

Frequently Asked Questions

Can I void purchases made with a Visa Prepaid card?

Yes, Visa Prepaid purchases can be voided the same way you would void a Visa credit card purchase. The credit may take three to seven business days to complete.

Can customers return items or get refunds on items purchased with a Visa Prepaid card?

Yes, customers must present the Visa Prepaid card used to make the purchase and the original receipt. The credit will be applied to the Visa Prepaid card. This may take three to seven business days to complete.

How to recognize a valid Visa Prepaid card

While each Issuer's Visa Prepaid card is unique, certain standard features will enable you to recognize it as valid.

16-digit account number must begin with a "4"

Visa brand mark

The Dove Hologram may appear on the front of cards to the right of the 16-digit account number or in the red zone on back of cards

Four-digit number must be printed directly below the account number and must match exactly with the first four digits of the account number

Customer name or a generic title, such as "Gift Card Recipient," or left blank

Numbers and letters can either be embossed (raised characters) or unembossed (flat and smooth)

"Electronic Use Only" must appear on all unembossed cards

Card expiration date

Signature panel must be signed by the cardholder

Magnetic stripe

Three-digit card verification value (CVV2) must be printed

Portions of the 16-digit account number may be imprinted on the signature panel

Manufacturer ID Code

A. CARDHOLDER
ELECTRONIC USE ONLY

4000 0012 3456 7899
0000 THRU 12/12

123

AUTHORIZED SIGNATURE

MANUFACTURER ID CODE

*Visa claim based upon global number of general purpose cards, number of transactions and purchase volume.

How to process Visa® Prepaid cards

Cashier's Quick Reference Guide



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How to process Visa Prepaid cards

Visa Prepaid cards are pre-loaded with funds that cardholders can spend anywhere Visa cards are accepted.

How to process Visa Prepaid cards

A Visa Prepaid card is processed just like a Visa credit card with a magnetic stripe.

- 1** Swipe the card
- 2** Obtain an authorization
If the purchase amount exceeds the card balance, the transaction will be declined. To process a split-tender transaction see opposite page.
- 3** Ask the customer to sign the purchase receipt, then check that the signature matches the one on the back of the Visa Prepaid card

CONTACT YOUR STORE MANAGER IF YOU NEED ANY HELP.



How to process split-tender transactions

If the purchase amount exceeds the card balance, the transaction will be declined. Ask the customer if they would like to split the transaction between the Visa Prepaid card and another form of payment to cover the difference.

- 1** Ask the customer for the balance amount on the Visa Prepaid card
- 2** If the customer doesn't know the balance, refer them to the Issuer's 1-800 number or website on the back of the card
- 3** Once the balance is known, proceed with the transaction — it generally works best if you process the Visa Prepaid card first, then the alternative form of payment
- 4** Ask the customer to sign the purchase receipt, then check that the signature matches the one on the back of the Visa Prepaid card

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