

## **Understanding How to Use Your Reward Card**

### **Frequently Asked Questions**

#### **Is this a credit card?**

No. This is a prepaid Visa debit card that can be used everywhere Visa debit cards are accepted worldwide. The Reward Card is preloaded with funds, and can only be used up to the balance on your Reward Card.

#### **How do I activate my Reward Card?**

Your Reward Card must be activated before use. To activate your Reward Card, log on to the web site or call the phone number on the reverse side of the card and follow the instructions. You will be required to enter your activation code which is your 5 digit zip code.

#### **How do I use my Reward Card to make purchases?**

To make purchases at merchant locations either select debit and enter your PIN or select credit and sign. The total amount of your purchase will automatically be deducted from your balance on your reward card. You can shop anywhere worldwide that accepts Visa debit card

#### **What if I want to buy something that costs more than the balance on my Reward Card?**

When using your Reward Card to make a purchase that is greater than the amount on the Reward Card, ask the merchant to split the transaction between the remaining balance and another form of payment.

Tell the cashier how much money is on your Reward Card since many merchants cannot determine the remaining value on your Reward Card.

#### **Does my Reward Card and funds expire?**

Yes. Please see the "Valid Thru" date on the front of the Reward Card. The Reward Card and funds expire on the last day of the month shown. Once expired, all transactions will be declined.

#### **Do any fees apply to the Reward Card?**

Yes. See the enclosed Cardholder Agreement for details.

#### **Can I use my Reward Card at a restaurant?**

Yes. When you use your Reward Card at some locations (i.e. restaurants, spas, and salons), the merchant may automatically add a temporary tip/gratuity for an amount up to 20% more than your total bill. Make sure your balance can cover the 20% or your transaction will be declined. Only the amount you authorize will be deducted from the balance on your Reward Card.

#### **Can I use my Reward Card at an ATM?**

No. Your Reward Card will not work at an ATM.

**Can I use my reward card to buy gas?**

Yes. If you use the Card at an automated fuel dispenser (“pay at the pump”), the transaction may be preauthorized for an amount up to \$100.00 or more. If the Card is declined, even though there are sufficient funds available, you should pay for your purchase inside with the cashier.

**Why are my purchase transactions being declined? Is my Reward Card working properly?**

First, make sure you activate your Reward Card before you use it. Your Reward Card will not work prior to activation or after it has expired. Another reason a transaction will be declined is if the purchase amount is greater than the balance on the Reward Card. The merchant does not know how much money is on your Reward Card, so make sure to keep track of your balance. Also keep in mind a tip/gratuity may have been temporarily added to your Reward Card as noted above. Finally, if you attempt to use your Reward Card in a manner that is prohibited by your Cardholder Agreement, your transaction will be declined.

**How do I know how much money is on my Reward Card?**

You may check your balance online or by calling the automated customer service number listed on the reverse side of the card. You will need to enter your 16 digit Reward Card number and your activation code, which is your 5 digit zip code. Merchants will not be able to provide you with your balance, nor do store receipts print your available balance. Be sure you have available funds prior to purchase

**How do I replace a lost Reward Card?**

Call the number on the reverse side of the card and a representative will help you replace your Reward Card. Fee applies. See your Cardholder Agreement for details.