

## Current information on the Hamburg SocialCard: Information for recipients of benefits under the Asylum Seekers' Benefits Act (AsylbLG)

Following the launch of the SocialCard in Hamburg in February 2024, the new nationwide payment card (the new SocialCard) was also introduced in Hamburg in December 2024. It will gradually replace the previous SocialCard in Hamburg. During the first quarter of 2025, new functionalities of the new SocialCard will also be activated. Here you can find out what will change for you as a person entitled to benefits under the Asylum Seekers' Benefits Act and what will remain the same:

### Information on the new SocialCard and the new functionalities

#### **What is the new nationwide payment card (new SocialCard)?**

Like the previous Hamburg SocialCard, the new nationwide payment card is a credit-based debit card and does not require a bank account.

Like the previous SocialCard, the new SocialCard also enables quick and uncomplicated access to your cash benefits in accordance with the Asylum Seekers' Benefits Act (AsylbLG). You can use the amount as soon as it has been topped up on the card. The new payment card has no credit limit. For the time being, it has the same functions as the previous SocialCard.

You will be able to set up credit transfers to authorised payees from mid February 2025 and SEPA direct debit mandates from the end of March 2025. You can find more information under **'Which payment functions can I use with the new SocialCard?'**

Further information on the nationwide payment card in general and how to use it on your smartphone can be found on the [website of the provider Publk](#).

#### **Who gets the new SocialCard?**

You will receive the new SocialCard if you live in an initial reception centre **from 2 December 2024**.

If you already received a Hamburg SocialCard before 2 December 2024 and are still living in the initial reception centre, you will receive a new SocialCard when you move to public accommodation (öffentlich-rechtliche Unterkunft – örU).

#### **How can you use the new SocialCard?**

The new SocialCard, which is issued in Hamburg, can be used **nationwide**. Transfers to **EU and non-EU countries**, as well as card payments and cash withdrawals in other EU and non-EU countries are not provided for.

You can order the new nationwide payment card as a **plastic card** and with your smartphone as an **app**. To protect you from misuse, the use of the app function requires so-called **two-factor authentication**, i.e. a link to your smartphone. Here, you must first enter your **mobile phone number** with the Office for Migration. Payment via Google Pay and Apple Pay will

continue to be possible as before (see the pertinent [customer information as a one-page document](#), PDF).

### **Which payment functions can I use with the new SocialCard?**

In addition to the previous functions, the following additional payment functions are also available with the new SocialCard.

If you live in an **initial reception centre (Erstaufnahmeeinrichtung (EAE))**, the following payment functions are available to you:

1. **Bank transfers** to the following authorised providers:
  - Free and Hanseatic City of Hamburg (FHH)
  - Sports clubs
  - Youth music school
  - Music clubs
  - Organisers of youth trips/youth camps
2. Issuing of **direct debit mandates** for the following authorised providers who do not offer bank transfers:
  - Sports clubs
  - Music clubs
  - Bookshops

Please note that the issuing of direct debit mandates and the authorisation of new beneficiaries will probably only be possible from the end of March.

If you live in **public secondary accommodation (örU)** the following payment functions are available to you:

1. **Bank transfers** to the following authorised providers:
  - Free and Hanseatic City of Hamburg (FHH)
  - Local public transport (e.g. HVV)
  - Mobile phone provider
  - Cable and telephone connection provider
  - Electricity and energy supplier
  - Sports clubs
  - Youth music school
  - Music clubs
  - Organisers of youth trips/youth camps
2. Issuing of **direct debit mandates** for the following authorised providers if a bank transfer is not possible:
  - Local public transport
  - Sports clubs
  - Music clubs
  - Mobile phone provider
  - Electricity and energy supplier
  - Bookshops

Please note that the issuing of direct debit mandates and the authorisation of new beneficiaries will probably only be possible from the end of March 2025.

Please note that **only selected providers are authorised for bank transfers or the issuing of a direct debit mandate**. You can find out which companies, service providers, retailers and associations are on the SocialCard web portal ([SocialCard – Publk](#)) or in the My SocialCard app if you are logged in there. You can view the authorised providers for transfers in a drop-down list under the menu item 'Send money' and the sub-item 'Templates'.

**Please check in the SocialCard web portal under the menu item 'Direct debit' and in the My SocialCard app whether the provider is already authorised for a direct debit mandate! If you issue a direct debit mandate to someone who is not on the list, high fees (up to 40 euros), which you will have to pay yourself, may result.** The bank of the payee (company, service provider, merchant and associations) may charge these fees to you.

### **Are there any fees and costs for me?**

You can use the **new** SocialCard to withdraw money from bank ATMs for a fee of €0.65 per withdrawal or free of charge when making a purchase in a shop. If you pay in-store with the new SocialCard, there are no charges regardless of the number of purchases.

In exceptional cases, higher costs may be incurred for disputed payment orders: EUR 25.00 – in the [User Agreement](#) (PDF), see 'Dealing with non-executed or incorrectly executed payment orders' on page 3. This is particularly the case if you have issued a SEPA direct debit mandate to unauthorised providers or if there is insufficient credit on your card.

Please note that a SEPA direct debit mandate may only be issued to a new payee who is not in the list under the 'Direct Debit' menu item once this payee has been authorised by the competent authority. If you issue a direct debit mandate to someone who is not on the list, additional fees (up to 40 euros) that you will have to pay yourself may result. The bank of the payee, provider or merchant may charge these fees to you. In addition, the creditor may initiate debt collection proceedings against you, which could result in additional costs.

**These costs are not covered by the City of Hamburg.**

### **I would like to make a bank transfer and the provider (company, service provider, merchant, association) is not in the drop-down list. How can I have a new provider checked and approved?**

If the desired provider for a bank transfer is not available in the drop-down list under the menu item 'Send money' and the sub-item 'Templates', you must submit a request in the SocialCard web portal under 'Payee' for the activation of this provider. Here, you must enter the name, IBAN of the provider (payee) and a reason and select the appropriate category. As part of the initial enquiry, it is necessary to upload a document such as an invoice, a contract or another corresponding document from the payee once in order to verify the account details. After successful verification of the information by the competent authority, this document will be deleted immediately from the SocialCard web portal and from the competent authority. The competent authority will decide on the basis of your details whether the corresponding IBAN will be authorised for you and other users. You will see the result on the whitelist page.

You can only make a transfer once you have authorised the IBAN you have requested.

Further information can be found in the [User agreement](#) on page 2 under "Use for transfers".

### **What do I need to bear in mind with a direct debit mandate?**

You can **only** set up direct debit mandates **with certain authorised providers** (transport companies/local public transport, sports clubs, music clubs, mobile phone providers and electricity and energy suppliers) where payment by bank transfer is not possible. You can find the individual providers on the [website of the provider Publk](#) in a list under the menu item 'Direct debit'. **You must not issue direct debit mandates to other providers!**

If the desired provider is not on the list, you must **go to the SocialCard web portal before issuing** a direct debit mandate. For this purpose, the authority requires the name and IBAN of the provider (payee), as well as other necessary information. As part of the initial enquiry, it is necessary to upload a document such as an invoice, a contract or another corresponding document from the payee once in order to verify the account details. After successful verification of the information by the competent authority, this document will be deleted immediately from the SocialCard web portal and from the competent authority. The competent authority will decide on the basis of your information whether the corresponding IBAN will be authorised. **Only after approval** of an IBAN requested by you may you issue a direct debit mandate to the newly authorised payee.

**If you issue a direct debit mandate to an unauthorised provider, the payment will be rejected by the bank. High fees for you (up to 40 euros), which you have to pay yourself, may result!** The bank of the payee, provider or merchant may charge these fees to you. In addition, the creditor may initiate debt collection proceedings against you, which could result in additional costs. **These costs are not covered by the City of Hamburg.**

### **What is a virtual IBAN?**

The virtual IBAN (vIBAN) is a 22-digit combination of numbers and letters (DEXX XXXX XXXX XXXX XXXX XX) that is linked to your payment card. It works in the same way as a conventional IBAN and lets you execute SEPA direct debit mandates. If you are asked for an IBAN by an authorised direct debit mandate provider during the payment process, you must enter your vIBAN.

Please note that **transfers to your SocialCard are not possible; only the authorities can transfer money to your SocialCard**. Third parties cannot transfer money to your SocialCard even if you pass on your vIBAN. You can only use your vIBAN for direct debit mandates with authorised payees.

### **When and how do I receive the (virtual) IBAN?**

You only need the (virtual) IBAN of the SocialCard for direct debit mandates. You will probably find out how and when you will receive this number from the end of March when you receive your SocialCard and in the FAQ.

**I would like to issue a direct debit mandate and the provider is not on the list. How can I check and authorise a new payee?**

If the desired payee for issuing a direct debit mandate is not in the list under the menu item 'Direct debit', you must submit a request in the SocialCard web portal to activate this provider. To do so, you must enter the name and IBAN of the payee, as well as other required information. As part of the initial enquiry, it is necessary to upload a document such as an invoice, a contract or another corresponding document from the payee once in order to verify the account details. After successful verification of the information by the competent authority, this document will be deleted immediately from the SocialCard web portal and from the competent authority. The competent authority will decide on the basis of your information whether the corresponding IBAN will be authorised. You will see the result on the whitelist page. **You may only issue a direct debit mandate once you have approved the IBAN you have requested! If you issue a direct debit mandate to someone who is not on the list, high fees (up to 40 euros), which you will have to pay yourself, may result.** The bank of the payee, provider or merchant may charge these fees to you. In addition, the creditor may initiate debt collection proceedings against you, which could result in additional costs. These costs are not covered by the Office for Migration.

**What happens if there is not enough credit on my SocialCard for a direct debit?**

Please make sure that you have enough money on your card.

If the credit balance on your SocialCard is not sufficient for a direct debit, the payment will be rejected by your bank and you will be charged the costs. High fees (up to 40 euros), which you will have to pay yourself, may result. The bank of the payee, provider or merchant may charge these fees to you.

**The costs are not covered by the City of Hamburg.** The creditor can also initiate debt collection proceedings against you.

**Further information can be found in the FAQ 'Are there any fees and costs for me?'**

**Can I pay sports club/music club membership fees with the new SocialCard?**

Membership fees for persons **of legal age**:

Hamburg sports clubs and music clubs can generally be authorised as providers (payees).

**Membership fees** can therefore be paid **either by bank transfer or by direct debit mandate**. The method of payment depends on the sports club or music club. You can find out how to pay the membership fee for a sports club or music club from the club. They will provide you with the account details or ask you for a direct debit mandate. **Before issuing the direct debit mandate, please be sure to check** whether the association is already listed in the SocialCard web portal under the menu item 'Direct debit'. **If your organisation is not yet on the list, please send us an enquiry.**

The **request for the activation** of the new payee must be made in the SocialCard web portal. Enter the name of the sports club or music club and, if available, the IBAN in the corresponding text fields and select the appropriate category. As part of the initial enquiry, it is necessary to upload a document such as an invoice, a contract or another corresponding document from

the payee once in order to verify the account details. After successful verification of the information by the competent authority, this document will be deleted immediately from the SocialCard web portal and from the competent authority. This **information is checked by the competent authority**. Once the check has been completed, the result will be displayed on the whitelist page.

**You may only make a transfer or issue a direct debit mandate once you have approved the IBAN you have requested!**

Membership fees for each **minor**:

If you want to pay for your underage child's membership of a sports club, music school or similar organisation (sports, culture and leisure), you can submit the relevant application for BuT benefits (education and participation package) to the Eimsbüttel District Office, in the Department of Basic Security and Social Affairs, Education and Participation – Accounting Office. Further information can be found at [Education package](#).

Participation in community extracurricular activities is subsidised at a flat rate of 15 euros per month. The 15 euros can be used for such club activities (sports club, music school, theatre workshops, etc.).

It is possible for the Basic Income Support Office to transfer the membership fee **directly** to the provider. You can find more information on this at [Culture, music, sport, leisure activities and equipment: Benefits as part of the Hamburg education package](#).

You can also pay the association fees by bank transfer or direct debit mandate as described above.

### **Can I pay for electricity/Internet/mobile phone costs with the new SocialCard?**

Providers of electricity, Internet and mobile communications are authorised payment recipients. All providers (payment recipients) authorised for transfers and direct debit mandates can be found in the FAQ **'Which payment functions are possible with the new SocialCard?'**

A complete list of providers for transfers can be found in the **SocialCard web portal** in the drop-down list under the menu item 'Send money' and the sub-item 'Templates'. To authorise other electricity, internet and mobile phone providers, you must submit a request for the activation of the new provider in the SocialCard web portal under 'Payee'. Enter the name of the internet, electricity or mobile phone provider and the IBAN in the corresponding text fields and select the appropriate category. As part of the initial enquiry, it is necessary to upload a document such as an invoice, a contract or another corresponding document from the payee once in order to verify the account details. After successful verification of the information by the competent authority, this document will be deleted immediately from the SocialCard web portal and from the competent authority. This information is checked by the competent authority. Once the check has been completed, the result will be displayed on the whitelist page.

You may only make a transfer or issue a direct debit mandate **once you have approved** the IBAN you have requested.

**You can find further information on the transfer in the [User Agreement](#) under 'Use for bank transfer' on page 2.**

## **Can I subscribe to the Deutschlandticket (including social discount) with the new SocialCard?**

The hvv (Hamburger Verkehrsverbund) is one of the authorised providers to which you can issue direct debit mandates with your new SocialCard.

You can subscribe to the **Deutschlandticket** with a social discount from the hvv via a **direct debit mandate**. To benefit from the social discount, you must present the completed and printed HVV social discount **order** form and an **official form of identification** at an HVV service centre. You can find the hvv service centres here: [hvv - Service/sales outlets](#). Please also bring the notification of approval of benefits under the AsylbLG to the hvv service centre as proof of entitlement to the social discount. Further information on the social discount and the process can be found [here](#).

In order to make the transition as smooth as possible, your mobility card is valid for at least one month after moving into public accommodation (örU), allowing you to continue using public transport in Hamburg.

## **Can I pay the fees for Hamburg's public libraries with the new SocialCard?**

Yes, you can pay the reduced fee directly on site in the bookshops either with your SocialCard or in cash. The Bücherhallen would like to point out that it is not possible to set up a direct debit procedure for payment of the **reduced** service fee, as the relevant original notification (in this case the AsylbLG notification) must be submitted each year. Further information is available at [Frequently asked questions | Bücherhallen Hamburg](#).

If, for certain reasons, it is necessary to pay the non-reduced fee, you have the option of issuing a direct debit mandate in the SocialCard web portal.

## **Can I use the payment card to buy a prepaid card with data volume?**

Yes, you can use a prepaid card with data volume with the payment card and the public accommodation (örU) to access the Internet.

The Wi-Fi vouchers, which are available in some public sector accommodation on the 1&1 versatel booking portal, can be purchased from the second quarter of 2025.

As soon as it is possible to pay for the Wi-Fi vouchers directly with the payment card, it will be available as an option.

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## **General information on the previous SocialCard and the new SocialCard**

### **How is the SocialCard topped up with money?**

If you have received a SocialCard, the money will be automatically and digitally loaded onto the SocialCard by the Office for Migration.

You **no longer** have to go to a public authority or cash office to top up your SocialCard each month – neither to the Office for Migration nor to the District Office. Cash will no longer be paid out, not even at the cash office of the Wandsbek district authority.

## **Can I also receive the money under the Asylum Seekers' Benefits Act on an account or in cash instead of on the SocialCard?**

No. The money under the Asylum Seekers' Benefits Act is **only** credited to the SocialCard if you have received money under the Asylum Seekers' Benefits Act in Hamburg for the first time since 15 February 2024 and you were living in an initial reception centre at that time. The authority then no longer transfers the money to an account and no longer pays it out in cash.

You can open your own account at a bank independently of the SocialCard, for example, if you work and receive supplementary benefits under the Asylum Seekers Benefits Act. However, you will still only receive the money under the Asylum Seekers' Benefits Act on your SocialCard.

## **How many SocialCards does a family get?**

Every person over the age of 18 receives their own SocialCard – including children in a family who are **over** 18 years of age.

The money for children **under** 18 years of age is loaded onto the SocialCard of the mother or father. You decide.

## **Where can I pay with the SocialCard?**

You can pay with the SocialCard wherever VISA cards are accepted. Look for the VISA logo in the shop or ask for it. You can use the SocialCard in Germany to pay in bricks-and-mortar shops (for example in supermarkets and other shops or at service providers such as hairdressers, Deutsche Bahn, etc.).

You cannot use the SocialCard abroad or on the Internet. It also does not work for money transfers and cash services, for the purchase of vouchers or gambling.

Online purchases are possible with prepaid cards or gift vouchers for online retailers (e.g. Amazon, Otto etc.), which you can buy in supermarkets with your SocialCard, for example.

You also have new payment options with the new SocialCard. You can find more information under 'Which payment functions can I use with the new SocialCard?'

## **Can I withdraw cash with the SocialCard?**

Each adult (aged 18 and over) can withdraw 50 euros per month in cash.

From 19 February 2025, an additional 50 euros per month can be withdrawn per minor (up to the age of 18).

These monthly amounts for cash withdrawals cannot be carried over to the following month. However, the credit on the card is carried over to the next month and can still be used for card payments in shops etc.

Cash can be withdrawn from bank ATMs (with charges) and in shops (free of charge).

Withdrawals from ATMs with the **previous** SocialCard cost 2 euros **per** withdrawal.

You can use the **new** SocialCard to withdraw money from bank ATMs for a fee of EUR 0.65 per withdrawal or to make a purchase in a shop free of charge



Here you will find an [overview of shops where you can withdraw cash free of charge](#). This usually requires a purchase of 5-10 euros. Information on this can be found on the **Website of the provider Publk GmbH**.

### **Can the Office for Migration inspect my account and see what I have spent my money on??**

No, it is not possible for the authorities to inspect the account balance and account movements. Only you can check your credit balance.

### **What happens to the SocialCard if I no longer receive AsylbLG benefits?**

If you no longer receive money under the Asylum Seekers' Benefits Act, you can keep the card. No further money is loaded onto the card.

Please use up your remaining credit as soon as possible!

For the **previous** SocialCard, costs of 1.50 euros per month may otherwise be incurred.

There are no costs for the **new** SocialCard.

You do not need to return your SocialCard; you can dispose of it in the rubbish yourself.

For example, you will no longer receive money under the Asylum Seekers' Benefits Act if you have been granted protection status in the asylum procedure, earn enough money yourself or receive a citizen's allowance from the job centre.

### **What is the My SocialCard app?**

The My SocialCard app is an app that complements the SocialCard web portal and allows you to check your cash limit and your transactions, for example. You can also block your card there if you lose it. To use the My SocialCard app, you need the 8-digit authorisation code and the 19-digit card number. You will receive the 8-digit authorisation code together with your plastic card in a sealed envelope.

You must download the My SocialCard app free of charge from the relevant store (iOs/Apple or Android/Google). After downloading the app, you will be asked to enter the 8-digit authorisation code and register. Your card will then be displayed in the My SocialCard app.

Further information can be found in the [User Agreement](#) under 'My SocialCard App' on page 1.

### **Where can I find out how much money I still have on my card (credit balance)?**

You can check your credit balance at any time using the Secupay app ([more information here](#)) at any time.

## **What do I do if I have lost my SocialCard?**

If you have lost your SocialCard or it has been stolen, you must have the card cancelled immediately. If your card is used without authorisation between loss and blocking, you will be liable for the loss.

You can block the card yourself at the [website of the provider Publk GmbH](#). Then contact the Migration Office where you received the SocialCard. Please send an e-mail to [asylblg@amtfuermigration.hamburg.de](mailto:asylblg@amtfuermigration.hamburg.de).

A new card will be issued to you there. The credit that was on the card at the time it was blocked will be transferred to it.

## **What do I do if I have forgotten my PIN?**

If you have forgotten your PIN, you can request your PIN yourself at the [website of the provider Publk GmbH](#); see [SocialCard – PIN request](#).

## **The SocialCard no longer works/is blocked, but you still have it or have found it again. What can I do?**

If you have technical problems with the SocialCard, please first contact the service provider Publk, where you will find a [contact form](#).

If you have previously cancelled your card yourself because it has been lost or stolen, or if you have entered the PIN incorrectly several times, please contact the Migration Office where you received your SocialCard. Please send an e-mail to [asylblg@amtfuermigration.hamburg.de](mailto:asylblg@amtfuermigration.hamburg.de). Your card will then be unblocked again and the old PIN will remain valid.

Note: At machines where the SocialCard can be used without entering the PIN, the card may be blocked if it is used more than 5 times in succession.

## **Can I use Google Pay and Apple Pay?**

For mobile payments via smartphone, you can use Apple Pay or Google Pay and add your card to Apple Wallet or Google Wallet. You can then use the existing and new SocialCard as a digital payment card in your smartphone at the checkout or a card reader to make a payment.

## **Where can I get help?**

A chatbot is available in 24 languages and can be used online in the SocialCard Navigator.

A telephone bot is also available in 24 languages. You can reach it through the contact options on the [website of the provider Publk GmbH](#) and in the app.

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## **Information on the previous SocialCard**

### **What is the current SocialCard?**

The previous SocialCard is a **Visa credit card** and works without a deposited account. It enables quick and uncomplicated access to your cash benefits under the Asylum Seekers' Benefits Act. You can use the amount as soon as it has been topped up on the card.

The previous SocialCard has no credit limit. You **cannot make transfers from the previous SocialCard to an account or set up SEPA direct debit mandates**.

You can use the SocialCard as a **plastic card** and with your **Smartphone**. For the SocialCard on your smartphone, you must have previously given your mobile phone number to the Office for Migration.

Further information on the SocialCard in general and how to use it on your smartphone can be found at the [website of the provider Publk GmbH](#).

## Who received the previous SocialCard?

You received the previous SocialCard if, **since** 15 February 2024, you have received money under the Asylum Seekers' Benefits Act for the first time and lived in an **initial reception centre** in Hamburg lived there. The previous SocialCard will no longer be issued.

If you have previously received a SocialCard and move out of the initial reception centre, you will receive a new SocialCard when you move into public accommodation (örU). People who have not previously received a payment card will also receive a new SocialCard with the corresponding new functionalities when they move into public accommodation (örU).

## What costs can I expect to incur when using the SocialCard?

The following fees may be charged by the card provider:

When you withdraw cash:

- Free with an in-store purchase. The minimum purchase for this is 5 to 10 euros. Here you will find an [overview of shops where you can withdraw cash free of charge](#).
- EUR 2.00 **per** withdrawal at an ATM.

When you pay in the shop:

- Free of charge **up to** 20 payments per month.
- EUR 0.08 **per** payment **from** the 21st payment per month.

In exceptional cases, higher fees may be charged for:

- disputed payment orders: EUR 20.00 Euro - in the [User Agreement](#) (PDF), 'Dealing with non-executed or incorrectly executed payment orders' on page 3.
- Rejected chargebacks: EUR 25.00.

