

## **PIEDMONT ADVANTAGE CREDIT UNION MASTERCARD® GIFT CARD FREQUENTLY ASKED QUESTIONS**

### **What is a Piedmont Advantage Credit Union Mastercard Gift Card?**

Our Mastercard Gift Card is a prepaid debit card with a specific dollar value. Our Gift Card and its value are accepted at most places where prepaid debit cards are accepted.

### **How does the Gift Card work?**

Because our Gift Card is a prepaid debit card, spending is limited to the amount of money on the card. When the cardholder makes a purchase with the Gift Card, the purchase amount is deducted from the card balance.

### **May I use the My Card Manager App to manage my Gift Card?**

No. The My Card Manager App is only for our Reloadable Prepaid Cards. The My Card Manager for Gift Cards website, which you can access from [www.pacu.com/prepaidcards](http://www.pacu.com/prepaidcards), does not have app associated with it.

### **Is the Gift Card a credit card?**

No. The Gift Card is a prepaid debit card. While a prepaid debit card looks similar to a credit card, gift cardholders do not have a line of credit. They can only spend up to the balance on the card.

### **How can I purchase a Gift Card?**

Simply visit one of our branches.

### **How do I activate my Gift Card and obtain my PIN?**

Gift Cards can be activated by visiting <https://www.pacu.com/prepaidcards>. From the webpage, click on "Activate or Manage Gift Card" and follow the instructions to log in to My Card Manager and activate the Gift Card. Once prompted, choose a four digit PIN. You may also call the customer support number listed on the back of the gift card, 866-902-6082, to activate it, and an assigned PIN will be automatically spoken after the card is activated. An opportunity to select a new PIN if you choose is available.

### **How can I check the balance on my Gift Card?**

Visit the webpage found on the back of your Gift Card (<https://www.pacu.com/prepaidcards>). From the webpage, click on "Activate or Manage Gift Card" and follow the instructions to log in to My Card Manager and access your balance and transaction history. You may also call the number on the back of your card, 866-902-6082, for balance and transaction history.

### **How can I use my Gift Card?**

You can use your Gift Card at most places where debit cards are accepted, both in person and online. See our Piedmont Advantage Credit Union Mastercard® Gift Card Terms and Conditions for further information.

### **Can I use my Gift Card for online purchases?**

Yes. You may use your Gift Card for mail order, telephone and online purchases. Please make sure you register your Gift Card on My Card Manager with the correct billing information, including your name and address, or the transaction may be declined. Your Gift Card cannot be used for online gambling or any illegal activity. You can use the "Show Card Details" option when logged into My Card Manager to display your account information if shopping online without your physical Gift Card present. To access My Card Manager, go to the webpage found on the back of the Gift Card (<https://www.pacu.com/prepaidcards>) and click on "Activate or Manage Gift Card".

### **What should I do when the merchant's sales terminal asks me to press "Debit" or "Credit"?**

You have the option to press either the "Debit" or "Credit" button. The credit transaction will require you to sign a sales receipt to authorize the purchase and the debit transaction will require you to enter your PIN to authorize the purchase.

### **What if the item I want to purchase exceeds the value of my Gift Card?**

If the purchase amount exceeds the available balance of the Gift Card, then you must inform the merchant of the amount you want to pay with the Gift Card and that you will pay the difference in cash, check, credit card or debit card, subject to merchant's policies. If the attempted purchase amount exceeds the available balance of the Gift Card, the transaction will be declined.

### **What do I do if I need to return an item?**

In the event you need to return an item you purchased with your Gift Card, the merchant will handle the item in accordance with debit card guidelines. The merchant may credit your card (put the funds back on the card) thereby increasing your available funds.

### **What if the purchase is denied?**

If a decline occurs, your Gift Card's available balance may be less than the purchase amount. You may inform the merchant of the remaining balance on the card and use another form of payment to pay the difference, subject to the policy of the merchant. Also, please be aware that some merchants - for example, restaurants, car rental agencies, salons, mail-order companies, and cruise lines - preauthorize for an amount slightly higher than your actual transaction to ensure sufficient funds for tips or incidental expenses. This amount is "held" until the transaction settles to your Gift Card. Only the amount you sign for will ultimately be deducted from your Gift Card. Use of the card at automated fuel dispensers requires that a specific minimum balance of \$99.00 be available on the card. The actual amount spent will ultimately be deducted from the card.

**What happens when the funds are spent?**

When you have depleted all the funds on the Gift Card and no returns are necessary, simply destroy and discard the Gift Card.

**Can I use my Gift Card for recurring transactions?**

No, the Gift Card may not be used for automatic recurring transactions. The Gift Card may not be used for Internet gambling or any illegal activity.

**What should I do if my Prepaid Gift Card is lost or stolen?**

Call 866-902-6082 immediately. Additionally, read the Piedmont Advantage Credit Union Mastercard® Gift Card Terms and Conditions which can be found at <https://www.pacu.com/prepaidcards> for important information. Replacement Gift Cards can be obtained from one of our branches.

**How do I lock/unlock my Gift Card?**

You can lock and unlock your Gift Card at any time by logging into My Card Manager and selecting “Lock my Card” (or “Unlock my Card”). To access My Card Manager, go to the webpage found on the back of the Gift Card (<https://www.pacu.com/prepaidcards>) and click on “Activate or Manage Gift Card”. You can also call us any time at 866-902-6082. While your Card is locked, it will be declined for any purchases.

**Why should I register my Gift Card?**

To facilitate making purchases online, obtaining a lost Gift Card replacement, or enabling the option to dispute a fraudulent transaction, your gift card must be registered on My Card Manager with your name, address and telephone number. To access My Card Manager, go to the webpage found on the back of the Gift Card (<https://www.pacu.com/prepaidcards>) and click on “Activate or Manage Gift Card”

**Can I add additional value to the Gift Card?**

No, this card is not reloadable, meaning once the balance is spent and no returns are necessary, the Gift Card should be cut up and thrown away.

**Whom do I call if I think there has been a transaction error on my Gift Card?**

If you believe there is an error, such as a purchase that you do not recognize, simply call us at 866-902-6082.

**What happens if I am locked out of the Gift Card site?**

You can still check your balance with the Gift Card account number and CVV by calling us at 866-902-6082. If you forget your password to log into My Card Manager, you can click “Forgot Password” and you will be sent an email to set a new password.