



## *Visa Gift Card Frequently Asked Questions*

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

At a merchant or store, you can use your card by selecting “credit” at the merchant’s card terminal. Also, you may obtain a PIN (personal identification number) by calling the customer service number on the back of your card and following the automated instructions. Once you have a PIN you can select “debit” at the point of sale. If you are making a purchase online or over the phone, just make sure the billing address you provide matches the one registered to your card. All of these options are subject to transaction fees.

### **How do I register my card, and what is the benefit of doing so?**

You may register your Gift Card online at [YCNcard.com](http://YCNcard.com). Registering your card will provide the additional security required to allow you to check your balance, view your transaction history, use your card for phone and online purchases, and request a replacement card should your card become lost or stolen. Keep in mind, there will be an \$8.00 fee assessed to your card balance to replace your card.

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

You can use your card everywhere debit cards are accepted in the U.S. Just look at the checkout for the brand mark that matches your card - Visa® or Mastercard®. Plus, your card can also be used for online and phone purchases when registered.

### **What can I do if there are fraudulent charges on my account?**

Let us know! If you notice transactions on your account that you have not made, call the customer service number on the back of your card immediately. A live agent will follow a standard dispute process to investigate the fraudulent transactions and help remediate the situation.

### **What if my card is lost or stolen?**

If your card has been lost or stolen, call 855-887-1836. A live agent will walk you through obtaining a replacement card. A lost or stolen Gift Card cannot be replaced if the card was not registered via [YCNcard.com](http://YCNcard.com). Keep in mind, there will be an \$8.00 fee assessed to your card balance to replace your card. It may take up to 10 business days to receive your replacement card.

### **How do I activate my replacement card?**

If you received a replacement card via mail, you may activate it by calling the number on the back of the card. You will need to provide the Card number and 3-digit security code from the back of the Card.

### **Where can I find my balance or transaction history?**

You can get your card balance and a list of your transactions by logging into YCNcard.com or by calling customer service at the number on the back of the card.

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

You cannot reload your Gift Card.

### **Can I withdraw cash from my card?**

No. It is for point-of-sale, online, and phone purchases only.

### **Can I use my card in a foreign country?**

No. Gift Cards are for domestic use only and, as such, can only be used in the United States and areas considered to be U.S. territories, including Puerto Rico, Northern Mariana Islands, U.S. Virgin Islands, American Samoa, and Guam.

### **Are there any fees associated with my card?**

There are a few fees to keep in mind. Take a look at the Cardholder Agreement located on YCNcard.com for applicable fees.

### **Can I use my card at restaurants, hotels and car rental agencies?**

Yes, but keep in mind many service-oriented merchants automatically factor in an additional percentage to cover any gratuity you may leave or incidental charge you may incur. When using your card at restaurants, it's best to have an available balance that is 20 percent greater than your bill, and when using your card at hotels and car rental agencies, check with the merchant to find out how much, if any, they over-authorize their transactions.

### **Can I use my card to pay at the pump at gas stations?**

Yes, however, an authorization of at least \$75-\$150 may be held on your account. This authorization may not be removed from your account for several days. To avoid this over-authorization, simply pay for your gas inside the service station.

### **Can I still make a purchase if I don't have enough funds on my card?**

Yes, it's possible, but only if the merchant allows split-tender transactions. A split-tender transaction is when the payment is split across multiple methods. Depending on the merchant's policy, you can request a split-tender transaction – just use an additional card or alternative payment method to cover the remaining cost of the purchase beyond your card's balance. Keep in mind, some merchants may only allow you to do this if the second method of payment is cash or check. Also, online and most mail-order merchants do not permit split-tender transaction. There is no guarantee that every merchant will accept two forms of payment.

**What if my card is declined at the point of sale?**

When making a purchase in-person, the merchant may have attempted to process the purchase for a greater amount than what is available on the card. If this happens, ask the merchant to split the payment across multiple methods. You can only spend what is loaded on your card – any amounts beyond that will cause a decline. For additional help, you can contact customer service at the number on the back of your card.

**What is the minimum age to purchase a gift card?**

You must be 13 years or older to purchase a Gift Card.

**For additional information regarding your Visa Gift Card, please visit [YCNcard.com](https://www.ycncard.com).**