

Frequently Asked Questions about your CenturyLink™ Visa® Prepaid Card

Where can I use this card?

You can use your card to purchase goods and services at any merchant that accepts Visa debit cards. Currently over 30 Million world-wide locations, including the web.

Why is the word "Debit" on the front of the card?

In response to new Visa regulations, Issuers are required to label non-credit products with the term "Debit" after January 1, 2004. Although your card may have the word "debit" on it, please remember to select "credit" as your payment option when using your card and sign for purchases to indicate you authorize your transaction.

Can I withdraw cash at the ATM using this card?

No. You can use it to purchase goods and services, but there is no cash access via ATM.

What is a "Monthly Maintenance" fee?

Subject to applicable law, a monthly maintenance fee of \$3.00 (USD) applies, but is waived for the first six months after the card is issued. This fee is assessed each month thereafter until the card balance reaches zero. No fees will be assessed once the card balance reaches zero.

Are there other fees associated with the Visa prepaid card?

Please refer to the cardholder fee table located within the Cardholder Terms and Conditions that was provided to you along with your card.

How is my card different than a credit card?

Your credit card gives you a line of credit, which you have to pay back. Conversely, this card is a debit card that is pre-loaded with YOUR rebate award. You can spend the pre-loaded funds as you see fit, but you can't spend more than your current available card balance.

Will I receive a separate billing statement for my card?

All transactions that you make with your card are available for review online. When you want to double-check your transaction activity, simply log in to your account on the website at the address printed on the back of your card. If you are not able to access your statement online, please contact Customer Service to find out if other statement options are available for your card. To contact Customer Service call 1-877-659-1883.

Managing Your Visa Prepaid Card

How do I activate my prepaid card?

There is no activation required. Cards are active and ready for immediate use.

How do I check the card balance?

You can obtain your card balance via 3 convenient methods: visit the cardholder website located on the back of the card, call the customer service number also located on the back of the card or sign up for optional text alerts after each point of sale (sign up on the cardholder website).

How do I view my card activity online?

Viewing your card activity online is simple:

1. Visit the website address printed on the back of your card.
2. Follow the log on prompts. Your card activity will be listed for your review.

Is there a PIN assigned to this card?

You will not need a PIN to use your card. When given the option, select credit as your payment method (even though you are using a signature based debit card) and you will not be prompted to enter a PIN.

What should I do if my card is lost or stolen?

Call our Customer Service team immediately at 1-877-659-1883 to report a lost or stolen card, and to order a replacement card.

How do I change my address?

If you have moved, or the billing address to which your card was mailed has an error, please update your information on the "Cardholder Information" section on the cardholder website address found on the back of your card. If you need assistance updating your account information, please contact our Customer Service Team.

Does my card ever expire?

Yes. You can find the expiration date on the front of your card. The card expires however the money on the card does not, if your card expires with a balance on it, call the Customer Service number on the back of your card and order a card replacement.

How do I cancel my card?

There is no need to cancel your card. However, if you wish to cancel your card, please contact Customer Service by using the address or telephone number provided on this page. The Customer Service number is also located on the back of your card.

Shopping With Your Card

Can I use my card to purchase goods and services?

You can use your card to purchase goods and services at any merchant that accepts Visa debit cards. To complete a transaction, select "credit" as your payment option to indicate you will sign to authorize your transaction. If the funds are available in your account, the purchase will be approved.

Can I spend more than my available balance?

No. You will not be able to spend more than your available balance. The merchant will decline your transaction.

What if the amount of my purchase is more than my available balance?

The cashier will have to do a split tender transaction if able. Pay the difference first with another form of tender, and then run the prepaid card for the amount remaining on the prepaid card.

How do I use my card at self-swipe merchant locations?

At certain merchant locations (example: grocery stores), the merchant may require that you swipe your card yourself. On these occasions, make sure that you choose "Credit" as the payment option. Even though your card is a signature based debit card, the processing network requires you to select "credit".

Does my card work when I try to pay-at-the-pump (automated fuel dispenser)?

Please note that while you can't pay-at-the-pump; you can still use your card at these locations by asking the attendant inside the gas station to process your card.

Can I use my card at a restaurant?

Yes. Please be aware that restaurants often authorize an additional temporary 20% gratuity charge to your bill. The actual charge will be the price of the meal plus the gratuity that you add.

Shopping with your card Online

How do I shop online using my card?

Shopping online is easy. Just follow these simple steps: (1) Select the items you want to buy;(2) Proceed to "check out"; (3) Select Visa as your payment option, depending on your card type; (4) Enter your 16-digit card number, and the 3-digit Security Code (if required, it can be found on the back of the card and it is the last three digits printed in the signature panel), and your expiration date;(5) Enter the billing address that you have associated with your card. That's it. The merchant will process your transaction.

When shopping online, can I split a payment between my card and a credit card?

Only if the online merchant permits "split" payments. Please note however, that most online stores only accept one credit card for payment. And since your card is processed as a Visa transaction, you likely won't be able to enter more than one card type to complete the transaction.

Why did my balance only decrease by \$1 after I made a purchase at a merchant?

Often, online merchants do not immediately charge customers for the full amount of the purchase. Many will "authorize" (temporarily deduct) \$1 from your balance for verification purposes. This is a routine practice that affects all standard credit and debit card users. In most cases, merchants that operate in this manner will debit your balance for the full amount of the purchase and return the "authorized" \$1 to your balance. The merchant may take up to 30 days to return these funds to your balance.

What if a transaction is not approved by an online store?

In the unlikely event that your transaction is declined by an online store, please make sure that you have done the following:

- Verified that the merchant accepts signature based Visa debit cards
- Chosen "credit card" as the payment method
- Selected Visa
- Correctly entered your 16-digit card number
- Correctly entered your Security Code (if required)
- Correctly entered your expiration date
- Correctly entered your name (as it appears on your card)
- Correctly entered your billing address (same address on file for your account)
- Not generated a purchase amount that is greater than your available balance

If these tips do not resolve your issue, please contact Customer Service by using the number printed on the back of your card.

Adding and Withdrawing Funds from the Card

How do I know how much money I have in my available balance?

You can check your available balance at the cardholder web site, or by calling Customer Service. You may also sign up for optional text alerts by visiting the cardholder website.

Can I add funds to my card?

No. You will not be able to add funds to this card.

Can I withdraw cash from an ATM using this card?

No. You can use it to purchase goods and services, but there is no cash access via ATM.

Disputing Charges

There is an unfamiliar charge on my account - what should I do?

First, inform Customer Service of the unfamiliar charge by calling the number on the back of your card. Next, contact the merchant using the phone number provided in your account history. If you are still unfamiliar with the charge, call customer care to obtain the Affidavit of Fraudulent/Unauthorized Use Form.