

## **Convenient Visa® Gift Card**

- **What is a Convenient Visa Gift Card?**

The Convenient Visa Gift Card is a prepaid card; the value of the card is limited to the amount of money loaded onto the card by the purchaser. It carries the Visa brand mark, like any Visa credit or check card. But, because it is a prepaid card, your spending is limited to the amount of funds available on the card. Use your Convenient Visa Gift Card at millions of locations worldwide. Each time you use your card, the amount is deducted from your card balance.

- **Can I make online or telephone purchases with the Convenient Visa Gift Card?**

Yes, to make an online or phone purchase, you will first need to register your card by calling 1-800-486-0292. When you make an online or phone purchase, the name, address and phone number you use will need to be exactly the same as the information you provided when registering your card in order to avoid declines.

- **Can I review my transaction history and check my balance online?**

Yes. First you will need to create an online account at [www.convenientcards.com](http://www.convenientcards.com). Once you have created your account, you will have 24/7 access to your account balance and transaction history.

- **Can I pay bills from my Convenient Visa Gift Card?**

Yes. once you have created an online user account, you may schedule online bill payments from your card account.

- **Where can I use my Convenient Visa Gift Card?**

You can use your Gift card anywhere in the world that accepts Visa. Simply swipe and sign for your transaction.

- **Can I get cash from my Convenient Visa Gift Card?**

No, your Gift card does not come with cash access. You cannot withdraw cash from an ATM machine or request cash back from a purchase transaction.

- **Can I use my Convenient Visa Gift Card at gas stations?**

Yes, you must provide the card to the station attendant to swipe and sign for your purchase, you cannot use the card at the gas pump. Many gas stations automatically place a hold up to \$125.00 on your card to cover the transaction, even if the amount of gas you purchased is less. This amount may be held against your available balance for up to 3 days.

- **Can I use my Convenient Visa Gift Card for hotel reservations?**

Yes, some hotels will verify that your card has sufficient funds to pay an estimated bill for your stay. That amount will be "held" in your card account, making it unavailable for other purchases. When you check out, the "hold" will be removed and the actual bill amount will be deducted from your card.

- **Can I use my Convenient Visa Gift Card to rent a vehicle?**

Yes, some rental agencies will verify that your card has sufficient funds to pay an estimated bill for the duration of your rental period. That amount will be "held" in your card account, making it unavailable for other purchases. When you return the vehicle, the "hold" will be removed and the actual bill amount will be deducted from your card.

- **Can I use my Convenient Visa Gift Card at restaurants?**

Yes, however, be aware that some restaurants will verify that your card has enough funds to cover the purchase plus a 25% tip, or they will decline the transactions. Only the amount you sign for will be deducted, so you can leave a tip with your card or in cash.

- **How do I return an item I've purchased?**

Keep your Convenient Visa Gift card even after you have used the funds on it. This way you will have it in case you need to make a return. Contact the merchant and follow the merchants return procedures. The value of the merchandise will be available on your card up to 7 days after the return.

- **Can I buy something that costs more than the amount available on my card?**

Yes, you can use a second payment method such as cash, check or credit for the difference. Let the cashier know how much you will pay with each type of payment before your begin your transaction. Please note, this process know as "split transaction" or "split tender" may no be supported by all merchants.

- **Do merchants have the ability to check my card balance?**

Many merchants will not be able to provide this information.

- **How do I close my Gift Card once it is at a zero balance?**

To close your card, call 1-800-486-0292 and speak to a representative to close your card.