

**Visa® Reloadable Frequently Asked Questions (FAQ's)**

**Travel**

**How does a Travel Card work?**

It's a reloadable prepaid Visa debit card, which means you can spend up to the value placed on the card anywhere Visa or Interlink 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 Travel card?**

You can check your balance at our Web site, [www.NovartisFCU.org](http://www.NovartisFCU.org), by calling your local branch, or by calling customer support at 866-760-3156. Since a merchant may not be able to tell how much money is on the card, keeping track of your balance is a sure way to know how much you have to spend.

**Where can my Travel Card be used?**

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

**Why would I use a Travel Card instead of traveler checks?**

Unlike traveler checks, the Travel Card can be loaded up to 4 times (For non-personalized), and unlimited (For personalized), with funds via this website or the toll-free phone number on the back of your 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 phone.

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

Purchase transactions are unlimited, up to the balance remaining on your card. However, for the protection of our cardholders, there are limits to the number and dollar amount of reloads, ATM withdrawals and cash advances performed within a certain time period. To learn more about the current limits, please reference your terms and conditions.

**Who can order or use the card?**

The individual purchasing the card is defined as the primary cardholder. The address listed for the primary cardholder must match the billing address for the debit/credit card used to purchase the Travel Card. Personalized primary cardholders can order online up to four personalized secondary cards for family members or traveling companions. When purchasing a secondary card for a young person with no card experience, be sure to go over all of the materials that accompany the card.

## **Can I purchase a Visa Travel Card as a gift or give to a teen to use while traveling?**

No, Visa Travel Cards cannot be given as a gift. Just like travelers checks, you purchase the Visa Travel Card for your own personal use. However, if higher spending/loading limits are necessary, parents can purchase a personalized, primary Visa Travel Card for themselves and order a personalized secondary card for their teen. Only the parent can load value to the card.

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

You can order personalized Travel Cards directly at this site, or purchase non-personalized Travel Cards at your local branch.

## **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 either signing the back of the card, using the card, or receiving the card by request.

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

Non-personalized cards are activated at the time of purchase. Personalized cards can be activated by logging into this site and clicking on the Activate Card button, or, by calling the customer support number listed on the back of your card. On the web, choose Select PIN to choose your PIN. Over the phone, an assigned PIN will be automatically spoken after your card is activated and you'll be given the opportunity to select a new PIN if you choose.

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

Each merchant location has its own return policies and will handle the returns in the same manner as any other Visa transaction and may take up to 7 business days to be credited to your Travel Card. They may credit your Travel Card; provide a cash refund, or a store credit.

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

If a decline occurs, the card's available balance is probably less than the purchase amount. You may inform the merchant of the remaining balance on the card and use another form of payment to pay the difference, subject to the policy of the merchant. Also, please be aware that some merchants - for example, restaurants, car rental agencies, salons, mail-order companies, and cruise lines - preauthorize for an amount slightly higher than your actual transaction to ensure sufficient funds for tips or incidental expenses. This amount is "held" until the transaction settles to your Travel Card. Only the amount you sign for will ultimately be deducted from your card. Use of the card at automated fuel dispensers requires a minimum balance of \$75. Again, only the actual amount spent will ultimately be deducted from the card.

## **Can I reload the card?**

Yes, the card can be loaded up to 4 times for Non-personalized and unlimited times for Personalized. To reload using the credit or debit card registered during enrollment, primary cardholders can visit the website, call the number listed on the back of their card, or visit your local branch. Any applicable fee for reloading via the website or by phone will be charged to your funding source, along with the value being added to your card.

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

If you choose, a new Personalized Travel Card can be ordered from the website, or by going into your local branch. You can continue to make purchases using your old card until the balance has been depleted.

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

Possible reasons your initial load or reload might be declined are: the name/address on file with the debit/credit card issuer does not match the primary cardholder profile on the Visa Travel Card website, the debit/credit card expiration date or 3 digit code listed on the website is incorrect, or the 4 load limit or other applicable limits have been exceeded. First, verify your funding source information and the total number of reloads performed to date. If this does not resolve the issue, call the toll free number on the back of your card to discuss other limits that may have been exceeded.

## **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 can 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 - especially overseas?**

Visit our website at [www.NovartisFCU.org](http://www.NovartisFCU.org) or use the ATM locator found at [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 exchange rate is determined by the rate of exchange on the date of purchase. Using your Travel Card at an ATM can be less expensive than using a currency exchange to get 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.

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

We provide 24-hour toll-free support. Immediately report any problems or 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 with guaranteed delivery within the next business day, or sooner in some cases. See the Terms & Conditions for fees that apply to lost or stolen cards and emergency card replacement. As long as the lost or stolen card is reported immediately, you will not be responsible for any unauthorized merchant charges. 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.