

## VISA VERSION

### **Frequently Asked Questions**

What is the Netspend Disbursement Visa Prepaid Card?

It's a prepaid card that can be used anywhere a Visa Debit card is accepted. Instead of receiving a paper check, funds are loaded onto your card from your funds provider. The Card works as a debit card and it is branded with the Visa logo, and can be used at millions of locations in store or online.

### **Is it a credit card?**

No. It's a prepaid Visa card that carries a fixed cash amount. Each time you use the card, the purchase amount is deducted from the available balance. The available funds will be based solely on what your funds provider loads onto the card.

### **How can I find out how much I have available on my card?**

You can call the toll free Customer Service number at 1-877-562-2235. You can also login online to your personal card account at [mynetspend.com](http://mynetspend.com) and view your balance and recent transactions.

### **Can I use my Netspend Disbursement Visa Prepaid Card to make a purchase that is larger than the balance on my card?**

You cannot spend more than your available balance. However, some merchants allow you to pay for part of your purchase with your Card and pay the other part with a second choice of payment. The merchant has the authorization to accept or reject split payments, so check with them prior to making the purchase.

### **What if I need to return an item to a merchant?**

You will need to present your Netspend Disbursement Visa Prepaid Card at the time you return the merchandise. If the merchant's return policy allows it, the merchant will credit the amount of the purchase back to your card. Remember to save your purchase receipt in case there are any merchandise returns.

### **My transaction history online shows that a merchant charged me for more than I authorized. Why?**

Certain merchants, such as gas stations, restaurants, and hotels often obtain authorization amounts for more than the transaction amount. It is recommended that you give your card to the station attendant and state exactly how much gas you want to purchase, instead of swiping your card at the pump. Also, some restaurants factor in an automatic tip up to 20% when authorizing card purchases. If your restaurant bill plus the estimated tip exceeds the amount on the card, it may be declined. Should this situation occur, instruct the cashier to deduct a specific amount from the card and use another form of payment for the balance or tip.

**If you still believe you were charged more than you authorized, you can call Customer Service at 1-877-562-2235.**