

## Frequently Asked Questions

### **What is the Visa Gift Card?**

The Gift Card is a prepaid Visa debit card that carries an amount determined at the time of purchase. You can use your Visa Gift Card anywhere Visa debit cards are accepted in the United States.

### **How do I activate my card and log in to manage my account?**

To activate your card, click on [Activate My Card](#) on the home page. You will be prompted to enter your full 16 digit card number, the 3-digit Security Code on the back of the card, and the Expiration Date from your card. Then, click Activate. You should receive a message that your card is activated. You may also call 1-866-304-1554 to activate your card.

To manage your card, click on [Sign In](#) on the home page. If this is your first time logging in, you will be prompted to enter your full 16 digit card number, the Expiration Date from your card, and the 3-digit Security Code on the back of the card. Once logged in, go to My Settings and enter your name, address, city, state, zip, and government ID to fully register the card.

### **Can I use my Visa Gift Card at ATMs?**

No, you may not use your Visa Gift Card at ATMs. However, you may select a Personal Identification Number (PIN) for Point of Sale purchases. You may establish a PIN by logging into your account online. Once logged in, the option to create or change your PIN is located under My Settings>My Pin. You may also create a PIN by calling 1-866-304-1554 and following the prompts.

### **Why do I have to register my card?**

Visa recommends that you register your card to protect your rights if your Visa Gift Card is ever lost or stolen. By registering your card, it makes the process of refunding your money for unauthorized purchases easier. You may not make certain purchases, such as online or telephone purchases, until the card is registered.

### **Does my Visa Gift Card affect my credit?**

No. Your Visa Gift Card is not tied to your credit in any way.

### **Can I add money to my Visa Gift Card?**

No. Your Visa Gift Card is intended for use until the balance is depleted. Once you have used up your balance, you can destroy and throw away your card.

### **Can I use my Visa Gift Card to pay for gas at the pump?**

Yes. A \$75.00 pre-authorization will be marked up against your available balance. If you purchase less than \$75.00 the amount in excess of the purchase will clear once that transaction is posted to your account. Transaction typically post within 2 business days. To avoid the pre-authorization you can pay inside the station or store.

**What do I do if my Visa Gift Card is lost or stolen?**

If your Visa Gift Card is lost or stolen, you can contact our Customer Service Center at 866-319-4602 to order a new card and to file a dispute for the purchases you did not authorize.

**My Visa Gift Card does not have my name on it. Do I still sign my name when I make purchases?**

Yes. You can use your card even though your name does not appear on the card. Your identity is verified by a retailer by checking your signature on the back of your card to ensure that it matches the signature on your sales draft. Make sure you sign the back of your card, so that retailers can compare your signature to the one on the back of the card.

**What is the difference between a "pending transaction" and a "posted transaction?"**

Pending transactions are authorized transactions, and a hold is placed for the purchase amount on your card. Posted transactions are purchases that have cleared on your card and the funds have been removed. There are some pending transactions that are more or less than the amount you have actually spent. This is because some retailers place a pre-authorization amount on your card for more or less than the total of the purchase. For example, gas stations make a pre-authorization for a smaller amount, such as \$1.00 to ensure the account is active. Once you have completed your purchase an actual authorization is sent in the amount of your purchase. Restaurants, however, will typically send a pre-authorization amount for 20% higher than the total of your bill to ensure you have enough money on your card to cover the tip that you authorize.

**Why is my Available Balance different than my Actual Balance?**

Typically, your Available Balance is less than your Actual Balance because your Available Balance reflects purchases you have made that have been authorized, but have not cleared your account. However, there are some cases, such as when you have returned merchandise, when the Available Balance will be more than your Actual Balance.

**Can I spend more than the balance on the card?**

Your Visa Gift Card is prepaid and should only be used to make purchases up to the amount on the card. Most retailers send a pre-authorization for the amount of the purchase to ensure that your card has enough money for the purchase. If you attempt to make a purchase for more than the amount available on the card, the transaction will be declined.

**Do I have to have an e-mail address to use my Visa Gift Card?**

No. You are not required to have an email address to make purchases with your card. However, your email address is required if you forget your password on the website. We will send instructions to the email address we have on file.

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