

## Gift Card FAQ

### Do I need to activate my Card?

- Your Card was already activated when it was sold. But please be sure to take the following steps:
  1. Sign the back of the Card on the signature line.
  2. Write down the card number and the Customer Service telephone number on a separate piece of paper, so you will have it if the Card is ever lost or stolen.

### Where & how can I use my Card?

- You may use your Card to make purchases at merchants which accept the networks identified on your Card. You can use it either with you 4 digit PIN or by Signature.
  - **PIN Purchase** - Swipe your Card and press “debit,” then enter your PIN when prompted. To keep your Card secure, never write your PIN on your card or share your PIN with anyone.
  - **Signature Purchase** - Swipe your Card at the point of sale terminal and press “credit” to process your transactions as a signature purchase. Then, sign your name when you are prompted to do so.
- Cards can be used for mail order, online or telephone purchases. Please confirm your name and address is correctly registered prior to engaging in these types of transactions.

### How do I register my card?

- Before making any online, phone or mail order purchases or before reporting an error, be sure to call Customer Service at 1.855.622.2739 and register your Card by providing your name and address.

### Why should I register my Card?

- Your Card should be registered for the following reasons:
  - In order to report your Card lost/stolen and dispute any unauthorized transactions to Customer Service.
  - In order to receive a Replacement Card.
  - In order to use your Card online.

### How do I use my Card?

- Simply swipe your Card at the keypad, press “credit,” and then sign the receipt. The amount of the total purchase will be deducted from the balance on the Card. To use your PIN, you can select the “debit” payment option and enter your PIN when you are promoted to do so.
- If the balance on the Card is not sufficient to pay for the purchase, the transaction will reject.
- Be sure to write the card number down and keep it in a safe place in the event the card is lost or stolen.

**If I want to buy something and I don't have enough money on my Card, can I pay for the balance of the purchase with cash?**

- Yes. You may be able to pay for your purchase using more than one form of payment. This type of transaction is called a "split tender transaction." Before completing your purchase, state exactly how you want to pay for your items; the merchant will let you know if they are able to process a split transaction. It is best to check with the merchant before you begin paying for items – some merchants do not permit or accept a second form of payment.

**Can I add money to my Card?**

- No. The Card is not reloadable.

**If I buy something online, by phone or mail order, what do I use for a billing address?**

- Before making any online, phone or mail order purchases, be sure to call Customer Service at 1.855.622.2739 and register your Card by providing your name, phone number and address. When making your purchase, use your mailing address as the billing address. This will allow the merchant to contact you if there is a problem.

**Can I buy gas with my Card?**

- Yes. But when you use your Card at a gas station be sure to pre-pay the cashier inside before you fill up and tell the cashier the exact amount of gash you wish to purchase. **Do not swipe your Card at the pump or you may incur a hold of up to \$125.**

**How can I use my Card at restaurants and other businesses that accept "tips"?**

- These merchants typically place holds for the amount of the bill plus a percentage (typically 20%) for the tips or gratuity. If the amount of the requested hold exceeds the amount of money stored on your Card, the transaction may be declined. After the final transaction settles, any excess holds will be removed from your Card.

**Why would a merchant charge me for more than the purchase amount on my receipt?**

- Some merchants require a preauthorization on some types of purchases. For example, a restaurant may send in an authorization for the amount of the purchase plus a 20% tip. We are required to approve and hold funds based on the higher amount until the merchant finalizes the transaction for the actual receipt amount; this can take up to 3 business days.
- Other types of companies that may require preauthorization and place a hold on funds until the transaction clears include car rental agencies and hotels. If you plan to pay with your gift card, it is always good to ask about the company's policy in advance. These holds can take up to 30 calendar days.
- To learn more about Holds & Authorization, please see your Cardholder Agreement.

### **If my gift card is lost or stolen, how do I report it and how do I get a refund or replacement?**

- Call us immediately at 1.855.622.2739 if your Card is lost or stolen. You must provide the card number and other identifying details. If our records show there is a balance on the Card, we will cancel the original card and refund the available balance to you on another Card. Please see your Cardholder Agreement for applicable fees for this service.
- We cannot provide a replacement card if you do not have the card number of the missing Card.
- If you believe there are unauthorized transactions on your Card, please call Customer Service at 1.855.622.2739 immediately.

### **How do I report an error on my Card?**

- If you have registered your Card, and believe there has been an error with a transaction on your Card, please follow these steps:
  - Report the error to us immediately
    - You may call Customer Service at 1.855.622.2739 or tell us in writing and mail your explanation to:

Cardholder Services  
ATTN: Prepaid Administrator  
6111 North River Road  
Rosemont, IL 60018

- You will need to tell us:
  - Your name and Card account number.
  - Why you believe there is an error, and the dollar amount involved.
  - Approximately when the error took place.
- There is a complete explanation of our process for investigating errors in the Cardholder Agreement. Investigating errors takes time, and if it is determined that there was an error on your account it may take time to credit your account for the amount of the error.

### **Are there any types of transactions I cannot make with my Card?**

- Yes. You cannot use this Card to get cash at an ATM machine; you cannot get cash advances or get cash back on a purchase. You cannot return the card or add money to it. You cannot use this Card to set up a recurring bill payment. You cannot use this Card for illegal online gambling or any other illegal transactions. Please see the Cardholder Agreement for details.

### **How do I obtain my PIN for “debit” transactions?**

- Your default PIN to complete a “debit” transaction is the last 4 digits of your card number. You are encouraged to log on to [www.mbcardservices.com](http://www.mbcardservices.com) to change your PIN. Your PIN cannot be used for cash back or ATM transactions.

### **Why was my transaction declined?**

- The most common reasons a transaction is declined are:
  - Not enough funds are available on the Card. Please check your funds availability and transaction history.
  - The restaurant or merchant you patronized authorized the transaction for an amount more than the original purchase price to cover a possible gratuity.
  - You attempted to use your Card at a “Pay at the Pump” gas station and there is a temporary hold of \$125.00 on your Card. Please make sure to pre-pay for any gas purchases with the cashier.
  - There is an extended hold placed on your Card from activity at a hotel, car rental, or similar merchant.

### **How do I get answers to my questions that are not answered in this FAQ?**

- We know from time to time you may have additional questions. Please visit [www.mbcardservices.com](http://www.mbcardservices.com) or call 1.855.622.2739 for your Card account information, cardholder agreement, and other program information.

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