Frequently Asked Questions about the Visa Gift Card

What is the Visa Gift Card? Your Nymeo Visa Gift Card is a prepaid Visa Debit Card with a specific dollar value. Your Visa Gift Card and its value are accepted at most places Visa Debit is accepted.

How can I check the balance on my Gift Card? Call the number on the back of your card for balances and transaction history or visit the MyAccount website.

How can I use my Gift Card? You can use your Nymeo Visa Gift Card at most places Visa Debit is accepted. See Terms and Conditions for further information.

What should I do when the merchant’s sales terminal asks me to press “Debit” or “Credit”? You should always press the “Credit” button. Although the Visa Gift Card is not a credit card, the transaction is processed like one. You should always sign a sales receipt.

When I swipe my card, the terminal asks me input my PIN. What is my PIN? A Personal Identification Number (PIN) is not issued with the Nymeo Visa Gift Card. If a PIN is requested, simply press “Cancel” on the terminal, then select “Credit” to complete your transaction.

What if the item I want to purchase exceeds the value of my Gift Card? If the purchase amount exceeds the available card balance, then you must inform the merchant of the amount you want to pay with the Visa Gift Card and that you will pay the difference in cash, check, credit or debit card. If the purchase amount exceeds the available balance of the Visa Gift Card, the transaction will not be approved.

What do I do if I need to return an item? In the event you need to return an item you purchased with your Visa Gift Card, the merchant will handle the item in accordance with Visa guidelines. The merchant may credit your card (put the funds back on the card) thereby increasing your available funds.

What happens when the funds are spent? When you have depleted all the funds on the card and no returns are necessary, simply destroy and discard the card.

What should I do if my Visa Gift Card is lost or stolen? Contact the Nymeo Visa Gift Card Center immediately at 1-866-902-6082. Additionally, read the Nymeo Visa Gift Card Center Terms and Conditions contained in this cardholder for important Visa Gift Card information.

Frequently Asked Questions About the Reloadable Prepaid Visa Card

How does a Reloadable Prepaid 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 debit cards are accepted. You can shop in stores, online, over the phone, and by mail order. You can get cash at Visa 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 Reloadable Prepaid card? You can check your balance at this website, by calling your local branch, or by calling customer support at 866-760-3156 for travel or general cards and 866-901-8090 for Student cards. 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 Reloadable Prepaid 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 ATM worldwide.

Is there 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?

Our Visa Reloadable Prepaid Card can be purchased by anyone that has a valid debit or credit card registered in his or her name. 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 Reloadable Prepaid Card. Personalized primary cardholders can order online up to two personalized secondary cards for family members or companions on general or travel card or up to four secondary cards for different children on the Student card. 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 Reloadable Prepaid Card as a gift?

No, Visa Reloadable Prepaid Cards cannot be given as a gift. You purchase the Visa Reloadable Prepaid general or travel Card for your own personal use or the Visa Student Reloadable Prepaid card for your child’s general purpose use.

How do I get a Reloadable Prepaid Card?

You can order personalized general, travel or student Reloadable Prepaid Cards directly at this site, or purchase non-personalized general or travel Reloadable Prepaid 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 Reloadable Prepaid Card and obtain my PIN?

Non-personalized cards are activated at the time of purchase and the PIN can be obtained by calling Cardholder Services. 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. 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. On the web, choose “Change Pin” to choose your PIN.

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 Reloadable Prepaid Card. They may credit your Reloadable Prepaid 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 Reloadable Prepaid Card. Only the amount you sign for will ultimately be deducted from your card. Use of the card at automated fuel dispensers requires that a specific minimum balance be available on the card, which is determined by the issuer of the Reloadable Prepaid card, in order to complete the transaction. For example, the issuer may require that there is a minimum balance of $50 on the card in order to utilize the card at an automated fuel dispenser. Again, only the actual amount spent will ultimately be deducted from the card.

Can I use the Reloadable Prepaid card to make a purchase that is larger than the balance on the card?

Yes, simply pay a portion of the purchase with the available balance on your Reloadable Prepaid card then request to pay the balance of the purchase with cash, check, or a credit/debit card.

Can I reload the Reloadable Prepaid Card?

Yes, the card can be loaded up to 4 times for Non-personalized and unlimited times for Personalized. To reload using your registered funding accounts, 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 Reloadable Prepaid Card and I've reached the 4-load limit?

If you choose, a new Personalized Reloadable Prepaid 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 Reloadable Prepaid 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 the ATM locator found at this website or at 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 Reloadable Prepaid 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 Reloadable Prepaid Card is lost or stolen?

We provide 24-hour toll-free support. Immediately report any problems or a lost or stolen card by calling cards, 866-760-3156 for general or travel cards and 866-901-8090 for student cards. 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.