

Visa® Reward Card Usage

Important facts regarding the use of bank issued reward cards

Bank issued reward cards (i.e. Visa, MasterCard, Discover, & American Express prepaid cards) operate much differently than a Merchant Gift Card such as a Best Buy card. The reason for this is that most Merchants that accept Visa, MasterCard, etc have different POS (Point Of Sale) systems and rules around their ordering process. Below are just a few bullet points for your reference on the usage and facts about a Visa Reward Card.

- Each reward card should be processed as a credit transaction when used at a merchant's location. Some cashiers may not know this and try to run it as a Debit card which will not work since there is no PIN number associated with each card.
- The reward card cannot be run for more than the value remaining on the card. For instance, if one of your recipients tries to charge \$35 to the card but only has \$20 on it; the merchant will decline the transaction. They can still use the card to pay for \$20 of the transaction, but they'll need to specify to the merchant that it should only be charged for \$20 and they will pay the remaining balance through another method.
- Restaurants, gas stations, auto rental, cruise lines, hotels, and others may authorize an amount of the anticipated charge to the card, which will result in a decline if the amount is greater than the value of the card. In addition, some restaurants have their POS systems programmed to hold 20% above the transaction amount in case the cardholder wants to leave a tip. If the cardholder does not leave a tip or pays the tip in cash, that 20% will be put back on the card typically within 5 business days. U.S. military identification card.
- Gas stations will automatically pre authorize the reward card for \$50 when paying at the pump. That means you would have to have at least a \$50 balance to pay for gas at the pump. To avoid confusion it is recommended that the cardholder go inside and tell the merchant how much to run the card for before pumping.
- If the cardholder has a merchant run the card and it is either declined due to the transaction amount being greater than the amount on the card, or the cardholder decides they want to cancel the purchase, the Merchant's system may have already captured the funds from the card, and they will need to be put back on the card later. This typically takes 3-5 business days because the merchant's bank needs to reissue the money to our bank before we can add it back to the reward card.