ZENITH

The Zenith VIRTUAL CARD

No Plastic, More Convenience.

FREQUENTLY ASKED QUESTIONS

1. What is a Virtual Card?

A Virtual Card is a digital version of a physical debit or credit card. It can be used for online purchases or over-the-phone transactions without needing a physical card. It has a Primary Account Number (PAN), Expiry Date, and CVV just like a regular card.

2. How is the Zenith Virtual Card different from Zenith Physical Cards?

The Zenith Virtual card is issued instantly and remotely by the requesting individual. This means that an individual can create without visiting a Zenith Bank branch.

An individual can also generate a virtual card for one-time use to prevent fraud.

3. Can I create one-time-use cards?

Yes. You can generate single-use or multiple-use cards that expire after a specific transaction or time period.
There are two types of virtual cards as follows:

Gift Card (single use) - The gift card is issued to the account holder as a gift to a third party (for example, a friend, spouse, child etc.)
Shopping Card (multiple use) - The shopping card is generated and used by the account holder.

4. How do I get a Zenith Virtual Card?

You can request a virtual card through Zenith Internet Banking, Z-Mobile App and USSD. After successful identity verification, the Virtual Card will be issued instantly and appear in your dashboard.

5. Can I get more than one Zenith Virtual Card?

Yes. You can generate up to two Zenith Virtual Cards within a given year for different uses such as subscriptions, business expenses or one-time payments.

6. Where can I use my Zenith Virtual Card?

The Zenith Virtual Card can only be used Online for the purchase of goods and services on websites that accept Visa and Mastercard.

7. How many times can a Zenith Virtual Card be loaded with funds?

The Shopping Card is enabled for multiple loading and usage, while the Gift Card can only be loaded once.

8. How long will it take for money loaded to reflect on the card?

Funds loaded onto the Zenith Virtual Card reflect instantly.

9. Can I use my Zenith Virtual Card for international transactions?

Yes, the Zenith Virtual Card can be used for international payments, as long as the website is Visa or Mastercard accepting.

10. Is the Zenith Virtual Card secure?

The Zenith Virtual Card is EMV compliant and as such, has the requisite technology to protect customers from fraud.
You can block/unblock the card instantly and get immediate notifications for all transactions.

11. What happens if my Zenith Virtual Card is compromised?

You can block or delete the card immediately using Zenith Internet Banking, Z-Mobile App and USSD, to prevent unauthorized access to remaining funds on the card.

12. Can I track transactions in real time?

Yes. You'll receive instant email/SMS notifications and can view transaction history in your dashboard on Zenith Internet Banking, Z-Mobile App and *966# at any time.

13. Can I pause (make the card inactive for a period) or delete a virtual card?

Yes. You can pause, resume, or delete the virtual card instantly via Zenith Internet Banking, ZMobile App and *966#.

14. Can I cancel my virtual card at any time?

Yes. You can cancel your virtual card at anytime from your dashboard on Zenith Internet Banking, ZMobile App and *966#. Once the card is canceled, it is automatically deleted

15. How do I contact support for card-related issues?

For any assistance, kindly contact Zenith Direct on 0302 680 884 or 054 200 0111 or send an email to cardservices@zenithbank.com.gh.