

# VISA Gift Card – Card Holder and Merchant FAQ's

## Legacy

### Card Holder

#### Where can I use my Visa Gift Card?

The Visa Gift Card can be used at any retail outlet where Visa is accepted, also online & over the phone. Some retailers may choose not to accept this gift card, so check with the retailer first.

#### How do I use my Visa Gift Card online?

You can use your card for online purchases by entering the card number, expiry date and the 3 digit code (CVV) found on the back of the card. Occasionally websites will ask for the name on the card, in these instances simply insert "Gift Card" in the field provided. Should the value of an item you are purchasing online exceed the value remaining on your card, your payment may not be accepted and you will need to contact the merchant to confirm how the amount can be settled.

#### Can I add more money to my Visa Gift Card?

NO, this Visa Gift Card is not reloadable and it has no ATM functionality.

#### Can change be given on Visa Gift Card transactions?

NO, the card is only used for payments through an Eftpos terminal, online or over the phone and can be used until the balance reaches zero or expires.

#### How long can I use the Visa Gift Card?

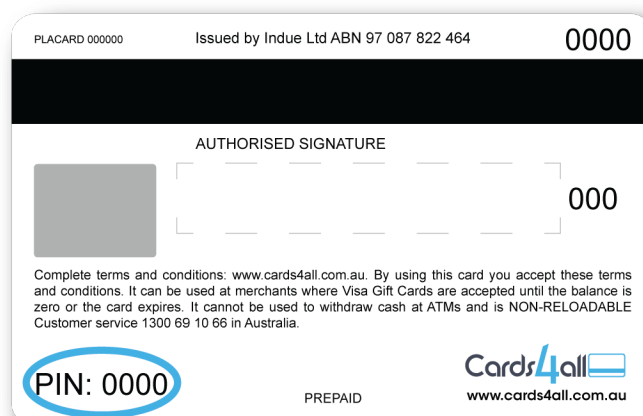
Your card will expire on the expiry date which, for your convenience, is printed on the front of the card in the format of MM/YY or when the remaining value reaches \$0 or it expires, the card should be destroyed by cutting it diagonally in half. When the Visa Gift Card expires, the card account will be closed, and any unused balance will be forfeited.

#### Is my Visa Gift Card balance updated automatically?

YES, each time you use your card and the purchase is approved, the amount is automatically deducted from the card balance. Please allow upto 48 hours for pending transaction to clear. If a transaction is declined because the balance is insufficient for the purchase, no funds will be deducted from the card.

#### How do I check my Visa Gift Card balance?

You can check your available balance and complete transaction history at any time 24/7, free of charge by going to 'CHECK MY CARD BALANCE' at the top of our website. Select '**CHECK MY LEGACY CARD BALANCE**' scroll down to '**CHECK MY LEGACY VISA GIFT CARD BALANCE**' and enter your **Card Number**, located on the front of the gift card and your personal identification number (**PIN**), which can be found on the back of the card beneath the scratch panel.



## CHECK MY LEGACY VISA GIFT CARD

Please note: If your gift card has a Card ID or Access Code, please go to

[CHECK MY NUCLEUS VISA GIFT CARD](#)

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 Number** 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 that exceed your available balance.\*\**

### How do I redeem my gift card?

This process is very much similar your everyday bank card below:

1. Swipe your card through the terminal. (In order for the Gift Cards to transact, the terminal must have swipe capability so the magnetic stripe can be read.)
2. Enter the amount of your purchase\*  
Select "**Credit**".
3. Enter your 4-digit PIN (The PIN is under the scratch panel on the back of the card.)
4. 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 on the card.\*\*\*

### How much can I load onto my Gift Card?

A minimum of \$10.00 and up to \$1000.00 can be placed on a card. If a larger gift or refund is required, more Gift Cards can be used to cover the amount.

### Does my gift card have a minimum purchase value?

NO, your Visa gift card has no minimum purchase value.

### What happens if my VISA Gift Card is damaged, lost or stolen?

YES, it can but only if you have a record of the **Card Number**. Please request a new unused card from the company that issued you the gift card or can have a replacement card issued for a fee that will be deducted from the available balance on the gift card. Once we have the replacement card **Card Number** we can then transfer the funds onto the replacement card.

### Are there any terms and conditions that apply to the VISA Gift Card?

YES, a brief summary of terms and conditions are printed on the back of your card. Please find our full T&Cs link for more information - [Visa Gift Card – Terms & Conditions](#).

If you have a problem, complaint or suggestion about your card, please contact us. Alternately to inform us of a complaint please fill in this complaint form: **Customer Complaint Form**.

## Merchant

### MERCHANT – How much does it cost?

The cost of your program depends on which gift 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 gift cards themselves and freight.

#### **MERCHANTS – Do my Cards expire?**

YES, The Visa Gift Card value expiry is always determined by and does not exceed the “**VALID THRU**” date / “**EXPIRY DATE**” clearly visible on the front of the card. If the value expiry date in the transaction history exceeds the card data expiry date, the value on the card is no longer retrievable.

#### **MERCHANTS – Will I get to see what my cards look like, before they are printed?**

Part of our quality control system revolves around the use of approval proofs which we send by email. One of our graphic designers will create and send your artwork approval proof. Before your order can proceed into production we require the approved proof to be signed and returned. The responsibility for ensuring approval proof is correct rests with you, our valued client.

#### **MERCHANTS – How can I put money onto the cards?**

Our cards have two load options (detailed below) allowing them to be loaded when required. This enables the cards to be safely posted and distributed unloaded.

The two methods of loading a card include:

- 1) Online Banking
- 2) Bulk loading

1) Online banking, can be used with any of our cards. There are DELAYS with this, the banking reconciliation takes the standard 1-2 bank days to complete and the costs are determined by your bank.

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 for ONE bulk load only. We require a spreadsheet of the serial numbers you wish to load in sequential order and the \$ value to be loaded on each. Once payment has cleared, we will load your cards and let you know when the cards are ready to be used.

#### **MERCHANTS – Is there a minimum order/re-orders for Visa Gift Cards?**

YES, our minimum order/re-orders for Generic Visa gift cards with Logo in the left corner:

- **10-499** :- the turn around time is approximately 15 working days from your artwork approval sign off to the shipping 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** :- pending on Visa approval, the turn around time is approximately 3 months from your artwork approval sign off to the shipping of your order.

YES, our minimum order/re-orders for Fully Customised Visa gift cards:

- **999 or more** :- pending on Visa approval, the turn around time is approximately 3 months from your artwork approval sign off to the shipping of your order.

#### **MERCHANT – What do I do, if the card does not work?**

- Confirm The cardholder is selecting “Credit”
- Make sure the cardholder is NOT attempting a sale that is greater than the value on the card. They can only redeem the amount on the card and then will need to use another payment method to pay the balance.
- Gift card must be swiped through Eftpos terminal (will NOT tap)

**MERCHANT – How do I load a lot of cards, at the same time, for promotions?**

One of the great features of our cards is that they arrive without any loaded value. This means you don't have to pay the value on the cards as well as the cards. Plus you can send them to your customers with no value on them, saving the risk of loss, theft, etc. If you have a "bulk load" as we call it, then we can also help. Instead of loading each card individually we can process a bulk load for you, saving you a lot of time. It is all pretty simple and funds are available quickly.

**MERCHANT - Do VISA Gift Cards have any purchase fees?**

NO, our VISA gift card costs include all transaction fees and administrative charges. The full loaded value is available for the cardholder to spend.

**MERCHANT – If I load a card incorrectly, CAN it be CORRECTED?**

NO, it cannot. Strictly speaking, we do not alter or correct cards, all cards are issued "as cash", meaning the merchant assumes the risk of issuing cards. However, we will assist by transferring the balance of the funds onto a different card, subject to limitations. The card number must be identified by the merchant including it's pin number and the merchant requests the correction of funds in writing, providing all the necessary details and payment for card correction. There are charges for correcting cards.

**MERCHANTS – Will I get to see what my cards look like, before they are printed?**

YES, Part of our quality control system revolves around the use of approval proofs which we send by email. One of our graphic designers will create and send your artwork approval proof. Before your order can proceed into production we require the approved proof to be signed and returned. The responsibility for ensuring approval proof is correct rests with you, our valued client.

**MERCHANT – Does Cards4all provide Transaction Reports?**

NO, due to VISA's strict regulations, we are unable to provide transaction reports.

**MERCHANT – If a card is lost, stolen or damaged, and has a value on it, CAN it be TRANSFERED?**

YES, it can but only if you have a record of the **Card Number**. You will need to provide a new unused **Card Number** to enable us to transfer funds onto the replacement card.

**MERCHANT – If a 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 is much safer.

*The Cards4all Visa Gift Card is issued by Indue Ltd ABN 97 087 822 464 (Head Office located in Brisbane).  
Cards4all Pty Ltd ABN 99 118 809 886 is an agent of Indue.*