

## **How does the International Visa Prepaid Card work?**

The International Visa Prepaid Card is a reloadable prepaid Visa debit card, which means you can spend up to the value placed on the card anywhere Visa debit cards are accepted. You can shop in stores, online, over the phone, and by mail order. You can get cash at Visa ATMs worldwide. Each time you make a purchase, the amount of that purchase is automatically deducted from the card. When used in international markets where merchants authorize with the Chip & PIN on the front of the card instead of the magnetic stripe on the back of the card, the International Visa Prepaid Card avoids unnecessary declines.

## **How do I know the balance on my International Visa Prepaid Card?**

You can check your balance at this website, by calling your local branch, or by calling customer support at (855) 657-8588. Since a merchant may not be able to tell how much money is on the card, keeping track of your balance is a sure way to know how much you have to spend.

## **Where can my International Visa Prepaid Card be used?**

Your card can be used to make purchases at millions of Visa debit locations worldwide and to obtain cash at any Visa ATM worldwide. Even merchants in countries who only accept cards with a Chip will be able to approve your transaction. However, note that some unattended kiosk terminals outside the U.S. such as luggage cart rentals, parking garages, even transit terminals may decline your International Visa Prepaid Card due to the way the authorization is sent.

## **Are there transaction or reload limits?**

Purchase transactions are unlimited, up to the balance remaining on your card. However, for the protection of our cardholders, there are limits to the number and dollar amount of reloads, ATM withdrawals and cash advances performed within a certain time period. Cash-back from a Visa merchant is allowed at US Visa merchants only. To learn more about the current limits, please reference your terms and conditions.

## **Who can order or use the card?**

Our International Visa Prepaid Card can be purchased in branch or online by any member who has a valid debit or credit card registered in his or her name. The individual purchasing the card is defined as the primary cardholder. The address listed for the primary cardholder must match the billing address for the debit/credit card used to purchase the International Visa Prepaid Card. Primary cardholders can order online up to 4 personalized secondary cards for family members or companions. When purchasing a secondary card for a young person with no card experience, be sure to go over all of the terms and conditions that accompany the card.

### **Can I purchase an International Visa Prepaid Card as a gift?**

No, International Visa Prepaid Cards cannot be given as a gift. You purchase the International Visa Prepaid Card for your own personal use.

### **How do I get an International Visa Prepaid Card?**

You can order International Visa Prepaid Cards directly at this site or visit a branch and purchase one in person.

### **Does the cardholder need to sign an agreement?**

Each card is distributed with Terms & Conditions. This document fully explains the terms and conditions regarding the use of the card. This document can also be viewed online. The cardholder accepts the terms and conditions by signing the back of the card, using the card, or receiving the card by request.

### **How do I activate my International Visa Prepaid Card and obtain my PIN?**

The cards are activated by choosing the Activate Card option on this website and an assigned PIN will display, or by calling the toll free customer support number at (855) 657-8588 and a PIN is assigned during the activation call. You will have the option to select a new PIN should you desire.

### **What happens if I need to return an item?**

Each merchant location has its own return policies and will handle the returns in the same manner as any other Visa transaction and may take up to 7 business days to be credited to your International Visa Prepaid Card. The merchant may credit your International Visa Prepaid Card, provide a cash refund, or issue a store credit.

### **What if the purchase is denied?**

If a decline occurs, the card's available balance is probably less than the purchase amount. You may inform the merchant of the remaining balance on the card and use another form of payment to pay the difference, subject to the policy of the merchant. Also, please be aware that some merchants - for example, restaurants, car rental agencies, salons, mail-order companies, and cruise lines - preauthorize for an amount slightly higher than your actual transaction to ensure sufficient funds for tips or incidental expenses. This amount is "held" until the transaction settles to your International Prepaid Card. Only the amount you sign for will ultimately be deducted from your card. Use of the card at automated fuel dispensers requires that a specific minimum balance be available on the card, which is determined by the issuer of the International Prepaid Card, in order to complete the transaction. For example, the issuer may require that there is a minimum balance of \$100 on the card in order to utilize the card at an automated fuel dispenser. Again, only the actual amount spent will ultimately be deducted from the card.

### **Can I use the International Visa Prepaid Card to make a purchase that is larger than the balance on the card?**

Yes, simply pay a portion of the purchase with the available balance on your International Visa Prepaid Card and then request to pay the balance of the purchase with cash, check, or another credit/debit card.

### **Can I reload the International Visa Prepaid Card?**

Yes, to reload using the funding account(s) registered online, cardholders can visit this website, call the number listed on the back of their card, or visit their local branch. Any applicable fee for reloading via the website or by phone will be charged to their funding source, along with the value being added to their card. Some issuers also allow the ability to have direct deposits set up from an employer, refer to your terms and conditions to confirm this option is available.

### **Why might my initial load or reload be declined?**

Possible reasons your initial load or reload might be declined are: you have not registered any funding accounts on the website; the name/address on file with the debit/credit card issuer does not match the primary cardholder profile on the International Visa Prepaid Card website; the debit/credit card expiration date or 3 digit code listed on the website is incorrect; or the load limit or other applicable limits have been exceeded. First, verify your funding account information and the total number of reloads performed to date. If this does not resolve the issue, call the toll free number on the back of your card to discuss other limits that may have been exceeded.

### **Can the card ever have a negative balance?**

Any authorization request that is greater than the card's available balance will be declined. However, there can be times when a Visa merchant puts an item through without prior authorization. If an overdraft occurs, the cardholder can dispute the transaction if it was not legitimate, otherwise you will be required to either reload funds onto the card or make a payment to Cardholder Services to cover the negative amount.

### **Can I have my employer paycheck deposited onto my International Visa Prepaid Card?**

Yes, if your credit union offers this service. Simply log into your account on this website and download the direct deposit form with your International Visa Prepaid Card's specific routing transit and account number and give it to your employer's HR/payroll department.

### **How do I find an ATM when I travel - particularly overseas?**

Visit the ATM locator found at this website or at [www.visa.com](http://www.visa.com) for participating Visa ATMs both domestic and abroad.

### **What is the exchange rate when I get to another country?**

The exchange rate is determined by the rate of exchange on the date of purchase. Using your International Visa Prepaid Card at an ATM can be less expensive than using a currency exchange to get foreign currency.

### **When I travel, are my receipts in U.S. dollars or the local currency?**

Your receipt will reflect the local currency. It is always good to plan ahead and have a general idea of the local exchange rates before you travel. This helps you to understand what goods and services are actually costing you.

### **What happens if my International Visa Prepaid Card is lost or stolen?**

We provide 24-hour toll-free support. Immediately report any problems or a lost or stolen card by calling (855) 657-8588. A replacement card can be issued and any available balance transferred to a new card less applicable fees that will be deducted from the card's available balance. Replacement cards are generally received in 7-10 business days domestically or within two weeks or more internationally. Emergency card replacement can also be requested with guaranteed delivery within two business days domestically or within three business days internationally. See the Terms & Conditions for fees that apply to lost or stolen cards and emergency card replacement. As long as the lost or stolen card is reported immediately, you will not be responsible for any unauthorized merchant charges. If traveling internationally or far from home, a secondary card should be considered. That way, if the primary card is lost or stolen, the secondary card can immediately be used to access the funds without having to wait for a replacement card as delivery times will be longer than domestically.

### **How do I call for customer support from overseas?**

We provide 24/7 toll-free support from the following countries: Belgium, Canada, France, Germany, Ireland, Italy, Spain, Switzerland and the UK. The toll free numbers in those countries are the following:

COUNTRY	TOLL FREE NUMBER
Belgium	0800-78373
Canada	(855) 657-8588
France	0800-916588
Germany	0800-5894572
Ireland	800-760839
Italy	800-788938
Spain	95-034-4016
Spain (from mobile phone)	9009-41895
Switzerland	0800-563184
United Kingdom	08-082340879

Otherwise, the number (954) 835-2345 can be used if you need to call from another country. Keep in mind that you may incur additional charges from your mobile phone service provider whether calling within the US or from outside the US.

### **What is a Global Chip & PIN bank card and authentication?**

Chip & PIN, also known as EMV, is an international standard replacing the magnetic stripe on bank cards used for payment transactions. The card can be used with a magnetic stripe or the chip, ensuring that both US and non-US merchants will be capable of accepting the card. EMV PIN transactions are more secure than those requiring a signature, and protect you against fraud.

### **Are any countries blocked from using the International Visa Prepaid Card to make purchases?**

For security purposes and fraud prevention, your International Visa Prepaid Card will decline if attempts are made to use it at merchants in the countries sanctioned under the US Treasury Department's Office of Foreign Asset Control (OFAC). You can obtain the most recent list of those countries by calling customer support at (855) 657-8588.

### **What recommendations are there for ensuring hassle free use of my International Prepaid Card?**

- Notify the Credit Union of extensive domestic and/or international travels.
- Inquire about potential international fraud blocks before you travel.
- Test your card to confirm that you have the valid PIN.
- Verify that your card will not expire while traveling.
- Carry alternative payment methods (i.e. additional debit/credit cards).
- Do not pack all payment methods together (i.e. put one in a suitcase, another in a purse or wallet).
- Remain observant for pick pockets.
- Photocopy all cards front and back and keep separate copies on hand.
- Save all receipts and verify against your statement.
- Never leave valuables such as prepaid cards in the car, not even in the glove compartment or trunk.
- Report lost or stolen cards and unauthorized transactions immediately.
- Be aware of your surroundings when entering your PIN at an ATM or checkout counter.
- Keep our customer support phone number on hand as it is available 24/7/365 for assistance.