

This is how we design the in-kind-benefits card (Sachleistungskarte) in Upper Austria.



Starting in July 2025, the in-kind benefits card for basic support services will be further rolled out across Upper Austria. In the initial phase, the system will switch to the new provider, PayCenter GmbH, at selected partner accommodations in the pilot regions of Linz, Linz-Land, Steyr, and Steyr-Land. The full rollout across the entire province is expected to be completed by autumn 2025.

With the introduction of the in-kind benefits card, the basic support system in Upper Austria is being modernized to be more secure and efficient, benefiting both recipients and administrative organizations.

The main goals of the card are:

- To prevent misuse and ensure that financial support is used as intended
- To simplify administration and make the disbursement process more efficient
- To standardize the delivery of services

FAQs

■ What is the benefits-in-kind card?

The in-kind-benefits card is a Mastercard debit card. It functions and looks just like any other Mastercard debit card issued by a bank. It is a physical plastic card.

■ What does the card look like?

The card resembles a standard debit or EC card with a neutral design. It displays a 16-digit card number, a personal card token (ID), and an expiration date. The back of the card shows the CVC code.



Bild: © PayCenter GmbH

- ### ■ Who receives the in-kind benefits card?
- All adults eligible for benefits under the Basic Support Agreement (Art. 15a B-VG) or the Upper Austrian Basic Support Act will receive a card. Benefits for minors will be credited to their parents' cards. The rollout will take place in phases and be completed across the province by autumn 2025.

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■ Who issues the card?

The respective accommodation provider is responsible for issuing the card and transferring the benefits to it—just as they currently handle cash payments to recipients.

■ Which benefits are transferred monthly to the card?

The same benefits that were previously paid in cash will now be transferred to the card, including:

- Meal allowance: €7 per day (€5 for minors)
- Diaper allowance: €20 per month for children under 3
- School allowance: €100 (twice a year at the beginning of each semester)

In addition, clothing vouchers will continue to be issued separately. Plans are in place to eventually transfer the clothing allowance directly to the card as well.

■ How are the benefits transferred to the card?

The accommodation provider transfers the benefits digitally via SEPA twice a month (mid-month and end of the month). Cash payouts will no longer be made.

■ How much cash can be withdrawn per month?

Each person can withdraw up to €40 in cash per month. Cashless payments are possible up to the available balance.

Note: A PIN is required for cash withdrawals.

■ Are there any fees for using the card?

There are no fees for standard usage. One cash withdrawal per month is free at any ATM in Austria.

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■ Where can the card be used?

The card can be used throughout Austria at any store or service provider that accepts debit cards, such as supermarkets, pharmacies, drugstores, or ÖBB (Austrian Railways). Cash withdrawals are possible at Austrian ATMs and, where available, at supermarket registers.

Note: Payments up to €50 can be made contactlessly without a PIN. For payments over €50, the PIN must be entered. After five contactless transactions without a PIN, the sixth transaction will require a PIN again. A maximum of 25 transactions is allowed per day.

■ Are there regional or other restrictions?

The card can be used throughout Austria.

Note: The card cannot be used for transactions in the following categories: Gambling, Dating and escort services, Money transfer services, Online marketplaces, Voucher resellers, State lotteries.

■ How can I check my card balance?

The "Bezahlkarte" app allows users to check their current balance and view recent transactions at any time. The app is available in both the App Store and Google Play Store.

Alternatively, balances and transactions can be viewed online at sachleistung.at via the login area.

■ Can I give my card to someone else?

No, the card and its PIN are for personal use only and may not be shared with others.

■ What should I do if I lose my card?

The card can be blocked via the provider's website sachleistung.at. A replacement card must be requested from the accommodation provider (a loss report from the municipal or lost property office is required).

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■ What should I do if my card is stolen?

Report the theft on the provider's website *sachleistung.at* to block the card immediately. A new card must be requested from the accommodation provider. Reporting the theft to the police right away will limit liability for unauthorized transactions.

■ What if I forget my PIN?

If a user forgets their PIN, the current card must be canceled and a new card issued.

■ Where can I find my PIN?

The PIN is printed on the original card carrier letter (the letter the card was attached to). This letter should be kept safe.

■ When is the card blocked?

If a user enters the wrong PIN three times during a transaction, the card will be blocked.

■ What happens after the card is blocked due to incorrect PIN entry?

The system checks blocked cards every two hours. If no misuse is detected, the card is automatically reactivated.

Users can also request reactivation via the contact form at *sachleistung.at*. The Pay-Center team will handle the request promptly.

■ Who provides support for card issues or questions?

Support is available via the contact form on the card provider's website. A chatbot and voice support system are also available.

If needed, accommodation providers can also assist users.

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