



The Starling Connected card hopes to help vulnerable people during the COVID-19 pandemic | Photo source [Starling Bank](#)

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## DEBIT CARD HELPS CARERS SHOP FOR OTHERS

 FINANCIAL SERVICES

### The card includes a spending cap and PIN, and users cannot access the owner's main bank account

**Spotted:** Starling Bank has recently introduced its Connected card for people who cannot leave their homes to do their own shopping. The online UK bank created the card in response to the challenges arising from the global coronavirus lockdown measures. With a spending limit of just under €230, the card is secure and easy to use. Members of the bank apply for the card and set up a Connected Space online. Users of the card can access the money in the Connected Space only.

Members must have a personal current account with Starling in order to access the Connected card service. Owners can then move money in and out of their Connected Space as frequently as desired, with a PIN for each transaction. The cards are only able to be used inside physical stores, and not at cash machines, for online transactions or to check or access other accounts.

As a mobile-only bank, setting up an account takes minutes. With no monthly fees and the ability to access money from all UK post offices, the bank's services are accessible to many.

A number of fintech innovations and organisations are helping to make financial services more user-friendly. Among those recently spotted by Springwise are a French-based [alternative bank](#), designed for freelancers and small businesses and a New York City-based app that helps low-income workers [maximise their tax deductions](#).

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## **Takeaway:**

Contactless payment was growing in popularity even before the COVID-19 lockdowns. During these times, however, banks have the opportunity to highlight their flexibility and responsiveness. The application of technology could help meet new customer needs in ways that create long-term and sustainable service improvements. Businesses would do well to use this time of flux to take steps towards a more generally equitable society, by innovating broadly.