



Frequently asked questions...

Q. What is a prepaid Visa Gift Card?

- A. A prepaid Visa Gift Card is a card that may be purchased with a minimum of \$10.00 or a maximum of \$1,000.00. The cards are generally given as gifts and can be used wherever Visa is accepted, with the following exceptions:
 - No ATMs No cash advances No online gambling
 - PIN Numbers for Point of Sale transactions must be obtained by calling 1-866-208-3282
 - Additional Holds will be placed on the Gift Card if used at the following facilities:
 - Hotels & Restaurants will place an additional 20% or more hold over the room rate for 30 days or until the bill is received for processing.
 - Car Rentals will place an additional 20% or more hold over the authorization amount for 30 days or until the bill is received for processing.
 - Gas Stations 'pay at the pump' gas stations place an automatic \$100.00 or more hold on the card until the bill is received for processing. To avoid this hold you can use the card to pay for gas inside at the cashier window.

Q. How much does a Visa Gift Card cost?

A. \$2.50 each.

Q. How long does it take to activate the card?

A. The Customer must activate the Gift Card by calling 1-866-208-3282 seven-days-a-week.

Q. Does the card have any monthly fees?

A. Yes, if there is no activity for 12 months, a service fee of \$4.95 per month will begin on the 13th month.

Q. How long is the card valid?

A. The card is good through the embossed expiration date, and at least five (5) years from the date of purchase.

Q. Where can the card balance be obtained?

A. Online at www.ppdmoney.com or call Customer Service 1-866-208-3282

Q. International use?

A. Yes, it is accepted out of the Country and can be used wherever the Visa Logo is displayed. The amount deducted from your funds will be converted by Visa USA; a 2% Conversion Fee will be charged by Visa.

Q. What if the card won't work?

A. Ask the clerk to run it as credit and not a debit.

Q. Can I use the card for an online purchase?

A. Yes, to purchase merchandise.

The card cannot be used to make recurring monthly payments, for online gambling, or illegal transactions.

Q. What if the card gets lost?

A. To report a lost or stolen card call 1-866-208-3282. A replacement fee of \$15.00 will be charged.

Gift Cards can not be reloaded or returned - ALL SALES ARE FINAL.

Merchandise Returns: Keep the gift card until you are satisfied with the purchase; some merchants will only honor returns by crediting back the gift card. If you dispose of the card prior to the return, a replacement card will cost \$15.00.

FOR ANY OTHER QUESTIONS OR FOR BALANCE DISPUTES AND ERRORS REFER TO CARDHOLDER CUSTOMER SERVICE.

Call 1-866-208-3282 or go to www.PpdMoney.com