Raiffeisen FAQs

user profile FAQs

Forgot Password

No problem: Simply click on Forgot your password on the help page on the login screen and follow the instructions.
Step 1: Select Forgot your password.
Step 2: Enter your username.
Step 3: Follow the security check.
Step 4: Enter your email address.
Step 5: Enter the verification code.
Step 6: Enter your valid mobile number.
Step 7: Enter the verification code.
Step 8 : Define a new password.
Step 9: You have arrived at your destination.

Unlock login

The " Help and Contact " link on the login screen provides you with help functions such as unlocking your login.
Step 1: Select «Help and Contact».
Step 2: Select «Unlock login».
Step 3: Enter your «Username».
Step 4: Select the type of verification.
Step 5: Please enter your data (SMS/Mail).
Step 6: Enter your code.
Step 7: Select «Unlock Now».
Step 8: Select «To login».

Why do you have to provide your mobile phone number?

In order to offer you the best possible security for your user profile, we protect your personal data for certain online services by means of a password supplement.

After entering your password, you will also receive a code via SMS for identification. You should use a mobile phone number that is used exclusively by you.

How does Raiffeisen use your mobile phone number?

We use your mobile phone number as a password supplement when you log in. In addition, you verify your orders in our digital services.

You want to change your mobile phone number; how does it work?

If your cell phone number has changed since you registered, you can change it in the user profile under "Change cell phone number". If your old mobile phone number is no longer active and you can therefore no longer log into the user profile, please contact our support.

How can you change your email address?

After you have logged in with your access data, you will find the "Change e-mail" link in the user profile. There you can enter a new e-mail address. However, the new e-mail address must not have been used for another active Raiffeisen user profile.

How can you change your existing password?

After you have logged in with your access data, you will find the "Change password" link in the user profile. To verify, enter your existing password in the first field, the new password in the second field and the new password again in the third field to confirm.

password theft

If someone tries to steal your e-banking password, this is called phishing (from password fishing). You can be persuaded to reveal your password with a fake e-mail, on a fake website or even by phone or SMS. Often they are pressured with threats of deleting your account or losing your money.

If you suspect that someone has got hold of your password, block your e-banking contract immediately and order a new password from the Customer Service Center.

Before blocking the contract, check whether you find any suspicious orders in the "Recorded payments", "Recorded standing orders" and in the "Account statement" and delete them. You can either block your contract by entering an incorrect password 3 times when logging in or have it blocked by calling the Customer Service Center.

Contactless payment FAQs

How does contactless payment work?

Whether with debit credit or prepaid card: With contactless payment, the data is exchanged in encrypted form with the terminal at the checkout via Near Field Communication (NFC). Your purchase is thus paid for safely and quickly.

1. Look for the wave symbol on the payment terminal
2. Hold your card up to the terminal for a few seconds
3. Wait for the payment confirmation - done!

How secure is contactless payment?

- The latest chip technology and PIN entry for larger amounts make contactless payment safe and easy: A payment is only made if you hold the card closer than 4 cm to the reader
- The card remains in your hand throughout the payment process
- Only one payment can be initiated per contact with the payment terminal
- After a certain number of payment transactions, you will be asked to enter your PIN code
- The merchant must initiate the payment process. An unwanted payment is therefore excluded
- If you comply with the duty of care, you will not be liable for any financial damage.
- Neither payment data nor bank account, name, date of birth or gender are stored on the chip

Where can I pay contactless with my card?

Usually wherever you see the contactless logo: The prerequisite is that the card is accepted as a means of payment.

How can I activate/deactivate the contactless function?

The contactless function is automatically activated on Raiffeisen cards. The function can be activated or deactivated for debit cards via the Card Self Service of your e-banking and for prepaid and credit cards via the one app.

Do I need a PIN for contactless card payments?

For security reasons, the card requires you to enter your PIN or use the chip reader for several consecutive payments – even for amounts under 80 francs. The payment terminal then displays the text "Rejected" or "Use chip reader". Abroad, the PIN regulation can also be less than or equal to 80 francs. The limit is controlled by the payment terminal and cannot be changed by your Raiffeisen bank.

What happens if I hold a wallet with several contactless cards up to the payment terminal?

Nothing. If you want to make contactless payments with your wallet, you can only have one contactless-enabled card in it. Although the payment terminal can distinguish between several cards in the wallet, it does not know which card should be used to pay.

What should I do if I lose my card with active contactless payment or it's stolen?

If you have lost your card, you are obliged to have your card blocked immediately.

You have three options for this:

1. Block your card by calling +41 844 888 800
2. Block your card in the Card Self Service of your e-banking (debit, prepaid & credit cards)
3. Block your card in the one app (prepaid & credit cards)

Please also check your account statements and inform us of any discrepancies immediately.

Who is liable if contactless cards are misused or stolen?

You will not incur any costs if the card is misused by third parties, provided you have complied with your duty of care in accordance with the conditions for the use of Raiffeisen cards. Check your account statements regularly and inform us of any discrepancies immediately. If your card is lost or stolen, block it immediately:

- Either via the Customer Service Center +41 844 888 800
- In the Card Self Service of your e-banking (debit, prepaid & credit cards)
- Or via the one app (prepaid & credit cards.

MemberPlus Benefits

What are MemberPlus benefits?

Together with its approximately 2 million members, Raiffeisen is committed to culture, tourism and a prosperous development of the regions. Fans of concerts and musicals get their money's worth, as do travel enthusiasts, museum lovers and skiers. All current offers can be found in the MemberPlus portal.

Below you will find important information on how to enhance your Raiffeisen login with the necessary authorizations so that you too can experience more for less money.

Who benefits from MemberPlus benefits?

Members with MemberPlus status benefit from MemberPlus leisure offers.

How can I benefit from the MemberPlus additional services in the MemberPlus Portal?

In order to benefit from the MemberPlus additional services in the MemberPlus portal, a Raiffeisen login and MemberPlus status are required.

The easiest way is to log in using your e-banking contract number.

If, on the other hand, you have a Raiffeisen login with an e-mail address, you still have to complete your profile. Log in to your user profile with your e-mail address and select the link "Upgrade your user account using this link".

What information is required when upgrading your Raiffeisen login with the e-mail address in order to be able to identify yourself as a member, Plus or MemberPlus customer?

Identification is based on information about your Maestro card or V PAY card and your date of birth. The eight-digit card number can be found on the bottom right of your Maestro card. Enter the date of birth in the format dd.mm.yyyy.

How do you know my address and where I live?

If you have linked your Raiffeisen user profile with bank details, for example to enhance the profile with MemberPlus rights, your address will also be displayed in your profile.

They moved; how can you change your address?

We obtain your address directly from your Raiffeisen bank. Please report the change of address to your Raiffeisen bank. However, it may take a few days for your new address to appear under "My Account".