

## Prepaid Frequently Asked Questions

### **How does the Prepaid Card Work?**

It is a reloadable prepaid Visa® debit card, which means you can spend up to the value placed on the card anywhere Visa® debit cards are accepted. You can shop in stores, online, over the phone and by mail order. You can get cash at Visa/PLUS® ATMs worldwide. Each time you make a purchase, the amount of that purchase is automatically deducted from the card.

### **How do I know the balance on my Prepaid card?**

You can check your balance at our web site, [www.wanigas.com](http://www.wanigas.com) or by calling Cardholder Services at (866)760-3156. Keeping track of your balance is a sure way to know how much you have available to spend.

### **Where can my Prepaid Card be used?**

Your card can be used to make purchases at millions of Visa® debit locations and to obtain cash at any Visa® or Plus® ATM worldwide.

### **Why should I use a Prepaid Card instead of traveler checks?**

Unlike traveler checks, a Prepaid Card can be reloaded with funds via [www.wanigas.com](http://www.wanigas.com) or by calling the toll-free phone number on the back of the card, plus it can be used for ATM access to get cash in local currencies worldwide. Transactions are automatically tracked and can be reviewed online or by telephone.

### **Are there transaction or reload limits?**

You may make purchase and cash transactions up to the balance remaining on your Card. However, for your protection, there are limits to the number and dollar amount of purchases, reloads, ATM and cash withdrawals within certain time periods. To learn more about the current limits, please reference the Terms and Conditions on this site.

### **Who can order and use the card?**

A Personalized Visa® Prepaid Card can be purchased on-line by anyone that has a valid Wanigas debit or credit card registered in his or her name and additional cards can be purchased for authorized users. In our branch offices, we have Non-Personalized Prepaid cards immediately available for purchase. A debit or credit card is not required when purchased at a Wanigas branch.

### **Can I purchase a Prepaid Card as a gift?**

The Visa® Prepaid Reloadable Cards are purchased for your own personal use. However, Wanigas does offer non-reloadable Gift Cards for purchase at all of our branch offices.

### **How do I get a Prepaid Card?**

You can order your personalized Prepaid Card at this site or purchase non-personalized Prepaid Cards at any Wanigas location.

### **Does the cardholder need to sign an agreement?**

Each card is distributed with Terms & Conditions. This document fully explains the terms and conditions regarding the use of the card. This document can also be viewed online. The cardholder accepts the terms and conditions by signing the back of the card, using the card or receiving the card by request.

### **How do I activate my Prepaid Card and obtain my PIN?**

Activate your Prepaid Card by visiting us online at [www.wanigas.com](http://www.wanigas.com) or calling **866-760-3156**. Your PIN will automatically be assigned after activation is complete.

### **What happens if I need to return an item?**

Each merchant has its own return policies and will handle the return in the same manner as any other Visa® transaction. They may credit your Prepaid Card, provide a cash refund or a store credit. If credit is given to your Prepaid Card, please allow 7 business days for the value to be reflected in your Card balance.

### **What if the purchase is denied?**

If a decline occurs, the card's available balance is probably less than the amount of the authorization request. In this case, you may inform the merchant of the remaining balance on the card and ask the merchant to accept two forms of payment (subject to the policy of the merchant). Please be aware that some merchants such as restaurants, salons, spas, mail order, cruise lines and car rentals require an amount available to cover the transaction total plus gratuities, shipping or service fees. This amount is held until the transaction settles to your Prepaid Card. Only the actual amount you signed for will ultimately be deducted from your Card balance. Refer to the Terms & Conditions for specific percentages.

## **How do I reload my card?**

A personalized, Prepaid Card can be reloaded an unlimited number of times prior to the cards expiration date. Non-personalized cards are limited to the initial load at purchase and three additional value loads. To reload using the Wanigas credit or Wanigas debit card registered during enrollment, the primary cardholder can visit [www.wanigas.com](http://www.wanigas.com), call the number listed on the back of the card or visit a Wanigas branch office. If you visit a Wanigas branch office, you can also load value using funds from your Wanigas account. Applicable fees will apply (see Terms & Conditions).

## **What do I do if I have a Non-Personalized Prepaid Card and I have reached the 4 load limit?**

Continue to use your Card until the balance has been depleted. Then you may wish to consider visiting [www.wanigas.com](http://www.wanigas.com) to purchase a Personalized Prepaid Card which allows unlimited value loads.

## **Why might my initial load or reload be declined?**

Possible reasons for value loads to be declined include: the name or address does not match the primary cardholder's profile on the Visa® Prepaid Card; your debit/credit card expiration date or 3 digit code which you provided on the website is incorrect; or you have a Non-personalized card and the 4 load limit has been exceeded. To resolve the issue, first verify your funding source information and check the total number of value loads performed to date. If the problem still exists, call Cardholder Services at the number on the back of your card for help.

## **Can the card ever have a negative balance?**

Any authorization request that is greater than the card's available balance will be declined. However, there may be times when a Visa® merchant puts an item through without prior authorization. If an overdraft occurs, the cardholder will be required to either reload funds onto the card or make a payment to Cardholder Services to cover the negative amount.

## **How do I find an ATM when I travel?**

Visit [www.visa.com](http://www.visa.com) for participating Visa® ATMs both domestic and abroad.

## **What is the exchange rate when I get to another country?**

The method of exchange is explained in the Terms & Conditions under Foreign Transactions. Using your Prepaid Card at an ATM can be less expensive than using other means of obtaining foreign currency.

### **When I travel, are my receipts in U.S. dollars or the local currency?**

Your receipt will reflect the local currency. It is always good to plan ahead and have a general idea of what the local exchange rates are before you travel. This helps you to understand what goods and services are actually costing you. You may check these transactions at [www.wanigas.com](http://www.wanigas.com).

### **What happens if my Visa® Prepaid Card is lost or stolen?**

We provide 24-hour toll-free support. Immediately report a lost or stolen card by calling (866)760-3156. A replacement card can be issued and any available balance transferred to a new card, less applicable fees that will be deducted from the card's available balance. Replacement cards are generally received in 7 – 10 business days. Emergency card replacement can also be requested. See the Terms & Conditions for fees that apply to lost or stolen cards. If traveling internationally or far from home, a secondary card should be considered. That way, if the primary card is lost or stolen, the secondary card can immediately be used to access the funds without having to wait for a replacement card.