INFO SHEET N°5

TWINT
Pay with your phone in Switzerland

Simple, free and 100% Swiss — Switzerland's favourite payment method explained step by step.

⚠️ **Prices change regularly** — Always check current offers on the relevant website, on **comparis.ch** or **alao.ch** before signing.

TWINT is the most widely used mobile payment app in Switzerland. It lets you pay in shops, between friends, at markets and online — directly with your phone, without taking out your bank card. This sheet explains everything simply.

💳 What exactly is TWINT?

📱 TWINT in 3 simple points

TWINT is a **Swiss app** (created by Swiss banks and the Post) that turns your smartphone into a payment method. You link your bank account or card, and pay in seconds.

🇨🇭
100% Swiss
Created by Swiss banks

🆓
Free
For individuals

🔒
Secure
Data in Switzerland

🛍️ What is it actually used for?

🏪

At the checkout

Migros, Coop, Manor, pharmacies — scan the QR code and it's paid

👫

Between friends

Pay back a meal, share groceries, pay your share

🏪

Markets & fairs

At independent traders and local markets

🅿️

Parking & tickets

Many car parks and machines accept TWINT

🌐

Online

On Swiss websites — online shopping without a bank card

🏥

Public services

Hospitals, municipalities, cantonal services accept TWINT

🏦 Which TWINT app to choose?

There is one TWINT app per bank — choose the one for your usual bank.

🏦 **PostFinance**

🏦 **UBS**

🏦 **Raiffeisen**

🏦 **Cantonal Bank**

🏦 **Credit Suisse**

🏦 **Migros Bank**

🏦 **Cembra**

🏦 **Neon / Yuh**

🏦 **Other banks**

💡 **No Swiss bank account?** There is also **TWINT Prepaid** — you top up in advance, with no link to a bank. Available at kiosks and petrol stations.

📲 How to install and set up TWINT?

Step-by-step guide

1. **Download your bank's app**

   Go to the Play Store (Android) or App Store (iPhone) and search for "TWINT + name of your bank".

   e.g. "TWINT PostFinance"

2. **Open the app and tap "Register"**

   Enter your phone number — you will receive a confirmation SMS code

3. **Link your bank account**

   Enter your IBAN (account number) or log in to your e-banking. Your bank confirms automatically.

4. **Create your TWINT PIN code**

   Choose a 6-digit code — different from your bank card code. This code protects your payments.

5. **You are ready to pay!**

   Open TWINT, scan the merchant's QR code or enter the amount for a transfer between individuals.

💡 How to pay with TWINT in a shop?

In just 3 seconds!

📱

1. Open TWINT

Enter your PIN

📷

2. Scan

The merchant's QR code

✅

3. Confirm

Paid! Receipt in the app

💡 SeniorPhone tips

- → Download **only the official app of your bank** — never an unknown TWINT app
- → Your **TWINT PIN must be different** from your bank card code
- → If you lose your phone, **block TWINT immediately** by calling your bank
- → Always check the amount **before confirming** the payment
- → TWINT sends an **SMS confirmation** for every payment — keep an eye on it
- → The **daily limit** is generally CHF 2'000 — more than enough

⚠️ TWINT scams — be vigilant!

- ⚠️ You will **NEVER be asked for your TWINT PIN** by phone or SMS — hang up immediately
- ⚠️ Beware of fake QR codes stuck on real payment terminals
- ⚠️ Never scan a QR code received by email or SMS from an unknown person
- ⚠️ TWINT will **never send you a link** to "verify your account"

✅ Key takeaways

- → TWINT is free, secure and 100% Swiss.
- → Download your own bank's app — not a generic app.
- → Paying takes 3 seconds: open, scan, confirm.
- → Never share your TWINT PIN with anyone.
- → If you lose your phone, call your bank immediately.

🔴 Safety — Essential reminders

🔒 **Never share your passwords or codes with anyone**

Not by phone, not by email, not by SMS. Your bank, the police and operators will never ask for them.

📵 **Hidden number — do not answer**

A hidden number deliberately conceals its identity. Hang up without hesitation.

❓ **Unknown number — avoid answering**

Let it ring, wait for a voicemail, call back only if necessary. Never call back a 0900 number.

🚨 **Faux policier ou faux banquier — raccrochez et appelez le 117**

La vraie police et votre banque ne vous demanderont JAMAIS de remettre de l'argent ou votre code PIN par téléphone.

This banner appears on every SeniorPhone sheet — because your safety is our absolute priority.