

## FTB Visa CashCard – Frequently ask questions

Enjoy the convenience and flexibility of FTB Prepaid Cards!

You can use your FTB Prepaid Card for electronic purchases at over 24 million Visa merchant locations worldwide!

FTB has a suite of prepaid card products to suit both consumers and corporations alike. FTB Prepaid Cards can be used in various ways – from employee recognition programs to a simple gift for a family/friend – an ideal gift giving occasions including Birthdays, Weddings and Holiday Seasons.

Silver CashCard is instantly activated when you purchased from a any FTB branch and then the card can be used immediately.

### 1. What are FTB CashCards?

Silver CashCard – Non-personalized

- Available for \$50, \$100, \$300 and \$500.
- Non-reloadable
- One year validity
- Refundable for remained balance greater than KHR10,000

Blue CashCard - Personalized CashCard

- Available from \$500 and up to \$5,000
- Reloadable at a Branch and via Internet Banking
- Two year validity

Gold CashCard - Personalized CashCard

1. Available from \$5,000
2. Reloadable at a Branch and via Internet Banking
3. 5 year validity

### 2. How can I get it?

Visit any FTB Branch and authorised retail outlet. Make sure you have Id card or passport with you.

### 3. How do I use my card for in-store purchases?

You can use your CashCard for electronic purchases at stores that accept Visa prepaid cards, subject to the available balance and expiry date on your card. This includes purchases made outside Cambodia.

When using your CashCard for in-store purchases, you just let the merchant swipe your Card with the required amount and sign for your purchase.

### 4. How do I use my card for online purchases?

You can use your CashCard for online purchases at stores that accept Visa prepaid cards, subject to the available balance and expiry date on your card. This includes online purchases made in foreign currency.

When using your Card for online purchases:

1. Ensure your card is activated, ensure your card has not expired and know the available balance on your card
2. Enter your 16 digit card number;
3. Enter your card expiry date and
4. Enter your CVV2 digits (3 digits at back of your Card)

### 5. How do I use my card for ATM Cash Withdrawals?

The Card has ATM capabilities and therefore, can be used for ATM cash withdrawals, subject to your available balance and fee charges. Please refer to point 21. Fee and charges for detail.

General guideline for ATM:

- Insert your FTB Visa CashCard
- Select a language
- Enter your six digit **PIN** number
- Select an account type: **SAVINGS**
- Select a transaction type: **CASH WITHDRAWAL**
- Enter amount to withdrawal and wait for process
- Take your FTB Visa CashCard
- Take and count your Cash

- Take your receipt. End.

#### **6. What if I want to buy something that costs more than the Available Balance?**

You can use the Available Balance on your Card to pay for a portion of your purchase and use another method of payment to cover the difference. Check with the Visa merchant to ensure they will allow you to make partial payment using your Card and another payment method for the balance of your purchase.

If you make or attempt to make a purchase that exceeds your Available Balance, then you will be liable for any Negative Balance (i.e. overdrawn card) along with any costs or interest we incur in recovering or attempting to recover the amount you owe FTB.

#### **7. What if I use all the money on my card?**

- Silver CashCard: Once you have used all the funds on your Card, it is invalid and can no longer be used. Please destroy your card by cutting it diagonally in half through the magnetic strip.
- Blue CashCard and Gold CashCard: You can load additional funds onto your card via FTB Internet Banking or visit any FTB Branch. Please refer to point 21. Fee and charges for detail.

#### **8. Why was a transaction declined?**

Your transaction may have been unsuccessful for one of the following reasons:

- Your CashCard has not been activated and loaded with value. Call 023 999 090 to check the balance of your card.
- The purchase amount is greater than the available balance on your Card. Call 023 999 090 to check the balance of your card and ensure your purchase amount does not exceed the card balance. (Note: you may still be able to use the balance on your card to pay a portion of your purchase and use another method of payment to cover the difference)
- Tolerance/authorisation holds have been added to your purchase and the total amount is greater than the available balance on your Card.
- Merchants whose payment policy is to refuse acceptance of Visa Prepaid Cards.
- Your Card has been suspended or closed. Call 023 999 090 for assistance.
- Your Card is damaged. Call 023 999 090 for assistance.
- Your Card has expired. Once your card has expired, it is invalid and can no longer be used. Please destroy by cutting it diagonally in half through the magnetic strip. (Note: any funds remaining on the card after card expiry are refundable if greater than KHR10,000). We will reissue a new card with the remaining available balance (less Card Reissue Fee) for you.

#### **9. Does the Card have any restrictions?**

You cannot use your Card:

- When the merchant does not have an electronic processing capability
- To make purchases in excess of your available balance (Note: only the portion up to your card balance may be made)
- At merchants displaying the Visa logo whose payment policy is to refuse the acceptance of Visa prepaid cards.

#### **10. Where can I reload my Card?**

At any FTB Branch or via FTB Internet Banking ([www.ftbbank.com](http://www.ftbbank.com)). Refer to fee schedule 21.

Please note that if your reload includes both cash and cheque payments in the one transaction (e.g. \$100 reload, being \$60 in cash and \$40 via cheque payment), then the clearing of other bank cheque will take more time. If you wish for the cash component to be credited to your card, we suggest that you process the cash and cheque payments as two separate transactions.

#### **11. How do I check my card balance and transaction history?**

- At FTB ATM
- Call 023 999 090. You will need to provide card detail and your name.

#### **12. What if I want to dispute a transaction on my Card?**

If you are unsure about a particular transaction and wish to dispute it, you must notify FTB immediately as Visa operating rules impose time limits, generally 75 days from when the transaction was made. If you do not notify FTB in time, FTB may be unable to investigate your claim and you will be liable for the transaction. You may start the transaction dispute process when you are aware of Transaction History which shows unauthorised transaction.

#### **13. Will I get a statement for my Card?**

You can request a statement for your transaction history.

**14. What is the PIN for my Card?**

PIN means the card's Personal Identification Number which is used at ATMs and POS.

**15. How do I find out my PIN?**

Your PIN (Personal Identification Number) is given to you when you get your Card and you can change it any time at FTB ATM.

**16. What if I have forgotten my PIN?**

If you forget your PIN, you will need to ask for PIN re-issue.

**17. What if my card is blocked due to incorrect PIN attempts?**

If you submit an incorrect PIN three times, your card will be blocked. You will need to call 023 999 090 for assistance.

**18. What do I do if my card has been retained by an ATM?**

If your card has been retained by an ATM, it cannot be recovered. You will need to mark your card as lost or stolen and call 023 999 090. A replacement card can be issued at a cost to you. Please refer to point 21. Fee and charges for detail.

**19. What do I do if my card is blocked?**

If you are unable to use card because it has been blocked, call 023 999 090 for assistance.

**20. What if my Card is lost or stolen?**

- o Silver CashCard: Your Card should be treated like cash and will not be replaced if lost or stolen.
- o Blue CashCard and Gold CashCard: We will replace a new card at a fee. Please refer to point 21. Fee and charges for detail. If your card is lost or stolen, immediately report to us by call 023 999 090. You are liable for the losses that occur before your card reported.