



Visa Gift Card Program FAQs

11/06

What is a Visa Gift Card?

A Visa Gift Card is a prepaid, non-reloadable card that can be used anywhere Visa is accepted worldwide. Three types of transactions are not authorized when using a Visa Gift Card: hotel reservations, auto rental, and “pay at the pump.”

How are Visa Gift Cards purchased?

The Visa Gift Card can be loaded with a minimum of \$10.00 up to a maximum of \$500.00. The cards are loaded by an MSR online at a branch. The gift cards are automatically activated three separate times throughout the day: 11:00am, 5:00pm, 12:00am.

How does the Visa Gift Card work?

The Visa Gift Card works just like a credit card, and is used for point-of-sale transactions.

Can Visa Gift Cards be used at ATMs to withdrawal cash?

No, Visa Gift Cards can only be used for point-of-sale purchases.

If a member has a \$10.00 balance remaining on their gift card and wants to use it towards a purchase that is greater than \$10.00, what does the member do?

The member will need to tell the cashier the exact amount left on their gift card. The cashier will enter the dollar amount of the gift card and swipe it. The total amount owed will be reduced by the amount of the gift card. If the exact amount left on the gift card is not entered, the card will not process.

How much does a Visa Gift Card cost?

Each gift card is \$2.00.

Are there any other fees associated with the gift cards?

Yes, there is a \$10.00 replacement fee if a gift card is lost. There is also a \$3.00 monthly maintenance fee that begins after six months. The \$3 charge is deducted from the card balance six months after the card is purchased and then every month until its value is zero.

How can a member find out how much they have left on their gift card?

They can call the ICUL Customer Service department at (866) 264-2094 or check their available balance online at <https://www.onlinecardaccess.com/bigiftcard>.

Visa Gift Card Design Choices

