Cards4all Pty Ltd
P.O. Box 280
Tugun, QLD
4224
(07) 5630 1911
orders@cards4all.com.au
www.cards4all.com.au

Prepaid Reloadable ATM Card - Card Holder and Merchant - FAQs Nucleus

Card Holder

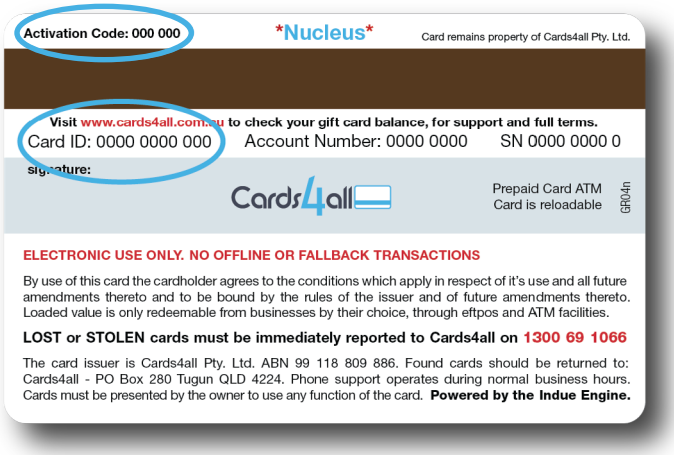
How do I get started?
The first thing you need to do is to make your new Prepaid Reloadable ATM Card your own, by going online to activate your card. To activate your Prepaid Reloadable ATM Card visit our online Prepaid Reloadable ATM Card Activation Portal and follow the instructions.

What is activation?
Activation is simply confirming your account (the card) and setting your details in place. You will be asked to set a PIN for the card and setup a Email and Password for logging into your account. It is a very simple process and if you require assistance you can contact our customer support team via email at orders@cards4all.com.au or via phone at **1300 69 10 66**.

ACTVIATE YOUR NUCLEUS PREPAID RE-LOADABLE CARD

Please note: If your card has no Card ID or Activation Code, please go to ACTIVATE YOUR LEGACY PREPAID RE-LOADABLE CARD

Where is the Card ID and Activation Code?
The **Card ID** and **Activation Code** are printed on the back of the card. Please find a backing example below showing the **Card ID** and **Activation Code**.



What is the Prepaid Reloadable ATM Card used for?
The Prepaid Reloadable ATM Card is a very convenient and flexible way for anyone to make purchases quickly at any business with EFTPOS facilities or withdraw cash at any ATM, at the business's discretion. Being a prepaid card means (with proper use) you can be assured of never spending more than the card's balance.

How do Prepaid Reloadable ATM Cards work?
Once you have your card from the business distributing the card, there are just a few simple steps to go online to activate. Activate your card online at www.cards4all.com.au this includes setting your PIN and internet passwords. Then you are ready to go shopping, pay bills, spend the money on your card wherever eftpos is accepted or withdraw cash at ATM, at the business's discretion.

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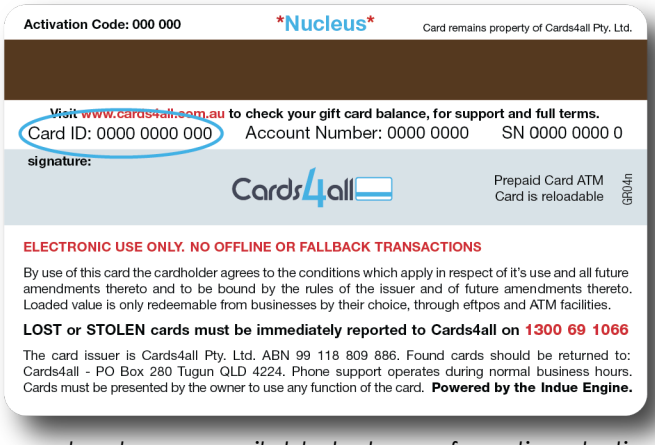
How do I check the balance and transaction history of the Prepaid Reloadable ATM Card?
You can check your available balance, complete transaction history, change Password & PIN ect at any time 24/7, free of charge by going to '**CHECK MY CARD BALANCE**' at the top of our website. Then select '**CHECK MY NUCLEUS CARD BALANCE**' and go to '**CHECK MY NUCLEUS PREPAID RE-LOADABLE CARD BALANCE**' and all you require is your login details (Email Address and Password) when the card was set-up and activated.

CHECK MY NUCLEUS PREPAID RE-LOADABLE CARD BALANCE

Please note: If your gift card has no Card ID or Activation Code, please go to **CHECK MY LEGACY PREPAID RE-LOADABLE CARD BALANCE**

You can also check your available balance by phoning customer support on **1300 69 10 66**. Our operating hours are 9am – 4pm Monday to Friday. All we require is the **Card ID** printed on the back of the card.



It is recommended that you check your available balance from time to time to ensure that you don't make purchases or withdrawals that exceed your available balance as charges apply for transactions that are declined.

How do I redeem my Reloadable Prepaid ATM Card?

1. *Swipe* your card through the terminal. (In order for the card to transact, the terminal must have swipe capability so the magnetic stripe can be read).
2. *Enter* the amount of your purchase
3. *Select* "**Savings**".
4. *Enter* your 4-digit PIN (that was setup when your card was activated)
5. *Press* OK.

****If the purchase amount is greater than the value of the card you will need to split payment across two payment methods. In this instance you would only enter the value available on the card.****

Please note: all Australian eftpos magnetic stripe swipe cards DO NOT operate on 'Square' branded terminals.

What do I do, if the Prepaid Reloadable ATM Card does not work?

- Confirm you are selecting "Savings"
- Make sure you or the terminal cashier are NOT attempting a sale that is greater than the value on the card. You can only redeem the amount on the card and then you need to use another payment method to pay the balance.

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- Confirm it is NOT a square terminal (Square terminals do NOT accept any Australian swipe eftpos cards)

When will my Prepaid Reloadable ATM Card expire?
Your card will expire on the expiry date which is printed on the front of the card in the format of MM/YY.

What happens if my Prepaid Reloadable ATM Card has expired?

Requesting a replacement card: You're welcome to request a new Prepaid Reloadable ATM Card anytime before your card's expiry date. A Replacement Card Fee applies, but we won't charge you for transferring any remaining Value to your new card.

Using Your Balance Before the Expiry Date: Please make sure you use or withdraw any remaining Value on your card before it expires or is cancelled. You can withdraw funds at any ATM.

After the Expiry Date: If no arrangements have been made before the Expiry Date, your card can no longer be used. An Account Closure Fee will then be deducted from the remaining Value. Please find the T&Cs link for more information - Re-Loadable – ATM – Terms & Conditions

Does my Prepaid Reloadable ATM Card have a minimum purchase value?
Yes, your card has a minimum purchase value of $1.00.

What does EFTPOS mean?
Electronic Funds Transfer (at) Point Of Sale.

What happens if I make a purchase that exceeds my available Prepaid Reloadable ATM Card?
One of the great things about your Prepaid ATM Card is that you cannot spend more than the available balance on your card (with proper use). If your purchase is for more than the balance of the card, it is always possible to use your card as part payment, just explain to the store, how much you would like to pay from your card and complete the purchase using another payment method. If you attempt to use your Prepaid Reloadable ATM Card for a purchase greater than the available balance on your card, fees will apply. Please find the T&Cs link for more information - Re-Loadable – ATM – Terms & Conditions

What are the fees and charges?
Cards4all has a complete listing of fees and charges in the terms of use Re-Loadable – ATM – Terms & Conditions.

Where is my PIN?
Your unique PIN, was setup when your card was activated.

What if I forget my PIN?
You are welcome to go online to change you PIN at any time. Simply go to the Cards4all website and login to your on-line account by selecting '**CHECK MY CARD BALANCE**' at the top of our website. Then select '**CHECK MY NUCLEUS CARD BALANCE**' and go to '**CHECK MY NUCLEUS PREPAID RE-LOADABLE CARD BALANCE**'. To login to your account use the Email and Password created when the card was activated. Select the card you want to change the PIN from the drop down box if you have more than one. "**Set your Card PIN (Personal Identification Number)**" option and follow the prompts. Fees will apply; please find the T&Cs link for more information - Re-Loadable – ATM – Terms & Conditions

Please wait at least 1 hour for the change to take effect.

What if I forget my Password?
Simply go to the Cards4all website and login to your on-line account by selecting '**CHECK MY CARD** -

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BALANCE' at the top of our website. Then select '**CHECK MY NUCLEUS CARD BALANCE**' and go to '**CHECK MY NUCLEUS PREPAID RE-LOADABLE CARD**'. On the login portal select "**Forgot your password?**" and follow the prompts. Fees will apply; please find the T&Cs link for more information - Re-Loadable – ATM – Terms & Conditions

Please wait at least 1 hour for the change to take effect.

What happens if my Prepaid Reloadable ATM Card is declined?
Where a business allows you to use your card and it declines, the most likely cause is your available balance is less than the amount of the transaction or withdrawal. The first thing to do is to check the card's balance on-line and the declined receipt, making sure there was enough available funds for that transaction. If there was sufficient available funds in the account and you believe there is an issue with your card's balance please report this using the contact form for reporting card issues or email orders@cards4all.com.au or phone **1300 69 10 66**. It is a good idea to refer to the conditions of use for more details.

What happens if my Prepaid Reloadable ATM Card is lost or stolen?
Should your card be lost or stolen, please advise Cards4all as quickly as possible. Login to your online account by selecting '**CHECK MY CARD BALANCE**' at the top of our website. Then select '**CHECK MY NUCLEUS CARD BALANCE**' and go to '**CHECK MY NUCLEUS PREPAID RE-LOADABLE CARD BALANCE**'. To login to your account use the Email and Password created when the card was activated. The menu (Three Bars) in the top right hand corner on the web-page. Go to "**Block Lost or Stolen Card**" and select "**Block Card**".

***** Please note selecting Block Card cannot be undone. *****

Please email orders@cards4all.com.au with your card number, full name and account number for verification to reactivate your card. Replacement cards can be arranged, please find the T&Cs link for more information - Re-Loadable – ATM – Terms & Conditions

What happens if I enter an incorrect Personal Identification Number (PIN) ?
If you enter your PIN incorrectly three times, your card will be suspended for 24 hours. Fees and charges apply please refer to the Conditions of Use at www.cards4all.com.au be sure to remember your PIN before using your card.

Where can I use my Prepaid Reloadable ATM Card?
You can use your card for purchases wherever eftpos Prepaid cards are accepted in Australia. You can also use your Prepaid Reloadable ATM Card to withdraw cash at ATMs. Please remember, that acceptance of using your Prepaid Reloadable ATM Card is at the business's discretion and they may apply their own conditions to the use of the card, such as a minimum amount for eftpos purchase. It is not possible to use the card over the internet, over the phone, for mail orders, etc. The card must operate through eftpos or ATM terminals only.

Can I use my Prepaid Reloadable ATM Card on the Internet?
No, your card cannot be used for on-line purchases or over the phone.

Merchant

MERCHANT – How much does it cost?
The cost of your program depends on which card solution best suits your business needs. We offer a wide range of programs and card types, each designed to do different things. Volume orders and pre-payment can significantly reduce your overall costs.

Pricing will vary based on the quantity you order and the features or options you choose. Once your program is set up, there are no ongoing program fees, the setup fee is a one-time cost. For each re-order, you simply pay for the cards themselves and freight.

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MERCHANTS – How much can I load onto my Prepaid Reloadable ATM Card?
The card can be loaded to a total value of $999.00 at any one time. It is easy to add more funds and spend the value and do it all again, but the card can only hold $999.00 at any time. It is a good idea to avoid fees associated with failed loads which exceed the $999.00 limit (refer to the conditions of use).

MERCHANTS – Will I get to see what my Prepaid Reloadable ATM Cards look like, before they are printed?
Part of our quality control system revolves around the use of approval proofs. One of our graphic designers will create and send your artwork approval proof by email. Before your order can proceed into production we require the approved proof to be singed and returned. The responsibility for ensuring the approval proof is correct rests with you, our valued client.

MERCHANTS – How do I load money onto the Prepaid Reloadable ATM Cards?
The Prepaid Reloadable ATM Cards have three load options (detailed below) allowing them to be loaded when required. This enables the cards to be safely posted and distributed unloaded.

The three methods of loading a card include:

1) Website loading
2) Bulk loading
3) Terminal loading

1. Website loading, go to the Cards4all website and select '**LOAD MY NUCLEUS CARD**' at the top of the page. Enter the required details to activate and load the gift card. Once the cardholder receives the confirmation email sent to their nominated email address, the card is ready to use.
   Please note: a 1.5% processing fee applies. (Until 1st October 2026)

2. Bulk loading, is the quickest and easiest way to load many cards at once (10 cards minimum). This is a free of charge service we offer. We require a spreadsheet of the **'Serial Numbers'** and **'Card ID'** you wish to load and the $ value to be loaded on each. Once payment has cleared, we will load your cards and let you know when they are ready to be used.

3. Terminal loading, via the refund function much the same as making a refund to any eftpos debit card, The funds are loaded immediately.

NOTE: The total value that may be loaded (added) onto your Prepaid Reloadable ATM Card at any one time cannot exceed the Prepaid Card Limit of $999. Please find the T&Cs link for more information - Re-Loadable – ATM – Terms & Conditions

MERCHANT – How do I load a lot of Prepaid Reloadable ATM Cards, at the same time, for promotions?
Rather than loading the cards individually, Cards4all can "bulk Load" the cards for you. Just email accounts@cards4all.com.au a spreadsheet of the **'Serial Numbers'** and **'Card ID'** you wish to load and the $ value to be loaded on each and request an invoice for the funds you want loaded, eg 100 x $20. Upon receipt of payment, we will load them all for you. We will email confirmation once the load is complete and the funds are available on the cards instantly. A free of charge service that will save you a lot of time.

MERCHANTS – When will my Prepaid Reloadable ATM Card expire?
Your card will expire on the expiry date printed on the front of the card in the format of MM/YY. Please find the T&Cs link for more information - Re-Loadable – ATM – Terms & Conditions

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MERCHANTS - What happens if my Prepaid Reloadable ATM Card has expired?

Requesting a Replacement Prepaid Reloadable ATM Card: You're welcome to request a card anytime before your card's Expiry Date. A replacement card fee applies, but we won't charge you for transferring any remaining Value to your new card.

Using Your Balance Before the Expiry Date: Please make sure you use or withdraw any remaining Value on your Prepaid Reloadable ATM Card before it expires or is cancelled. You can withdraw funds at any ATM.

After the Expiry Date: If no arrangements have been made before the Expiry Date, your card can no longer be used. An Account Closure Fee will then be deducted from the remaining Value. Please check your cards terms of use about the expiry conditions, the T&Cs link for more information - Re-Loadable – ATM – Terms & Conditions

MERCHANTS – What is involved with training my staff?
Our Prepaid Reloadable ATM Cards are simply another of the debit cards you are already processing through your EFTPOS terminals. Your staff will easily understand the small differences (swipe instead of tap). You will receive "how to" PDF instructions with your order.

There is also PERMANENT SUPPORT from our support team, with online and phone options. Our office hours are 9am – 4pm Monday to Friday. Please phone our support line **1300 69 1066**, printed on the back of the card and one of our helpful staff members will assist with your inquiry.

MERCHANT – Does Cards4all provide Transaction Reports?
NO, however each card has its own transaction reporting that can be saved as a PDF or CSV files. This can be accessed when the card balance is checked.

MERCHANT – If a Prepaid Reloadable ATM Card is lost, stolen or damaged, and has a value on it, CAN it be TRANSFERED?
The card can only be replaced if you have the **'Card Number'** or **'Card ID'**. If the customer's card becomes lost, stolen or damaged, please direct them to contact us at orders@cards4all.com.au.
They may request a new unused card from your business, or we can issue a replacement card with a fee deducted from the remaining balance. The original card will be cancelled, and the balance transferred to the replacement card.

MERCHANT – If a Prepaid Reloadable ATM Card is lost, stolen or damaged and has no value on it, do I need to do anything?
NO, if a card has no value and is not used (for whatever reason) it will eventually expire. An important feature with our product, is the no loaded value. We recommend that all cards to be delivered to clients are sent without funds loaded on them. When the cardholder receives the card, they simply contact you to have the card loaded.

MERCHANTS – Is there a minimum order/re-order for Prepaid Reloadable ATM Cards?
Yes, our minimum order/re-order:

- **10 Cards** :- the turn around time is approximately 15 working days from your artwork approval sign off to the shipment of your order. We also have our Fast Track Priority service. This will ensure your order is shipped within 7 working days of your artwork approval sign off and is available for $65 + GST.

- **500 or more Cards** :- the turn around time is approximately 6 weeks from your artwork approval sin off to the shipping of your order.