

## **Frequently Asked Questions About Your Visa® Travel Card**

### **Q. Is my Visa Travel card the same as a credit card?**

A. No, your card is not a credit card with a line of credit. You can only spend the amount of funds that are available on the card.

### **Q. Is my Visa Travel Card like a debit card?**

A. Yes and no. Like a debit card, you can use the card at participating merchants that accept Visa debit cards. Also, you can spend only the funds available. However, unlike a debit card, a checking account is not linked to the card.

### **Q. How do I activate my card?**

You do not need to activate your card. The card was activated at the time of purchase.

### **Q. Where can I use my card?**

A. Your card can be used for purchases wherever Visa debit cards are accepted.

### **Q. How do I add funds to my card?**

A. Cash can be loaded onto the card by visiting any branch of the bank where your card was purchased or by visiting any Green Dot® Financial Network retail location. A list of those locations is provided at [www.PpdMoney.com](http://www.PpdMoney.com).

### **Q. Are there fees associated with my card?**

A. Yes, please read the Cardholder Agreement for all applicable fees. This document was provided along with the Visa Travel Card and is also available on this website.

### **Q. Will I be assessed a fee for using my card at participating merchants?**

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

### **Q. Will I be assessed a fee at an ATM?**

A. Yes, you will be charged a fee of \$2.00 for ATM withdrawals. There may be additional fees assessed by the owner of the ATM.

### **Q. Can I make purchases on the Internet with my card?**

A. Yes, you can make purchases on the Internet with your card up to the amount of available funds on the card.

**Q. How do I know what I have spent or have available?**

A. You can get your balance anytime by accessing [www.PpdMoney.com](http://www.PpdMoney.com) or by calling the number on the back of your card.

**Q. What if I have a question or problem – such as the card not working or being lost or stolen?**

A. Call our toll free number, 1-800-552-0974 at any time and follow the recorded instructions. You may also speak with a customer service representative up to 4 times per month at no charge. Thereafter, a Customer Service Live Agent Fee of \$2.00 will be deducted from your card.

**Q. How can I check the available balance on my card?**

A. Your available balance can be obtained by logging into the website [www.PpdMoney.com](http://www.PpdMoney.com). You may also call the number on the back of your card.

**Q. How can I track my spending?**

A. You can view card transaction history in two ways. You can log in to the website [www.PpdMoney.com](http://www.PpdMoney.com) or call the toll-free number on the back of your card.

**Q. How do I change my PIN?**

A. Via the Internet, access [www.PpdMoney.com](http://www.PpdMoney.com). The system will allow you to change your PIN. You may also call the number on the back of your card.

**Q. Can I use my card to make a purchase that is larger than the balance on my card?**

A. No, but you can utilize the remaining balance on your card towards a purchase and pay the difference with another form of payment. Always check the balance of your card before making a purchase and check with the merchant to make sure they can split the payment if there are not enough funds on the card. Not all merchants accept split transactions.

**Q. May I let someone use my card?**

A. If you give your Card to another person or allow access to your account, you will be deemed to authorize all transactions until you give notice that further transactions are not authorized.

**Q. Can my card be replaced if it is lost or stolen?**

A. Yes, your card can be replaced and the outstanding balance replaced by visiting a branch of the bank that provided your card. A Replacement Card Fee of \$15.00 will be assessed.

**Is there a limit as to how much value the Visa Travel Card can have?**

Yes. You can load the card a maximum of 1 time per day. The maximum value on the card at any time is \$5,000.00.

**How do I find an ATM when I travel - especially overseas?**

Use the ATM locator found at [www.Visa.com](http://www.Visa.com) for participating ATMs that display the Visa brand - 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 Visa Travel Card at an ATM can be less expensive than using a currency exchange to get foreign currency. Please note that an International Transaction Fee of 1% of the transaction amount will be assessed on all transactions conducted internationally.

**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.

**How do I find out more about the Visa TravelMoney Travel & Emergency Assistance, Purchase Security and Lost Luggage Reimbursement?**

See the Guide to Benefits for more details or call: Travel & Emergency Assistance, 1-800-992-6029 from within the U.S. or collect 0-804-673-1675 outside of the U.S.; for Purchase Security call 1-800-525-1466; or for Lost Luggage Reimbursement call 1-800-757-1274 or collect at 0-804-673-6496.