

## **Frequently Asked Questions for Kinecta Express and Change for Tomorrow Prepaid Cards**

### **How does a Prepaid Card work?**

It's a re-loadable prepaid Visa® debit card, which means you can spend up to the value placed on the card anywhere Visa® debit cards are accepted. You can shop in stores, online, over the phone, and by mail order. You can get cash at Visa® ReadyLink, Plus®, Star®, or NYCE® ATMs worldwide. Each time you make a purchase, the amount of that purchase is automatically deducted from the card.

### **How do I know the balance on my Prepaid Card?**

You can check your available balance by doing a balance inquiry at an ATM, by calling the number on the back of your card, or by checking the balance at this website (the balance will only be available if you have activated your personalized card). If enrolled, you will also receive text/email alerts after each transaction (standard text messaging rates may apply). Since a merchant may not be able to tell how much money is on the card, keeping track of your balance is a sure way to know how much you have to spend.

### **Where can my Prepaid Card be used?**

Your card can be used to make purchases anywhere Visa® debit cards are accepted and to obtain cash at any Visa® ReadyLink, Plus®, Star®, or NYCE® ATM worldwide.

### **Are there transaction or reload limits?**

Purchase transactions and reload limits vary. To learn more about the current limits, please reference our Terms & Conditions found on this website.

### **Who can use the card?**

Only the individual who purchased the card is authorized to use it.

### **Does the cardholder need to sign an agreement?**

Each card is distributed with a Terms & Conditions document, which fully explains the appropriate and legal use of the card. This document can also be viewed online. The cardholder accepts the Terms & Conditions by signing the back of the card, using the card, or receiving the card by request.

### **How do I sign up for text and/or email alerts?**

You may request text/email alerts after you have enrolled on the Kinecta Express website, Click on "Alerts" to enroll (standard text messaging rates may apply).

### **How do I activate my Prepaid Card and obtain my PIN?**

Instant Issue Non-Personalized and Personalized cards are activated by calling 1.800.418.3942. You will be asked to select your PIN at the time of activation. Be sure to choose a PIN with a number that, while easy for you to remember, may be difficult for someone else to guess.

### **What happens if I need to return an item?**

Each merchant location has its own return policies and will handle the returns in the same manner as any other Visa® transaction. The merchant may credit your Prepaid Card, provide a cash refund, or a store credit. Returns may take up to 7 business days to be credited to your Prepaid Card.

### **What if the purchase is denied?**

If a decline occurs, the card's available balance is probably less than the purchase amount. You may inform the merchant of the remaining balance on the card and use another form of payment to pay the difference, subject to the policy of the merchant. Also, please be aware that some merchants - for example, restaurants, car rental agencies, salons, mail-order companies, and cruise lines - preauthorize for an amount slightly higher than your actual transaction to ensure sufficient funds for tips or incidental expenses. This amount is "held" until the transaction settles to your Prepaid Card. Only the amount you sign for will ultimately be deducted from your card. To use the card at a gas station, it is recommended that you pay inside to avoid additional funds from being held (up to \$75) when your card is authorized while paying at the pump. Again, only the actual amount spent will ultimately be deducted from the card.

**Can I use the Prepaid Card to make a purchase that is larger than the balance on the card?**

Yes, simply pay the portion of the purchase with the available balance on your Prepaid Card, then request to pay the balance of the purchase with cash, check, or a credit/debit card.

**Can I reload the Prepaid Card?**

Yes, the card can be loaded up to 25 times for Instant Issue Non-personalized and unlimited times for Personalized. Loads may only be added to the card using cash at any authorized [MoneyGram](#) or [ReadyLink](#) location.

**Why might my initial load or reload be declined?**

Possible reasons your initial load or reload might be declined are: the name/address on file with the debit card issuer does not match the primary cardholder profile on the Visa® Prepaid Card website; the card expiration date or 3-digit code listed on the website is incorrect; or the 25-load limit or other applicable limits have been exceeded. First, verify your funding source information and the total number of reloads performed to date. If this does not resolve the issue, call 1.800.418.3942 to discuss other limits that may have been exceeded.

**Can the card ever have a negative balance?**

Any authorization request that is greater than the card's available balance will be declined.

**How do I find an ATM when I travel - especially overseas?**

Visit the ATM locator found at this website or at [www.Visa.com](http://www.Visa.com) for participating Visa® ATMs both domestic and abroad.

**What is the exchange rate when I get to another country?**

The exchange rate is determined by the rate of exchange on the date of purchase. Using your Prepaid Card at an ATM can be less expensive than using a currency exchange to get foreign currency.

**When I travel, are my receipts in U.S. dollars or the local currency?**

Your receipt will reflect the local currency. It is always good to plan ahead and have a general idea of what the local exchange rates are before you travel. This helps you to understand what goods and services are actually costing you.

**What happens if my Visa® Prepaid Card is lost or stolen?**

We provide 24-hour toll-free support. Immediately report any problems or a lost or stolen card by calling 1.800.418.3942. A replacement card will be issued for the balance remaining on the card at the time it is reported lost or stolen (subject to unauthorized use of the card as set out in the Terms & Conditions and any applicable fees).

**Can I make purchases on the Internet with my card?**

Yes, you can make purchases on the Internet with your card up to the value of the card.

**Will I get charged a fee for using my card at participating merchants?**

You will not be charged a fee for making a purchase at participating merchants other than the standard transaction fees associated with the card as listed in the Terms & Conditions.

**How can I track my spending?**

You can track your spending in any of the following ways:

- Call the number on the back of your card toll free anytime (when calling, you will be given your balance once. If you decided that you would like to hear your balance again, additional fees will apply).
- Log onto this website anytime (the balance will only be available if you have activated your personalized card).
- If enrolled, you can receive text/email alerts after each transaction (standard text messaging rates may apply).

**Can I make card-to-card transfers using funds from my other banking institution?**

At this time, you can only make card-to-card transfers to existing Kinecta Express card customers.

**What does Strong Authentication mean when registering on the website?**

Strong Authentication (SA) is an additional level of security added on to the sign on or login process for a banking or

financial web application used by consumers. A web application can provide SA in several ways. In general, SA requires a banking or financial web application to provide one or more of the following security options:

- Require a personal user ID and password setup by the consumer
- Challenge questions to verify that the consumer is who they say they are
- Picture and personal phrase for website authentication
- PC registration