

VISA Gift Card – Card Holder and Merchant - FAQs

Nucleus

Card Holders

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 Visa gift 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 is printed on the front of the card in the format of MM/YY or when the remaining value reaches \$0. When the Visa gift card expires, the card account will be closed, and any unused balance will be forfeited.

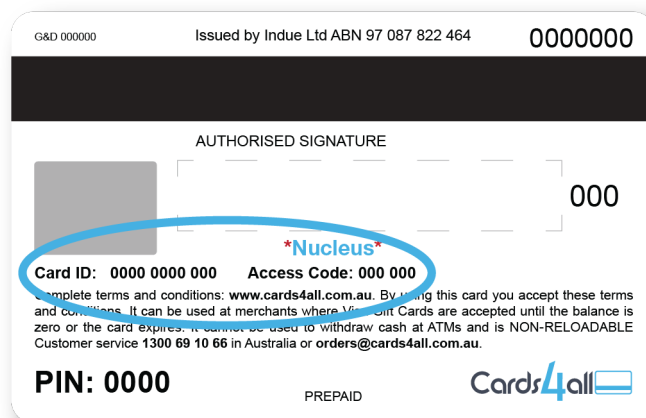
Is my Visa gift card balance updated automatically?

YES, each time you use your card and the purchase is approved, the amount is automatically deducted from the card balance. If a transaction is declined because the balance is insufficient for the purchase, no funds will be deducted from the card.

Please note - Visa payments can take several days to settle and the account balance will only be updated once the payment has settled.

How do I check my Visa Gift Card balance and transaction history?

You can check your available balance, complete transaction history and remaining balance 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**' then select '**CHECK MY NUCLEUS VISA GIFT CARD BALANCE**' and enter your '**Card ID**' and '**Access Code**' (located on the rear side of the gift card under the signature panel, example of Nucleus gift card below).



CHECK MY NUCLEUS VISA GIFT CARD BALANCE

Please note: If your gift card has no Card ID or Access Code, please go to

[CHECK MY LEGACY VISA GIFT 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, excluding public holidays. 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 that exceed your available balance.

How do I redeem my Visa gift card?

This process is very similar to your everyday bank card, as shown 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*
3. Select "Credit".
4. Enter your 4-digit PIN (The PIN is under the scratch panel on the back of the card.)
5. Press OK.

If the purchase amount is greater than the value on 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 Visa gift card?

A minimum of \$1.00 and up to \$1000.00 can be loaded on a card. If a larger gift or refund is required, more Gift Cards can be used to cover the amount.

Does my Visa gift card have a minimum purchase value?

YES, your Visa gift card has a minimum purchase value of \$1.00 .

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 compliment or suggestion about your card, please contact us via email at orders@cards4all.com.au Alternatively to inform us of a complaint, please fill in this complaint form: **Customer Complaint Form**.

What happens if my Visa gift card is lost, stolen or damaged?

Your Visa gift card can only be replaced if you have the 'Card Number' or 'Card ID'. If the card is lost, stolen or damaged, please email orders@cards4all.com.au. You may request a new unused card from the company that issued your gift card, or we can issue a replacement card for a small fee deducted from your remaining balance. Once the original card is cancelled, we will send a replacement and transfer the remaining funds.

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 and freight.

MERCHANTS – Do my Visa gift 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 printed on the card front, the value on the card is no longer retrievable.

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

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

MERCHANTS – How can I put money onto the Visa gift cards?

Our Visa gift 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 are:

- 1) Website loading
- 2) Bulk 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 Visa 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 of 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.

MERCHANT – How do I load a lot of Visa gift 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 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 – Is there a minimum order/re-order for promotional Visa gift cards?

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

- **10-499 Gift 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 Gift Cards** :- pending Visa approval, the turn around time is approximately 3 months from your artwork approval sign off to the shipment of your order.

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

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

MERCHANT – What do I do, if the Visa gift 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 will have to use another payment method to pay the balance.
- Gift card must be swiped through Eftpos terminal (will NOT tap)

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 – Does Cards4all provide Activity Reports?

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

MERCHANT – If a Visa gift card is lost, stolen or damaged, and has a value on it, can it be TRANSFERED?

The Visa gift 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 Visa gift 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.

*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.*