

Introduction of the payment card in the district of Bamberg

Who needs a payment card?

All asylum seekers and all rejected asylum seekers who are not gainfully employed need a payment card.

No payment card is required for refugees from Ukraine, recognised refugees and generally asylum seekers who are gainfully employed. The social benefits to which they are entitled are transferred to their account.

Who receives a payment card?

People aged 14 and over receive a payment card.

Where, how and when do you get your payment card?

If you are 18 years old or over, your payment card is to be collected in person at the district office (Landratsamt Bamberg). An ID will be required. You will also receive the payment card ID and PIN code at the district office. Anyone aged 18 or over must go to the office. Parents can collect the cards for their underage children.

The district administration office is introducing the payment cards step by step in each municipality. A notice will be issued by your accommodation indicating when the payment card can be collected.

How much money is on your payment card?

All social benefits that you have previously received in cash or by bank transfer under the Asylum Seekers' Benefits Act will be transferred by the district administration office to your payment card.

How much cash do you have with the payment card?

Each cardholder can withdraw €50 in cash per month. The head of a community of need can also withdraw €50 for each child under the age of 14 using their payment card.

Who in a household (e.g. family) can dispose of the credit balance on the payment card?

Household have a joint credit balance with a joint IBAN. The head of the household can dispose of the total credit balance.

The other adult members of a household may also dispose of the total credit balance. However, the head of the household can set the payment card of each member so that they only can dispose of a partial amount.

Minor members of a household can dispose rule of part of the credit:

- aged 14 and 15: €50 per month
- aged 16 and 17: €100 per month.

However, the head of the household can set their payment card so that they can dispose of a different amount.

All cardholders can view their credit balance at www.meine.bezahlkarte.eu.

The money for a household can only be used once. If, for example, a member spends €100, the head of the household can no longer dispose of this €100.

Instead of the head of the household, the district administration office can also determine the amounts that the members of a household can dispose of.

Each family member can only withdraw cash using their own card.

When is the money transferred to the payment card?

The district administration office transfers the benefits to the payment card on the first of the month. You will therefore continue to receive your monthly money at the beginning of the month.

What do you have to do so that the district administration office books the benefits onto the payment card on the first of the month?

You must go to the town hall in your municipality between the 20th and 24th of the month and present your ID card there. The exact office hours at the town hall are determined by the municipality.

If you do not present your ID card at the municipality or do not present it on time, the district office will not charge any money to the payment card.

In the case of benefit communities, it is sufficient for the head of the household to go to the town hall and present their identity card.

Can you transfer money with the payment card?

Online purchases and bank transfers are generally not possible with the payment card. However, the district administration office can authorise recipients for a transfer in justified cases. Transfers or direct debits are then possible with these recipients.

Examples:

- Deutsche Bahn for the €49 ticket,
- Authorities for the payment of fees,
- Retailers to pay in instalments for necessary items such as glasses or mobile phones,
- Clubs for payment of sports club fees.

Please contact the district administration office if a recipient is to be authorised.

Will benefits under the Asylum Seekers Benefits Act be reduced?

The asset exemption limit for an asylum seeker is €200. If you have more than €200 on your payment card on the first of the month, the benefit for that month will therefore be automatically reduced.

In the case of benefit communities, the benefit is automatically reduced if you have more than €200 per person on the payment card on the first of the month.

The amount of the reduction is the amount that exceeds €200 (per person).

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Bamberg District Office (Landratsamt Bamberg)