



Your User Guide

Use Your Card For Everyday and Special Purchases

It's Easy:

1. Check Your Balance—Know how much you have available on the card before you shop.
2. Present and Sign—Present the card to the cashier, sign the receipt, and go.
3. Immediately Record—Note how much you spend, and subtract it from your balance. Don't forget to immediately record your deposits and ATM withdrawals too.

Do More

You Have The Power of Visa:

- Buy groceries, gas, clothes, gifts, movies, books
- Pay for electronics, repairs, dining, travel, and more
- Use it for phone, mail order and Internet purchases

Get cash at millions of ATMs worldwide that display these symbols:



Purchase Security

When you use your FTB CASHCARD to purchase you feel secure and our support is happy to assist.

Lost or Stolen

Immediately call the phone number on your card carrier. Check Balances at FTB ATM or any ATM or call us at 023862111.

You can also view recent transactions, see your monthly statement, and change your address.

It's Easy To Use

To make purchases:

When making purchases at stores or restaurants:

1. Hand your card to the cashier or server
2. Sign the receipt
3. Take your card and keep a copy of the receipt

When making purchases using a PIN pad:

1. Swipe your card through the PIN pad
2. Press "credit" and sign the receipt
3. Or, if you want to get cash back, press "debit" and enter your PIN (many grocery stores and drug stores will give you cash back with a purchase)

To get cash from an ATM

1. Insert your card and follow the steps on the screen
2. Enter your Personal Identification Number (PIN)
3. Select the amount of cash you want to withdraw
4. Be sure to take your card and receipt

Not enough money on the card?

If you want to make a purchase but don't have enough money on your card, some merchants may allow you to make a partial payment with your card and pay the remainder with cash or load your card via Wing or FTB channels.

Know How it Works

Your Visa prepaid card is easy to use for everyday purchases at millions of locations worldwide—anywhere Visa cards are accepted. Just remember some helpful hints and how to handle a few special situations:

Know your Balance

When you make a purchase or ATM withdrawal, record it and deduct the amount from your balance immediately.

Gas Stations

Paying at the pump or pay the attendant an amount you pump, and sign the receipt.

Restaurants

When paying a restaurant, keep in mind that you may need to have enough in your account for the dining bill and a 15–20% tip for the transaction to be approved.

Hotels

After check-out, the "hold" on your card may take a few days to be removed.

Rental Cars

Some rental car companies may require that you use a credit card to make a reservation. Your FTB CASHCARD is always welcome for final payment.

Returning a Purchase

Each merchant location has its own return policy and will handle the return in the same manner as any other Visa transaction. You may receive a credit to your card, a cash refund, or a store credit. It may take up to one week for a credit to appear on your card.