/e/prices).

### What information do I have to enter to make an online payment with my ok.– Prepaid Card?

During an online purchase, the store will ask you for the following:

- your full card number (the 16 digits on the front of the card)
- the card validity (month/year on the front of the card)
- first and last name
- CVV (3-digit security number on the back of the card)

Note: To confirm the purchase you will be sent a security code via SMS («SMS Code»). Always check that the amount and online store are correct.

Find more information about this security procedure at [comercard.ch/3d-secure](https://comercard.ch/3d-secure).

### Is it possible to withdraw cash from ATMs?

Cash withdrawals are not possible at ATMs with the ok.– Prepaid Card «Basic» (purchased at a kiosk and not upgraded). If you wish to withdraw cash from ATMs, you can request the service by upgrading your card. See ok.– Prepaid Card «Upgraded» under point [ok.– Prepaid Card «Upgraded»](#).

### I made a large purchase and now I can no longer use the card.

The limits of the ok.– Prepaid Card «Basic» card purchased directly at a kiosk are set by law at:

- max. CHF 5,000 per year
- max. CHF 1,000 per transaction

We recommend that you also check your card balance at [my.comercard.ch/ok](https://my.comercard.ch/ok).

### Is it always necessary to enter the card PIN in physical stores?

No, you don't need to enter a PIN for amounts lower than CHF 80. However, this may vary depending on the merchants and the number of uses.

### I can no longer remember the PIN for my ok.– Prepaid Card to make in-store purchases. What should I do?

- You can send an SMS with the word «PIN» followed by the last 4 digits of your card number to +41 78 202 94 94. Send the SMS from the cell phone number linked to the card and registered during card activation. Example: PIN 1234
- You can ask to be contacted on your cell phone number by logging into your account at [my.comercard.ch/ok](https://my.comercard.ch/ok). A Flash SMS/SMS will be sent to you. Note: this type of SMS may be automatically deleted after the first viewing.

## SECURITY

### My ok.–Prepaid Card was charged without me purchasing anything. What do I need to do to have the amount credited back to me?

You must promptly file a written complaint with Cornèr Bank Ltd. within 30 days from the date of the charge. You can send the complaint to:

Cornèr Bank Ltd.  
Cornèrcard  
Via Canova 16  
6901 Lugano

### A reload has been not credited to my ok.– Prepaid Card. What can I do?

Call +41 900 90 41 41 (CHF 1.90/min. from a landline).

### Why is my ok.– Prepaid Card not accepted in some online stores?

- Some online stores check that the name of the person making a purchase is the same as the name on the card. You can always change your personal card data at [my.comercard.ch/ok](https://my.comercard.ch/ok) in the personal data section.
- Some online stores do not accept prepaid cards, e.g. car rental websites.
- Insufficient balance
- Expired card – check the expiration on the front of the card ([see image](#)).
- Data entry error – always check that the data you have entered is correct.

### I don't want my ok.– Prepaid Card to be active all the time.

#### Can I block it?

- You can always block your card in the portal at [my.comercard.ch/ok](https://my.comercard.ch/ok) under Cards.
- You can send an SMS with the word «BLOCK» followed by the last 4 digits of your card number to +41 78 202 94 94. Example: BLOCK 1234  
To unblock your card, send an SMS with the word «UNBLOCK» followed by the last 4 digits of your card number to +41 78 202 94 94. Example: UNBLOCK 1234
- If you are unable to access your personal page or send SMS messages, please inform Cornèr Bank Ltd. immediately by calling +41 58 880 98 14. The Help Line is open 24/7 and will explain to you what you need to do.

### I have more than one ok.– Prepaid Card and I only want the balance to be on one card.

You can transfer the balance from one card to another at [my.comercard.ch/ok](https://my.comercard.ch/ok) in the Card section ([see image](#)).

### What can I do if my ok.– Prepaid Card is lost or stolen?

- You can immediately block your card on the [my.comercard.ch/ok](https://my.comercard.ch/ok) portal under Cards.
- You can send an SMS with the word «BLOCK» followed by the last 4 digits of your card number to +41 78 202 94 94. Example: BLOCK 1234  
To unblock your card, send an SMS with the word «UNBLOCK» followed by the last 4 digits of your card number to +41 78 202 94 94. Example: UNBLOCK 1234
- If you are unable to access your personal page or send SMS messages, please inform Cornèr Bank Ltd. immediately by calling +41 58 880 98 14. The Help Line is open 24/7 and will explain to you what you need to do.

## OK.– PREPAID CARD «UPGRADED»

### What is an ok.– Prepaid Card «Upgraded»?

The ok.– Prepaid Card «Upgraded» is a version of the ok.– Prepaid Card «Basic» with extended card services.

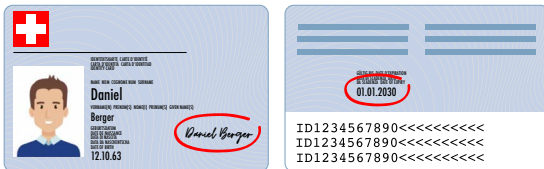
- Higher reload and spending limits: CHF 10,000 per month
- Transactions up to a maximum of CHF 10,000 (balance permitting)
- Possibility to withdraw cash
- Possibility to request a named ok.– Prepaid Card «Upgraded»

An «Upgraded» card is only available to cardholders resident in Switzerland.

### How can I get an ok.– Prepaid Card «Upgraded»?

You can upgrade for free in a few simple steps:

- Download the card request form on the [my.cornercard.ch/ok](https://my.cornercard.ch/ok) homepage.
- Carefully fill in all the fields.
- Don't forget to sign the form.
- Attach a copy of an identification document. Please note: only valid, signed documents with a legible front/back will be accepted.



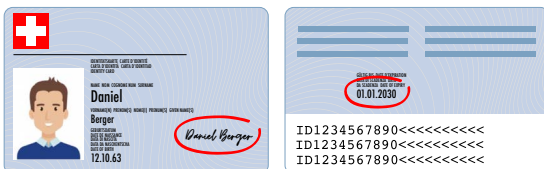
- Send the form along with a copy of your identification document to the following address:

Cornèr Bank Ltd.  
Cornèrcard  
Via Canova 16  
6901 Lugano

### How can I get a named ok.– Prepaid Card «Upgraded»?

You can upgrade for free in a few simple steps:

- Download the card request form on the [my.cornercard.ch/ok](https://my.cornercard.ch/ok) homepage.
- Carefully fill in all the fields.
- Check the box for requesting a named card (top right corner on the front of the form).
- Don't forget to sign the form.
- Attach a copy of an identification document. Please note: only valid, signed documents with a legible front/back copy will be accepted.



- Send the form along with a copy of your identification document to the following address:

Cornèr Bank Ltd.  
Cornèrcard  
Via Canova 16  
6901 Lugano

- The nominal card is sent by post to the holder's domicile.
- The PIN is sent by post with a separate letter
- The card is automatically renewed after 5 years.

Cornèr Banca SA, Cornèrcard,  
Via Canova 16, 6901 Lugano, Tel: +41 91 800 41 41, [cornercard.ch](https://cornercard.ch)

## CANCELLATION

### How long is my ok.– Prepaid Card valid for?

The validity of your ok.– Prepaid Card is shown by the expiry date on the front of the card ("Valid Thru").

From June 2021 onwards, new cards are valid for 5 years.

### My ok.– Prepaid Card has expired. What can I do?

Before your card expires, we will contact you via e-mail or SMS. Once this date is reached, you will no longer be able to use the card, even if you still have money loaded on it. You can buy a new ok.– Prepaid Card at any time and easily transfer the amount from your old card to the new one at [my.cornercard.ch/ok](https://my.cornercard.ch/ok).

### How can I cancel my ok.– Prepaid Card?

Contact the Help Line 24h at +41 900 90 41 41 (CHF 1.90/min. from a landline).

### I don't want to use my ok.– Prepaid Card anymore and want to get a refund.

You can request a refund of the balance from Cornèr Bank Ltd.

- Send a letter by registered mail stating all the main points of your request.
- Don't forget to include your card serial number and the last 4 digits of your card number.
- Attach a copy of a valid identification document.
- Include the bank or postal details of the cardholder in Switzerland (only in exceptional cases can overseas bank or postal details be accepted).
- Reimbursement fees are listed in the [cornercard.ch/e/prices](https://cornercard.ch/e/prices) table and will be deducted from the amount credited.

### How long will it take for the credit on my ok.– Prepaid Card to be refunded?

If the request is sent correctly and includes all the information required, normally between five and ten working days.

## OK.– CASHBACK

### What is ok.– cashback?

With your ok.– Prepaid Card you can register on the [okcashback.ch](https://okcashback.ch) portal and benefit from cashback on numerous partner sites.

### Something went wrong with a reservation/purchase I made via ok.– cashback. What should I do?

If the transaction went through correctly, it will be visible in your personal area at [my.cornercard.ch/ok](https://my.cornercard.ch/ok). You can contact ok.– cashback using the [contact form](#).

**Please note:** ok.– cashback does not have access to any data related to a transaction on your ok.– Prepaid Card. For any information regarding your card or its use, please contact the official Cornèrcard channels.

## USEFUL INFORMATION

### I can't reach the Help Line 24h at +41 900 90 41 41. What should I do?

Some telephone companies block paid numbers to avoid customers incurring unwanted charges. Contact your provider and ask them to unblock the number +41 900 90 41 41.

### I forgot my password/username to access [my.cornercard.ch/ok](https://my.cornercard.ch/ok). What can I do?

- Click on «Recover credentials» [Forgot Credentials](#) ([cornercard.ch](https://cornercard.ch)) on the front page of [my.cornercard.ch/ok](https://my.cornercard.ch/ok).
- Call +41 900 90 41 41 (CHF 1.90/min. from a landline).

### **What can I do if I haven't received the confirmation SMS on my cell phone number?**

- Try again after a few minutes.
- Call +41 900 90 41 41 (CHF 1.90/min. from a landline).

### **I already have an account with another card. Do I need to register again?**

No, you do not need to re-register.

On your personal [my.comercard.ch/ok](https://my.comercard.ch/ok) page you can add a new card in the Cards section.

Alternatively, you can call +41 900 90 41 41 (CHF 1.90/min. from a landline).

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## **IMPORTANT CONTACTS**

### **Personal page (registration and login)**

[my.comercard.ch/ok](https://my.comercard.ch/ok)

### **Help Line 24h**

+41 900 90 41 41 (CHF 1.90/min. from a landline)

[General Terms and Conditions](#)

[Upgrade form](#)

[Find your nearest outlet](#)

[ok.- cashback](#)

[ok.- cashback FAQ](#)

HOMEPAGE

**Cornercard ok. –**

Welcome test  
Logout

- Cards list
- Personal data update
- Change Password
- Change E-Mail
- Increase the fund loading limit

### Cards list

You can load additional 5'000.00 CHF

0.00 CHF 5'000.00 CHF

**Activate new card**

- Card 1:** ok.- VISA, Card number: \*\*\*\*\*6193, Balance: 0.00 CHF, Last updated: 01/02/2022 10:26:07, Status: ACTIVE, Loading limit: BASIC. Buttons: Details, Refresh.
- Card 2:** ok.- VISA, Card number: \*\*\*\*\*5260, Balance: 0.00 CHF, Last updated: 01/02/2022 10:26:07, Status: BLOCKED, Loading limit: BASIC. Buttons: Details, Refresh.
- Card 3:** ok.- MASTERCARD, Card number: \*\*\*\*\*6193, Balance: 0.00 CHF, Last updated: 01/02/2022 10:26:07, Status: ACTIVE, Loading limit: BASIC. Buttons: Details, Refresh.

**Navigation menu**

**Card list**

**Activate new card**

**Card details. See image below**

CARD DETAILS

**Cornercard ok. –**

Welcome test  
Logout

- Cards list
- Personal data update
- Change Password
- Change E-Mail
- Increase the fund loading limit

### Card details

ok.- VISA, Card number: \*\*\*\*\* 1234, Balance: 0.00 CHF, Last updated: 01/02/2022 10:26:30, Status: ACTIVE, Loading limit: BASIC

Refresh Block PIN request Transfer money

From To Apply

Date	Description	Amount
06/09/21	Supermarket, Lugano	+ 8.20 CHF
12/08/21	Shop, Lugano	+ 6.90 CHF
02/08/21	Restaurant, Lugano	+ 2.00 CHF
02/08/21	Supermarket, Lugano	+ 12.20 CHF
30/07/21	Shop, Lugano	+ 6.62 CHF

Mostra di più

**PIN request**

**Money transfer between ok.- Prepaid Cards**

**Card block**

**Transaction list**