

## Frequently Asked Questions

### **What is the Visa TravelMoney® Card?**

The TravelMoney Card is a prepaid reloadable card that can be used everywhere Visa® debit cards are accepted and for ATM access to cash in local currencies worldwide. The initial value is limited to the amount of money stored on the card at the time of purchase. Each time you use the card, the purchase amount is deducted from the card balance. Before you put the card in your wallet, please sign the back of the card, write down your card number in a safe place separate from your wallet, and take a minute to review the terms and conditions of the card.

### **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 1-866-763-3370 to activate your card.

To manage your card, click on [Sign In](#) on the home page. Please note, you may no longer use your card number as your username. If this is your first time logging in or you do not have a username created for your account, select [Need Username?](#) 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 may then create a permanent username and password for future logins.

If you have a username, but do not remember it, click on [Forgot Username?](#) Your username will be emailed to you if the email address you provide matches our records. If you are unable to log in, please give us a call at 866-319-4602.

### **How do I get a Personal Identification Number (PIN)?**

You may establish a PIN for use at ATMs by logging into your account online. Once logged in, the option to create or change your PIN is located under My Settings > My Pin. You may also create a PIN by calling 1-866-763-3370 and following the prompts.

### **Your TravelMoney Card can be used all over the world.**

You can use it to make purchases at millions of Visa® debit locations worldwide, to obtain cash at any Visa® or Plus® ATM worldwide or for a cash advance at any participating financial institution. When you use your card for a purchase, always select “credit” on the keypad and sign for your purchase.

### **Does my card support Apple Pay, Samsung Pay, and Android Pay?**

Yes, you can use your Visa TravelMoney Card directly from your phone to pay for purchases. Please refer to your phone provider for capability and set up instructions.

### **Why use the TravelMoney card instead of traveler’s checks?**

Unlike traveler’s checks, your TravelMoney card can be reloaded. You can use the card for ATM access to get cash in local currencies worldwide. Card transactions are automatically tracked and can be reviewed online or by phone. You also receive extra benefits like Visa® Travel and Emergency Assistance,

Visa® Purchase Security, lost luggage reimbursement, emergency cash and card replacement and Visa® Zero Liability protection.

**Does the card have a limit on how much I can load?**

You can load up to \$5,000 on the card at the time of purchase. Purchase transactions are unlimited, up to the available card balance. However, for your protection, there are limits to the number and dollar amount of reloads, ATM withdrawals and cash advances performed within a certain time period.

**How much can I reload to the card and where can I reload it?**

You can reload a minimum of \$50 up to \$2,000 per day until you reach the \$20,000 maximum balance. 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>.

**Can I use my Visa TravelMoney 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.

**Who can order and use a TravelMoney card?**

Anyone can purchase a TravelMoney card from a participating location. Primary cardholders can order online up to one secondary card for family members or traveling companions. When purchasing a secondary card for a young person with no card experience, be sure to go over all of the materials that accompany the card.

**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 My Settings > Suspend Card. 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. You may also suspend your account by calling the automated phone system at 1-866-763-3370.

**Does my Visa TravelMoney 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.

**How much cash can I withdraw from an ATM?**

You can withdraw \$2,000 at a time up to \$5,000 in 5 days.

**What about exchange rates?**

The exchange rate is determined by the rate of exchange on the date of settlement. At times, using me at an ATM is less expensive than using a currency exchange to get foreign currency. Please note that an international transaction fee will be assessed on all international transactions. Also note that your receipt will reflect the local currency. Plan ahead and have a general idea of what the local exchange rates are before you travel. This helps you understand what goods and services are actually costing you.

**Want to know more about my benefits (travel & emergency assistance, purchase security and lost luggage reimbursement)?**

See Terms & Conditions for more details or call: Travel & Emergency Assistance, 1-800-992-6029 from within the U.S. or collect 0-804-673-1675 outside the U.S.; for Purchase Security call 1-800-525-1466 or collect 0-410-581-9994 outside the U.S.; or for Lost Luggage Reimbursement call 1-800-757-1274 or collect at 0-804-673-6496.

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