

Frequently Asked Questions

What is the Multi-Purpose Reloadable Card?

The Multi-Purpose Reloadable Card is a Visa branded card that allows you to make purchases, withdraw cash and deposit funds. Your money does not earn interest while on deposit in your Multi-Purpose Reloadable Card account.

How do I activate my card and log in to manage my account?

To activate your card, click on Activate My Card on the home page. You will be prompted to enter your full 16 digit card number, the last 4 digits of your Social Security Number, the 3-digit Security Code on the back of the card, and the Expiration Date from your card. Then, click Activate. You should receive a message that your card is activated. You may also call 1-866-304-8680 to activate your card.

To manage your card, click on Sign In on the home page. If this is your first time logging in, you will be prompted to enter your full 16 digit card number, the last 4 digits of your Social Security Number, and the 3-digit Security Code on the back of the card. You will then be able to select a permanent password for future logins.

Where can I use my Multi-Purpose Reloadable Card?

You can use your Multi-Purpose Reloadable Card to make purchases anywhere that Visa debit is accepted. You can also use your card at any PLUS ATM by entering your personal identification number (P.I.N.).

Does my card support Apple Pay, Samsung Pay, and Android Pay? Yes, you can use your Multi-Purpose Reloadable Card directly from your phone to pay for purchases. Please refer to your phone provider for capability and set up instructions.

Is there a minimum balance required for this account?

No. Accounts that remain at a zero (\$0.00) balance over a 45 day period are subject to closure.

What is the maximum dollar amount I can withdraw from ATMs per day?

The lesser of \$500.00 or your account balance. Some ATMs may have lower limits.

Are there limits on the amount I deposit on my card?

Your initial deposit must be between \$0.00 and \$3,000. The minimum subsequent deposit must be at least \$25.00 and may not exceed \$2,000.

How do I deposit funds onto my card?

Cards can be loaded at the purchase location and at Visa ReadyLink locations. To find ReadyLink locations visit: <https://usa.visa.com/pay-with-visa/cards/services-locator.html>.

Will I receive a monthly statement on my account?

Yes. An electronic statement is available through the website. If you would like a paper statement, you may request one for an additional fee.

Does my Multi-Purpose Reloadable Card include an overdraft limit?

No. You should only utilize your card to get cash or make purchases up to the current balance in your account.

Can I order a Multi-Purpose Reloadable Card for an additional user?

Yes. You may have up to 1 additional card issued. Once the primary cardholder activates their card they may order up to one (1) additional joint card.

Can I use my Visa Multi-Purpose Reloadable Card to pay for gas at the pump?

Yes. A \$75.00 pre-authorization will be marked up against your available balance. If you purchase less than \$75.00 the amount in excess of the purchase will clear once that transaction is posted to your account. Transaction typically post within 2 business days. To avoid the pre-authorization you can pay inside the station or store.

Why is my Available Balance different than my Actual Balance?

Typically, your Available Balance is less than your Actual Balance because your Available Balance reflects purchases you have made that have been authorized, but have not cleared your account. However, there are some cases, such as when you have returned merchandise, when the Available Balance will be more than your Actual Balance.

What is the difference between a "pending transaction" and a "posted transaction?"

Pending transactions are authorized transactions, and a hold is placed for the purchase amount on your card. Posted transactions are purchases that have cleared on your card and the funds have been removed. There are some pending transactions that are more or less than the amount you have actually spent. This is because some retailers place a pre-authorization amount on your card for more or less than the total of the purchase. For example, gas stations make a pre-authorization for a smaller amount, such as \$1.00 to ensure the account is active. Once you have completed your purchase an actual authorization is sent in the amount of your purchase. Restaurants, however, will typically send a pre-authorization amount for 20% higher than the total of your bill to ensure you have enough money on your card to cover the tip that you authorize.

What is my personal identification number (P.I.N.)?

You may establish a PIN for use at ATMs by logging into your account online. Once logged in, the option to create a PIN is located under Profile on the left hand side of the screen. You may also create a PIN by calling 1-866-304-8680 and following the prompts.

Where can I go to change my personal identification number (P.I.N.) or address?

You may change your PIN or update your personal information, such as your address and telephone number, by logging into your account on the website or by calling 866-304-8680.

What happens if my card is lost or stolen?

If you believe your Card or PIN has been lost, stolen or you believe that someone may use or has used the PIN assigned to your Card, notify us at 866-319-4602. We are available Monday through Friday 8am to 5pm Eastern Standard Time. If you are unable to speak with a representative, you may suspend your card online to prevent transactions. To suspend your card, log into your account. Once logged in, select Profile on the left-hand side of the screen. There will be an option to Suspend Card on the left-hand side of the screen. This will allow you to place a temporary hold on the card until you can speak with a Customer Service Representative to permanently block your card and issue a replacement.

Can I setup preauthorized payments to be debited from my Multi-Purpose Reloadable Card account?

Yes. Any bill that can be paid by credit card can be debited from your account. Just provide the account number on the front of your Multi-Purpose Reloadable Card.

Can I use my Multi-Purpose Reloadable Card to pay for online gaming?

No.

Will I receive checks to use on this account?

No. This account is intended for electronic transactions only. You may call 866-319-4602 to request a check for a specific value that will be made payable to you and mailed to your address of record. There is a fee associated with this request.

If I cannot access my account through the consumer website, who can I call for assistance? You can contact Innovative Card Services, LLC at 1-866-319-4602 Monday through Friday 8:00 am to 5:00 pm Eastern Standard time.
