



# Gift Card

## Cardholder Frequently Asked Questions



## **Gift Card**

### **(1) Where can I use my card?**

Your card may be used anywhere debit cards are accepted. The brand marks on your card indicate where the card is accepted and typically will be displayed on the merchant's store front. Your card can also be used for online and telephone purchases.

### **(2) How do I use my card?**

At point-of-sale, use your Gift Card as a signature based transaction. Please select the "credit" option. If you select "debit", the terminal will prompt you for a PIN which is not available with the gift card.

### **(3) How can I add funds to my card?**

Gift Cards are disposable one time use cards. Therefore additional funds cannot be added to the card.

### **(4) What happens if my card is declined at the point-of-sale?**

A couple different scenarios may have caused your transaction to be declined.

1. The merchant selected 'debit' instead of 'credit' to run the transaction.
2. The merchant selected 'gift' instead of 'credit' to run the transaction.
3. The merchant attempted to process the purchase for a greater amount than what is available on the card. If this happens, you should ask the merchant to run a "split-tender" transaction which will allow you to pay a portion of your purchase with your card and the remaining balance with another form of payment.

**(5) What is a split tender transaction and how does it work?**

If you wish to use your Gift Card to purchase an item for more than the available funds, depending on the Merchant's policy, you may be able to use your Gift Card toward a portion of the final purchase price, and then use another form of payment to pay the remaining balance. This is called a "split tender" transaction because you would be splitting the final transaction amount between your Gift Card and another form of payment. Before you request a "split tender" transaction, you will need to know your card value. Then, you must ask the Merchant if two forms of payment will be accepted. If the Merchant agrees, request that the Gift Card value be used as the first form of payment, and then use another form of funds to pay the remaining balance. Some retailers will only allow a "split tender" transaction if the second form of payment is cash or check. Online and most mail order merchants do not permit "split tender" transactions. We do not guarantee that the Merchant will accept two forms of payment, such as two gift cards.

**(6) Can I still make a purchase if I don't have enough funds on my card?**

Since this is a prepaid card, you may only use the amount of funds you have available on your card. If you create a negative balance on your card, you are responsible for the negative balance. You may also be charged a fee for the overdraft. Some merchants can run a split-tender transaction which will allow you to pay a portion of your purchase with your card and the remaining balance with another form of payment.

**(7) Can I use my card at restaurants?**

Yes, you may use your Gift Card at a restaurant the same as you do at any other merchant. However, it is common for service-oriented merchants to automatically factor in an additional percentage (often times, up to 20% over the purchase price) to cover any tip you may leave on the card. You should ensure that your gift card has an available balance that is 20% greater than your total bill.

**(8) How do I use my card at hotels and car rental agencies?**

Like restaurants and other service-oriented merchants, companies associated with travel services may automatically factor in an additional percentage to cover incidental charges that you might incur. Each entity varies in the amount they are able to over-authorize. To prevent a decline, we advise you to check with the company to determine their policy for over-authorizing.

**(9) Can I use my card at the 'pay at the pump' gas stations?**

Your card can be used at automatic fuel dispensers. However, an authorization of \$75 for Visa and MasterCard and \$100 for Discover may be posted to your account. This authorization may not be removed from your account for several days. To prevent a potential over-authorization, we suggest that you pay for your gas in the service station.

#### **(10) Can I use my card in a foreign country?**

Yes, your card will be accepted worldwide excluding current OFAC sanctioned countries. Current countries that are sanctioned are:

- Belarus
- Burma
- Congo
- Cote D'Ivoire
- Cuba
- Iran
- Iraq
- Liberia
- North Korea
- Sudan
- Syria
- Western Balkans
- Zimbabwe

#### **(11) How do I get a list of my balance or transactions?**

You may obtain your current balance or a list of all your transactions through [www.myprepaidbalance.com](http://www.myprepaidbalance.com) or by calling customer service at the phone number provided on the back of your card. In order to receive your transaction history online, you must first register your card. Please note that the website will not display pending authorizations but only completed transactions.

#### **(12) How do I register my personal information online and what's the benefit of doing so?**

You may register online at [www.myprepaidbalance.com](http://www.myprepaidbalance.com) by creating a profile, adding your Gift Card to your profile and then editing the registered user name. Registering your card will provide the additional security required to allow you to check your balance, view transaction history, use your card for phone and internet purchases or request a replacement should your card become lost or stolen.

#### **(13) What if my card is lost or stolen?**

If your card has been lost or stolen, contact customer service by calling the phone number provided on the back of your card. We recommend that you keep the phone number in a safe place for future reference. You will be able to speak to a live agent and obtain a replacement card. There will be a \$5.00 fee assessed to your card balance to replace your card.

#### **(14) What can I do if there is fraud on my card?**

If you notice transactions on your account that you have not made, contact customer service immediately by calling the phone number provided on the back of your card. They will follow normal dispute processes to investigate the fraudulent transactions.

**(15) Are there any fees associated with my card?**

There is a monthly fee that will be assessed to your Gift Card of \$2.95 if a balance remains after 6 months from the date of purchase. The fee will be billed beginning the 7th month. Please reference your Terms and Conditions for the associated fees.

**(16) What is the minimum age to purchase a Gift Card?**

There is no minimum age to purchase a Gift Card.