

VISA Gift Card Frequently Asked Questions

Q. Do I need to do anything before using the card, or is it ready to go?

A. You must activate your VISA Gift Card before attempting to use it. *To activate:* Call the Automated Customer Service toll free at (800) 418-3971 or go online at <https://www.onlinecardaccess.com/vistibgift>

Q. How do I know what the card balance is?

A. You can obtain the balance online at <https://www.onlinecardaccess.com/vistibgift> or by calling Automated Customer Service toll free at (800) 418-3971.

Q. How do I make purchases with my VISA Gift Card?

A. You may use your VISA Gift Card at any Merchant displaying the VISA logo as a signature-based transaction or by utilizing the PIN at any Merchant or ATM displaying the Plus, Pulse, NYCE or STAR network logos.

Q. Can I choose my own PIN?

A. Yes. You can change your PIN number either by logging onto <https://www.onlinecardaccess.com/vistibgift> or by calling Automated Customer Service at (800) 418-3971. **DO NOT** write the PIN number on the card. It is very important to safeguard your PIN and immediately report any loss of theft of the card or the PIN.

Q. What should I do if I lose my VISA Gift Card?

A. If your VISA Gift Card has been lost, stolen, or used without your permission, immediately notify Automated Customer Service toll-free at (800) 418-3971.

Q. What if the Visa Gift Card balance is not enough to cover the purchase and I want to pay the difference using some other method (cash, check or credit card)?

A. This is called a split sale or split payment. To successfully complete a split sale/payment you must know the card balance and you must advise the merchant that this is what you would like to do.

Q. What happens if I don't use all the money on my VISA Gift Card?

A. You can request that your unused balance be sent to you at any time. See the Gift Card Terms and Conditions for details.

Q. Does my VISA Gift Card expire?

A. Yes the card does expire after 7 years.

Q. If I lose my VISA Gift Card, am I liable?

A. See the Gift Card Terms and Conditions for details.

Q. Can I use my VISA Gift Card out of town and out of the country?

A. Yes! The VISA Gift Card is accepted at most ATM/POS terminals that display the Pulse®, Plus®, NYCE®, or Star® logos. See the Gift Card Terms and Conditions for international fees that may apply.

Q. How can I check my VISA Gift Card?

A. You can check your available balance by doing a balance inquiry at an ATM, by calling Automated Customer Service toll-free at (800) 418-3971 or by logging onto <https://www.onlinecardaccess.com/vistibgift> and going to the View Card Activity page.

Q. Can I use my VISA Gift Card at an ATM?

A. Yes. You can get cash at ATM's that display any of the following symbols: PULSE, NYCE, STAR and Plus. Select withdrawal from checking when using an ATM.

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Q. Why did my VISA Gift Card transaction get declined?

A. Your transaction could have been declined for some of the following reasons:

- If the amount of an ATM withdrawal, including fees, exceeds the Visa Gift Card balance the transaction will be declined.
- The merchant was not notified that a split sale/purchase was desired.
- The cardholder did not know the card balance on the VISA Gift Card.
- If the cardholder address is not correct, online purchases cannot be made.
- “Pay-at-the-Pump” transactions, car rentals, and airlines will **NOT** be approved.

Other helpful hints:

When a purchase at a merchant gets declined the merchant DOES NOT know the reason. ATM withdrawals are declined due to either choosing the option for credit card, or the balance on the gift card is insufficient to cover the desired amount AND the fee charged by the ATM owner.