



## Visa<sup>®</sup> Gift Card

**The Visa Gift Card is a prepaid card which can be loaded from \$10.00 to \$750.00 and used to make purchases at millions of merchants worldwide wherever Visa debit cards are accepted. There is no cash access.**

### **(1) Where can the Visa Gift Card be used?**

The card may be used everywhere Visa debit cards are accepted, as well as for online and telephone purchases if the card is registered. To register the gift card, the cardholder should go to [aaa.myprepaiddbalance.com](http://aaa.myprepaiddbalance.com). This card does not have cash access.

### **(2) How is the Visa Gift Card used?**

The card can be used at any merchant point-of-sale terminal. When making a purchase, the cardholder should select "credit" when using the card and will then sign the purchase slip. If "debit" is selected the terminal will request a PIN (Personal Identification Number) to be entered. PIN functionality is not available on this card.

For online and telephone purchases the card must first be registered at [aaa.myprepaiddbalance.com](http://aaa.myprepaiddbalance.com). The cardholder's registered address will be used as the billing address for the purchase. If these do not match the purchase may be declined.

### **(3) Why does the word "debit" appear on the front of the card?**

Since January 1, 2004, Visa regulations have required issuers to label non-credit products, such as prepaid cards, with the term "debit". Though the card is labeled "debit", cardholders should select "credit" and sign for purchases to indicate the transaction is authorized.

### **(4) What happens if the Visa Gift Card is declined at the point-of-sale?**

There are several possible scenarios which may cause a transaction to be declined.

1. The merchant selects 'debit' instead of 'credit' to run the transaction.
2. The merchant selects 'gift' instead of 'credit' to run the transaction.
3. The merchant attempts to run the purchase through for more than the available balance on the card. If this happens, the merchant may run a 'split-tender' transaction which allows for dual payment methods. A portion of the purchase may be paid with the Visa Gift card. The remaining amount due may be paid with cash, check or credit card. Since this is a prepaid card,

if a negative balance is created, the cardholder is responsible for paying that balance and any fees associated with it.

**(5) What is the process for registering the Visa Gift Card and what are the benefits of registration?**

The card can be registered online at [aaa.myprepaidbalance.com](http://aaa.myprepaidbalance.com) by creating a profile which includes the cardholder's email address and a password. Once a profile has been created a Visa Gift Card can be added. Once added, the card's registration details can be updated with the cardholder's name and address. Registering the card provides the additional security required for online and telephone purchases as well as obtaining a replacement card should the card be lost/stolen.

**(6) What if a purchase is greater than the available balance on the Visa Gift Card?**

The merchant must be advised of the available balance on the card. The merchant would complete a split-tender transaction and charge the Gift Card for the available balance. The remaining amount of the purchase would require another form of payment such as cash, check or credit card. Since this is a prepaid card, if a negative balance is created, the cardholder is responsible for paying that balance and any fees associated with it.

**(7) Can the Visa Gift Card be used at restaurants?**

Yes, the card can be used at a restaurant. However, it is common practice for service-oriented merchants to automatically pre-authorize an additional percentage (often up to 20% over the purchase price) to cover gratuities. For this reason, the card should have an available balance that is 20% greater than the total amount due or it may be declined. Once the receipt has been signed with a final amount due, only that amount will be debited from the card.

**(8) Can the Visa Gift Card be used at hotels, rental agencies and cruise lines?**

Yes, the card can be used at hotels, rental agencies, and selected cruise lines. These merchants may automatically pre-authorize an additional percentage to cover incidental charges that may be incurred. Each entity varies in the amount it may pre-authorize. The cardholder should confirm with merchants their specific payment acceptance policy before using the card. It is recommended that the card be used to pay at the end of a hotel stay or car rental, not for placing reservations, or for an onboard account.

**(9) How is a lost or stolen Visa Gift Card replaced?**

If the card has been lost or stolen, the cardholder should contact customer service by calling the phone number on the back of the card (1-866-674-9621). If the card was registered, the replacement card should arrive within 7-10 business days. There will be a \$5.95 fee assessed to the card balance for this service.

**(10) What is the process for reporting fraudulent or unauthorized transactions on the Visa Gift Card?**

If there are fraudulent or unauthorized transactions on a Visa Gift card account, the cardholder should contact customer service immediately (1-866-674-9621); transactions older than 30 days

are difficult to dispute. The dispute process begins once all required documentation is received and may take from 90 to 120 days to finalize.

**(11) Where can the balance or transaction history for the Visa Gift Card be found?**

The balance and transaction history for the Visa Gift card can be accessed free of charge at [aaa.myprepaidbalance.com](http://aaa.myprepaidbalance.com) or by calling customer service at the phone number provided on the back of the card (1-866-674-9621). A printed statement may be requested from customer service for a fee of \$15.00. The available balance includes both completed and pending transactions; however, the transaction history will only display completed transactions.

**(12) Can the Visa Gift Card be used internationally?**

Yes, card will accepted worldwide excluding current OFAC sanctioned or prohibited countries. Current countries that are sanctioned/prohibited are:

- Albania
- Belarus
- Bosnia Herzegovina
- Burma aka Myanmar
- Cote D'Ivoire (Ivory Coast)
- Cuba
- Democratic Republic of the Congo
- Iran
- Iraq
- Kosovo
- Lebanon
- Liberia
- Macedonia
- Montenegro
- North Korea
- São Tomé Príncipe
- Serbia
- Somalia
- Sudan
- Syria
- Zimbabwe

It is highly recommended that the cardholder check the US State Department website at <http://www.treas.gov/offices/enforcement/ofac/programs/> for a current list of country restrictions prior to traveling.

**(13) Can the Visa Gift Card be used at the “pay at the pump”?**

The card can be used at automatic fuel dispensers (pay-at-the-pump); however, most gas stations will place a hold (pre-authorization) of \$75 or more on the card which may remain for several days. To avoid this, it is recommended to pay inside the service station where only the amount of the actual purchase will be charged to the card.

**(14) Can additional funds be added to the Visa Gift Card?**

No, this card is not reloadable.

**(15) Are there any fees associated with the Visa Gift Card?**

There is a \$2.95 inactivity fee after 12 consecutive months of inactivity. Cardholder fees are disclosed in the Terms and Conditions.