

Visa Gift Card FAQs

What are Visa Gift Cards?

Visa Gift Cards are payment cards that are available in dollar amounts ranging from \$10.00 to \$750.00. They can be used worldwide anywhere Visa debit cards are accepted. The cards are non-reloadable so you can spend only the funds available. However, unlike a debit card, a checking account is not linked to the card.

What can Visa Gift Cards be used for?

Visa Gift Cards can be purchased as gifts and can also be used for travel, spending, and budgeting. The cards cannot be used at ATMs or to obtain cash.

How do I activate my card?

Your card will be activated upon purchase. You do not need to activate the card.

Can I use my Visa Gift Card at more than one merchant?

Absolutely! As long as there are funds remaining on your card and the merchant accepts Visa debit cards.

Can I use the Visa Gift Card for online purchases?

Yes! You can use the card anywhere Visa debit cards are accepted—in stores and online. However, some online merchants may require Address Verification. This process requires that the billing address be “linked,” or assigned, to the card’s 16-digit account number. The cardholder must visit www.ppdmoney.com to register the card; this will assign an address to the card. Once the verification process is complete, any merchant requiring Address Verification will be able to link a Billing Address to the card’s 16-digit account number.

What happens if I spend all the funds on my Visa Gift Card?

Your card will no longer be accepted as a valid form of payment. At this time, you can discard the card or keep it as a special reminder of the person who gave it to you.

Will I be assessed a fee for using my card at participating merchants?

No, you will not be charged a fee for making a purchase.

What happens if I lose my Visa Gift Card?

If a card is lost, Customer Service will close the account and promptly issue a Replacement Card with the remaining balance. There is a \$15.00 Replacement Card Fee for this service. To report a card lost or stolen, please call Customer Service toll-free at 1-866-208-3282. To ensure that we can identify your account should the card be lost or stolen, please register your card at www.ppdmoney.com.

Who do I contact with questions about my Visa Gift Card?

For card information, call Customer Service toll-free at 1-866-208-3282.

Why do I need to register my Visa Gift Card?

Registering your card allows customer service to locate your card account and send a Replacement Card to you in the event that your card is lost or stolen. Note: a \$15.00 per-card Replacement Card Fee applies. Registering your card is easy—just visit www.ppdmoney.com and enter your name and address.

How do I use my Visa Gift Card at restaurants?

You are encouraged to use your cards at restaurants that accept Visa debit cards. For authorization purposes only, a 20% gratuity is automatically added to your food bill. In addition, some restaurants have preprogrammed their card terminals to authorize a gratuity (usually 15-20% of the food bill). Both additions are for authorization purposes only, and you will only be charged for the gratuity you designate on the receipt.

Can I use my Visa Gift Card to "pay at the pump" at gas stations?

Your card can be used at any gas station where Visa debit cards are accepted. "Pay at the pump" card terminals immediately verify that there are enough funds on a prepaid card to complete a transaction for an average purchase of gas, or \$75.00. If your card does not have enough money to pay for this amount, it will be declined by the "pay at the pump" card terminal. If your remaining balance is less than \$75.00 and you would like to spend it on a fuel purchase, we recommend that you pay for your purchase inside at the merchant's cash register.

What if my purchase exceeds the value on my Visa Gift Card?

To make a purchase that is more than the available balance on your card, you may use another payment method to share the expense of your purchase. This is called a split transaction. Simply use your card to pay for a portion of the purchase amount and a second payment method—check, cash or credit card—for the remainder.

Please note that split transactions are subject to individual merchant policies. When making your purchase, remember to tell the merchant the dollar value on your card. You can easily verify your remaining balance via the Web site, www.ppdmoney.com, or by calling Customer Service toll-free at 1-866-208-3282. The merchant will not be able to provide you with this information. If you attempt to make a transaction for more than the balance on your card, the transaction will be declined.

What should I do if my Visa Gift Card is declined?

If you experience any problems using your card, please contact Customer Service 24 hours a day, 7 days a week by calling toll-free 1-866-208-3282.

How can I check my available balance?

Your card available balance can be verified by visiting www.ppdmoney.com, or by calling Customer Service toll-free at 1-866-208-3282. Be sure to have your 16-digit card account number ready to access this information.

Can I add more money to my Visa Gift Card?

No, Cards are not reloadable.