



# Reloadable Card

Cardholder Frequently Asked Questions



# Reloadable 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 or on the ATM machines. Your card can also be used for online and telephone purchases.

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

At point-of-sale, use your card as a signature or PIN based transaction. If you use the PIN option at point-of-sale, there will be a \$.50 transaction fee assessed to your card. You may also use your card at ATMs or financial institutions to obtain cash. All of these options are subject to transaction fees. Please see your Terms and Conditions for a listing of the associated fees.

## **(3) How do I set up my PIN?**

You may set up your PIN by contacting customer service by calling the phone number provided on the back of your card. Please note that the use of your PIN may not be available immediately after it is established through customer service. If you have trouble using your PIN, you may have setup your phone pass code but not your PIN. Call back to customer service to verify you have setup your PIN correctly.

## **(4) What is the phone pass code?**

When calling customer service by dialing the phone number provided on the back of your card, you will be prompted to setup a phone pass code. This is a security code that is requested to help verify your identity should you call back into the automated system.

## **(5) What if I forgot my PIN?**

You can reset your PIN by contacting customer service by calling the phone number provided on the back of your card. You will need to speak with a live agent who will ask you questions to verify your identity and then reset your PIN.

**(6) How do I change my PIN?**

You may change your PIN by contacting customer service by calling the phone number provided on the back of your card. Listen to the automated system to change your PIN.

**(7) How do I get cash from my card?**

You may obtain cash from your card at any ATM location associated with the brand mark that is displayed on your card. When doing so, please withdraw cash by selecting “checking”. You may also use your card as a PIN based point-of-sale transaction which will allow you to get cash back at some merchants. Or you may visit a financial institution and do an over the counter cash withdrawal. All of these options are subject to transaction fees. Please reference your Terms and Conditions for the associated fees.

**(8) What is the daily ATM or cash advance limit?**

You may obtain cash from an ATM for up to \$500 or 3 withdrawals per day, or through a cash advance for up to \$500 or 3 withdrawals per day. The total daily cash access limit is \$1,000 per day via ATM and cash advance.

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

You may add funds to your card by returning to the financial institution where your card was purchased. Your card has unlimited reloading capability over the life of the card and you can reload your card up to two times daily. Direct deposit is also an option. For more information on this feature please return to the location you purchased the card.

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

The merchant may have 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.

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

If you wish to use your Reloadable Card to purchase an item for more than the available funds, depending on the Merchant’s policy, you may be able to use your Reloadable 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 Reloadable 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 Reloadable 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 prepaid cards.

**(12) 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. 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.

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

Yes, you may use your Reloadable 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 gratuity you may leave on the card. You should ensure that your Reloadable Card has an available balance that is 20% greater than your total bill.

**(14) 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.

**(15) 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 will be authorized 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.

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

Yes, your card will be accepted worldwide excluding current OFAC sanctioned or prohibited countries. You can find the list of current countries that are sanctioned/prohibited at the website below.

[www.myprepaidbalance.com/prohibitedcountries](http://www.myprepaidbalance.com/prohibitedcountries)

**(17) 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 create a profile and add the Reloadable card to your profile. Please note that the website will not display pending authorizations but only completed transactions.

**(18) 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.

**(19) 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.

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

We do bill nominal fees for the use of the card. Please reference your Terms and Conditions for the associated fees.

**(21) What is the minimum age to purchase a Reloadable Card?**

You must be 18 years or older to purchase a Reloadable Card.