

## Frequently Asked Questions

### Vancity Community Investment Bank™ Visa\* Reloadable Prepaid Card Vancity enviro™ Visa Reloadable Prepaid Card.

#### What are the Vancity enviro and Vancity Community Investment Bank Visa Reloadable Prepaid Cards and how do I get one?

##### Is my Visa Reloadable Prepaid Card a credit card?

No, the Visa Reloadable Prepaid Card is not a credit card. You can only spend what you have loaded on the card. Each time you use the card, the purchase amount is deducted from the available balance. There are no credit qualifications to get the card and with a confirmed identity, you can receive your personalized Visa Reloadable Prepaid Card in approximately 14 business days unlike traditional Visa cards that require a credit approval process. Cards are shipped via Canada Post.

If it has been 20 days from the date of your application, please call us at 1.866.760.1543 to get an update on your application status.

##### Who would use a Visa Reloadable Prepaid Card?

The Visa Reloadable Prepaid Card is great for:

- Security concerned - you can limit your exposure to identity theft and fraud - and worry less about shopping online.
- Budget conscious - you can limit and monitor your spending easily
- Credit challenged - you can enjoy the convenience of Visa without a credit check

##### Do I need to sign an agreement to get a Visa Reloadable Prepaid Card?

You will need to acknowledge your agreement to the Terms and Conditions of the [Cardholder Agreement](#) when applying for the Visa Reloadable Prepaid Card. This website also contains the full [Cardholder Agreement](#). You accept the Terms and Conditions of the [Cardholder Agreement](#) by signing the back of the card, using the card, or receiving the card by request.

##### What fees are associated with my Visa Reloadable Prepaid Card?

A [Cardholder Agreement](#) outlining the fees and limits is sent to the cardholder with the card and can also be found on [MyReloadable.ca](#). Your use of the Visa Reloadable Prepaid Card means that you have agreed to and accept the fees as shown on the [Cardholder Agreement](#). Please ensure you understand them and review this material.

##### Does my Visa Reloadable Prepaid Card affect my credit rating?

No, your Visa Reloadable Prepaid Card is not reported to the credit rating agencies as it is not a credit card. If you need to build your credit rating, a [Vancity Community Investment Bank Shared Interest Visa credit card](#) or a [Vancity enviro Secured Visa credit card](#) may be a better card for you. You can learn more about our credit cards by clicking on the links above or by calling us at 1.800.611.8472.

##### Can I buy more than one Visa Reloadable Prepaid Card?

You may hold no more than two un-expired and activated Visa Reloadable Prepaid Cards in your name at one time.

##### Can I get a supplementary Visa Reloadable Prepaid Card or get additional cards for family members under my account?

No, supplementary Cards are not available. You may not purchase a card on behalf of a family member or someone else. If you would like to give a card as a gift, you may purchase a Vancity enviro Visa Gift Card.

## **I have a Vancity enviro or a Vancity Community Investment Bank Visa Reloadable Prepaid Card, how do I use it? Where can I use my Visa Reloadable Prepaid Card?**

The Visa Reloadable Prepaid Card can be used wherever Visa cards are electronically accepted at retailers, internationally and online. However, you cannot use the card at internet gambling sites.

### **How do I use my Visa Reloadable Prepaid Card?**

Simply present your Card to the merchant and have them select the “credit” payment option. Once processed, you will be required to sign the sales receipt. If you would like to purchase an item that is more than the value on your Card, let the cashier know how much to charge to your Visa Reloadable Prepaid Card first and then give them a second form of payment for any remaining balance owing on the purchase.

### **Can I shop online with my Visa Reloadable Prepaid Card?**

The Visa Reloadable Prepaid Card can be used wherever Visa cards are electronically accepted at retailers, internationally and online. Select “Visa” as the card type and enter your Visa Reloadable Prepaid Card number and expiry date as well as the 3-digit security code on the back of the card, if required. Enter your first and last name and other transaction information to complete the purchase.

### **Can I withdraw cash with my Reloadable Visa Card?**

Yes, you can use your Card and PIN to obtain cash (subject to limits) at any Automated Teller Machine (ATM) in Canada or around the world where the Visa symbol is displayed for a service fee (please see [Cardholder Agreement](#)). Or you may use your Card to take a cash advance at any financial institution that issues Visa. Cash requests are subject to funds available on your Card.

### **Can I use my Reloadable Visa Card for recurring billing?**

Yes, your Reloadable Visa Card can be used for recurring billings or for pre-authorized payments.

### **How do I set up my online account?**

Sign up for an online account so you can view your Cardholder Agreement, balance, transactions, do Card to Card Transfers to other Vancity enviro/Vancity Community Investment Bank Visa Reloadable Prepaid Cards, manage Email Alerts and maintain your personal profile. Click “Sign Up” on the homepage of [MyReloadable.ca](#) and follow the prompts for personal and security information and to select a username and password.

Note: Once your online account is set up, if you enter your username and password incorrectly more than three times you will be locked out of your online account. To unlock your account please call Cardholder Services at 1.866.760.1543.

### **How do I get a PIN?**

In order to access cash from an Automated Teller Machine (ATM), you will need the Personalized Identification Number (PIN) assigned to your Card. You may retrieve your PIN at any time by calling Cardholder Services at 1.866.760.1543.

### **How do I change the PIN on my card? [**

You may change your PIN at any time by calling Customer Service at 1-866-760-1543 or by logging into this website [MyReloadable.ca](#).

### **How much can I load onto my Visa Reloadable Prepaid Card?**

The Visa Reloadable Prepaid Card is limited to a maximum balance of \$10,000 at any one time and you can only load a maximum of \$40,000 over the life of the card. See your [Cardholder Agreement](#) for Fees and Limits and additional limitations that may apply.

What if I accidentally loaded too much money onto my Visa Reloadable Prepaid Card and exceeded the \$2500 per load transaction limit? The funds will not be loaded to your card and the full amount will be returned back into your bank account. It can take up to 14 days for the funds to be returned. Please ensure you only load up to the allowable limit to avoid such delays.

### **How can I reload my Visa Reloadable Prepaid Card?**

You can load funds onto your Card up until the expiry date. There are limits on amounts you may load onto your Card at any time as outlined in the [Cardholder Agreement](#).

You may load funds onto your Card by using the online, in-branch, or IVR bill payment system of your financial institution and selecting Vancity Prepaid Visa or Vancity Community Investment Bank Prepaid Visa (not all financial institutions allow this feature so check with your financial institution to ensure this option is available).

### **What if I made a bill payment to my card but I don't see the funds loaded?**

It can take 2 to 4 days for a load to be posted to your card. If it has been at least 4 days, please contact your financial institution where the bill payment took place. It may be that you have exceeded the maximum \$10,000 card balance, \$2500 per load transaction, or provided an invalid card number. For unsuccessful loads, the funds will be returned to the bank account where the bill payment originally came from. This can take up to 14 days.

You can also transfer funds from your Visa Reloadable Prepaid Card to someone else's Vancity enviro/Vancity Community Investment Bank Visa Reloadable Prepaid Card instantly using the Transfer Funds option when you log onto [www.myreloadable.ca](http://www.myreloadable.ca) for free. You will need to know the recipient's card number in order to setup this function.

### **Will I receive a statement for my Visa Reloadable Prepaid Card?**

There are no paper statements available for this card. You have online access to your balance and transaction history on [MyReloadable.ca](http://MyReloadable.ca) at no charge.

### **What happens if I need to return an item I bought with my Visa Reloadable Prepaid Card?**

Every merchant has its own return policies and will handle returns in the same manner as any other Visa Card transaction. They may credit your Visa Reloadable Prepaid Card, provide a cash refund, or provide a store credit.

### **What if my purchase is declined when I use my Visa Reloadable Prepaid Card?**

The card's available balance is probably less than the purchase amount. If your purchase is greater than the value on the card, you must tell the merchant how much to authorize on your Card and use another form of payment to pay the difference, subject to the policy of the merchant. Please be aware that use of the Visa Reloadable Prepaid Card at some merchants - for example, restaurants - requires the card to have an available balance greater than the purchase amount to ensure sufficient funds for tips or incidental expenses. However, in all cases, only the actual amount spent will be deducted from the card.

### **Does my Visa Reloadable Prepaid Card have an expiration date?**

Yes, it expires on the date printed on the front of the card. If your card is in good standing and you have activity on your card, a replacement card will be issued to you 45 days prior to the card expiry. You will not be able to use your card after the expiry date, however, any remaining balance on the card does not expire. For more information, please contact Cardholder Services at 1.866.760.1543.

### **Can my Visa Reloadable Prepaid Card ever have a negative balance?**

The Visa Reloadable Prepaid Card is prepaid, meaning it will only authorize when enough funds exist on the card to cover the purchase. However, the card may go into a negative balance due to some merchant transactions so it is the responsibility of the cardholder to ensure there are always sufficient funds on the card for purchases.

### **What are Email Alerts?**

Email Alerts are a free, convenient way for you to receive messaging regarding your card usage by email. To opt-in or opt-out, call us at 1.866.760.1543.

## **I need further assistance**

### **How do I contact Cardholder Services?**

To contact Cardholder Services, call 1.866.760.1543 toll-free. For your convenience this number is also printed on the back of your Card.

### **What will happen when my Visa Reloadable Prepaid Card expires?**

45 days prior to the expiry date on the front of your Card, if your Card is active and has funds remaining, you will automatically be issued a replacement Card with a new expiry so you can continue to use your funds. Your Card will not be replaced if 45 days prior to expiry, your Card is not in an active status and/or has a zero balance. You will not be able to use

your card after the expiry date, however, any remaining balance on the card does not expire. For more information, please contact Cardholder Services at 1.866.760.1543.

### **What happens if my Visa Reloadable Prepaid Card is lost or stolen**

You must notify us immediately by calling 1.866.760.1543, providing your card number and other information we request. Once you have notified us, your card can be replaced subject to our verification of your request.

### **How do I dispute a transaction on my Visa Reloadable Prepaid Card?**

You should first dispute charges with the merchant. If your dispute is not resolved, then contact Cardholder Services at 1.866.760.1543.

### **How do I cancel my Visa Reloadable Prepaid Card?**

You may cancel the Card at any time after you have spent the remaining Balance. To cancel your Card, call Cardholder Services at 1.866.760.1543.

## **I have questions about my online account at [MyReloadable.ca](https://MyReloadable.ca)**

### **What are Identification Questions?**

Identification questions are questions selected by you from a list of available options with unique answers that only you are supposed to know. This enhanced login process helps prevent online fraud and phishing, a type of online deception designed to steal personal information such as card numbers, passwords or other account information. The feature asks you to verify your identity to prevent unauthorized use of your personal financial information.

### **When will I need to answer Identification Questions?**

Upon your initial login to your Visa Reloadable Prepaid Card account, you will need to update your user profile by answering a minimum of four questions from a list of available options with unique answers that only you are supposed to know. You will only be asked to answer two randomly selected security questions to confirm your identity when you log in to this site from another computer or smart phone. Once you update your user profile, there will be no change to ongoing access from your regular computer which recognizes you and does not require you to answer identification questions. In the future, when you log in to your Visa Reloadable Prepaid Card account from a computer that you normally don't use - like a computer in a library, internet café or if you have deleted your cookies, you will need to answer the identification questions to confirm your identity.

### **I have previously logged into my account with this computer. Why am I being prompted to answer my Identification Questions?**

Your computer is recognized with what is known as a "cookie". If you have cleared your browser cookies recently or you are using a different browser on your regular computer, you will be prompted to answer the identification questions again.

### **I have successfully logged into my account so why am I being asked to verify the answers to my Identification Questions?**

Every 90 days, you may be prompted to verify the answers to your identification questions to check that your answers are still valid. This will also allow you the opportunity to modify your answers in case they have changed over time.

### **Will my Identification Questions and Answers be used for anything other than the sign in process?**

Your Identification Questions and Answers will not be used for any purpose other than to authenticate your account access and to verify your identity, nor will we share this information with any third party except for the purpose of confirming and investigating a security violation.

### **I have exceeded the number of attempts to answer my Identification Questions and am now locked out. How do I get access to the site again?**

If you have incorrectly answered your identification questions and your account has been locked or you require assistance, please contact Cardholder Services at the phone number shown on the back of your card.

**How can I make changes or add more answers to the Identification Questions?**

For any assistance with your identification questions, please contact Cardholder Services at the phone number shown on the back of your card.

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