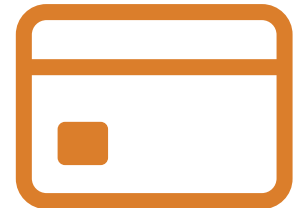# Welcome

Here you will find all the important information about your non-cash benefits via Mastercard.

What changes for me?

- You will receive a **free Mastercard** to **cover your basic needs**
- Your benefits will be transferred directly to this card

Where can I pay?

- In almost all stores
- Look for the orange / red Mastercard logo
- The card only works in your assigned regional area (e.g. within your federal state or nationwide)

How much money do I have on the card?

- You can access your login area via the website **sachleistung.at**
- by clicking the **„Login"** button at the top right
- Enter your **card ID and PIN**
  (these can be found on the letter with the card)
- You will then see your balance and transaction history
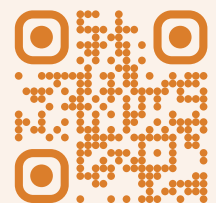
What is a PIN?

- The PIN is the 4-digit number that helps protect the card
- You can find your PIN on your letter with the card printed under the Mastercard:

PIN: 1234

When is the PIN needed?

- The PIN is needed, if...
  - ... you want to withdraw cash
  - ... the purchase value exceeds € 50 or
  - ... you have already paid 5 times without a PIN by simply tapping the card or
  - ... you have already paid over € 150 by simply tapping the card
- In your login area (**sachleistung.at** > „Login" button), you can view the reason for failed transactions. For example: „Your payment was declined because PIN entry is required. You must insert the card into the terminal after every 5th transaction or when a total of € 150 is reached"
- Pay again by inserting the card and entering your PIN. Afterwards, you can pay 5 times or a total of € 150 without inserting the card and without PIN, as long as the purchase amount is under € 50

How can I pay?

- Insert the card or place / tap the card on the device
- Enter the PIN (PIN on the letter with the card – 4 numbers)
- After three incorrect PIN entries on the device, your card will be blocked
- Unblocking can be initiated at **sachleistung.at**

What is not possible?

- Payments outside your region
- Cashing out the entire balance
- Online shopping
- Transfers to unauthorized recipients

How do I get cash?

- In your login area (**sachleistung.at** > „Login" button), you can view your cash withdrawal limit
- You can withdraw money at many stores at the register and at ATMs

What should I keep in mind?

- **You are responsible for your card**
- Keep your card safe
- Keep your personal identification number (PIN) confidential
- **In case of loss, theft or similar issues:** block your card immediately online (in the **login area / via app**) or via the paid **blocking hotline +43 (0) 800 201988**, available in German and English
- You are liable in cases of intent or gross negligence

How can I manage my card in the login area and in the app?

- You can view your balance
- Access a complete overview of your transactions
- Receive an overview of your limits and restrictions
- Read information about your payments & rejections
- Block and unblock your card independently
- Transfer money to approved recipients
- **Important:** After three incorrect PIN entries, your login will be locked. Locked logins are checked several times a day for potential misuse and may be unlocked if appropriate

Useful Information
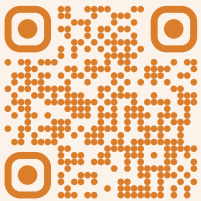
Where can I download the app?

You can also manage your Mastercard via the app:

- Scan the QR code or
- Download the **app** from the Apple App Store or Google Play Store: **sachleistung.at/app**

Where can I get help?

- A chatbot in your language is available for assistance
- To block your card: call the **blocking hotline +43 (0) 800 201988**, available in German and English
- **Phone chatbot** available at **+49 (0) 8161-9654-300**
- Open the chatbot in your **login area / your app** under the „Support Chat" tab