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## Gift Card FAQ's

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### **Do I have to accept the terms and conditions?**

Using your Visa Gift card signifies that you accept the Terms and Conditions.

### **Where can I use my Visa Gift Card?**

You can use your Visa Gift Card anywhere Visa Check Card is accepted.

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

You cannot use your card at ATM's. However, you can create a Personal Identification Number, or PIN, to use for point-of-sale transactions.

### **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. In addition, if you wish to make Internet, mail order purchases, or to select a PIN to use for point-of-sale transactions you will need to register your card prior to performing these types of transactions or the transaction may be declined. Your card can be registered by calling 1-888-373-2884 or online at [www.visaprepaidprocessing.com/aplusfcu](http://www.visaprepaidprocessing.com/aplusfcu).

### **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?**

Currently, you cannot "re-load" your card. 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.

### **Why can't I use my Visa Gift Card at a gas pump?**

If you have a low balance on your Visa Gift Card, and you are attempting to use it at a gas pump, you may not be able to because of the required "pre-authorization" amount set by your financial institution. Some financial institutions place a higher "pre-authorization" on gas pump purchases to ensure you have enough money on the card for a potential full tank of gas. If you want to use your remaining balance on a gas purchase, pay inside with the cashier instead.

### **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 us at 1-888-373-2884.

### **My Visa Gift Card doesn't have my name on it. Can I really use it?**

Yes. You can still 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.

### **My Visa Gift Card doesn't have my name on it. Do I still sign my name when I make purchases?**

Yes. Even if your Visa Gift Card has a greeting, like "Happy Holidays" instead of your name, you will still sign your name on the sales draft when you make purchases. 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, where 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 can 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 e-mail address to make purchases with your card. However, your e-mail address is useful if you ever forget your password on the website because we can send it to the e-mail address we have on file.