

**BlazePays Visa® Prepaid Card
Frequently Asked Questions**

GENERAL INFORMATION ABOUT MY BLAZEPAYS PREPAID CARD

1. Is there a credit check to get a card?

No. There is no credit check when you enroll for a card.

2. Is my card a credit card?

No. This card is a prepaid card, not a credit card. You must load or direct deposit your own money onto the card before you can use it. Once you have spent all that money, you will need to load or direct deposit more money to your card in order to continue using it.

3. Where can I use my card?

You may use your card wherever Visa debit cards are accepted which is at thousands of merchants and ATMs across the world.

4. Can I have more than one card for my card account?

Yes, you may order an additional card for yourself or a Secondary Cardholder on your card account. Log on to www.blazepays.com to order another card. There is a fee for ordering another card so please consult our [Fee Schedule](#). If you order an additional card for a Secondary Cardholder, please remember that this person will have full access to the money in your card account. **Note:** Some distributors may not allow a Secondary Cardholder to be added to the card account.

5. Will my card help build my credit?

No, using your card does not help build your credit history.

6. Do I need to have a minimum balance in my card account?

You do not need to have any minimum balance to keep your card account open.

7. How can I find out the balance on my card?

There are 4 ways you can check your account balance:

- You can log in to your card account at www.blazepays.com and see your balance and transaction history.
- You can download our Mobile App and see your balance and transaction history on your phone. Go to www.blazepays.com for more details.
- Another great way to keep track of your balance is to sign up for text or email alerts. You can log in to your card account online at www.blazepays.com and select **My Settings** menu item; then select **Alerts**. There you can sign up to get various alerts so you know how much money you have left to spend.
- You can also call our automated phone system at any time by calling the number on the back of your card to check your card account balance.

8. Can I add other people on to my card account?

You may add a secondary cardholder to your card account as long as that person is at least 13 years of age. If your Secondary Cardholder is a minor, you must be their Parent or Legal Guardian. This person's identity may be validated before we issue that person a card and there is a fee for the additional card; please see our [Fee Schedule](#). Please remember that person will have full access to the money in your card account. **Note:** Some distributors may not allow a Secondary Cardholder to be added to the card account.

9. Is the money in my card account FDIC insured?

Yes, the money in your account is insured up to \$250,000.00 provided you have activated your account and we have been able to verify your identity.

10. I have my card and I am having trouble logging in to the website for the first time. What do I do?

If you are having trouble, please do the following:

- A. Click on 'Need Username.'
- B. Enter in your card number, press Enter.
- C. Enter in the last four digits of your Social Security number, press Enter.
- D. Enter in the 3 digits on the back of your card (CVV Number), press Enter.

ACTIVATING MY BLAZEPAYS PREPAID CARD

1. **How long does it take to get my personalized card?**

Generally you will receive your card 7-10 business days after we verify your identity.

2. **How do I activate my card?**

You may activate your card online at www.blazepays.com. Be sure to have your card with you when you log on to activate. You can also call our automated phone system to activate your card by calling the number on the back of your card.

USING MY BLAZEPAYS PREPAID CARD

1. **Are there fees associated with using my card?**

Yes, there are some fees for using your card. For example, we may charge a monthly fee; we also charge a fee when you withdraw cash from an ATM that is not owned by the Issuing Bank. Please see our [Fee Schedule](#) for a full list of these fees.

2. **How do I get a PIN (Personal Identification Number) for my card?**

When you activate your personalized card online at www.blazepays.com, you will establish your PIN. You can go to **My Settings** menu item, then select **My PIN** at any time to change your PIN.

3. **What is the difference between a pending transaction and a posted transaction?**

A pending transaction is an authorized transaction where a hold is placed on your available funds for the purchase amount on your card. Some pending transactions authorize (hold) more money than the amount you have actually spent depending on the type of merchant where you used your card. Restaurants, for example, generally authorize a transaction for an amount 20% greater than your bill to ensure you have enough money on your card to cover any tip you authorize. When a merchant posts the transaction, the authorization is cleared on your card and the funds for the actual amount of your purchase are removed from your card.

4. **Can I spend more than my balance on the card?**

No. You can only spend the available balance on your card.

5. **Can I use my card at a gas pump?**

You may use your card at a gas pump. Please be aware that an authorization of \$75.00 or more may be placed on your card by the merchant even if you didn't pump that much gas. When the merchant settles your transaction, any funds not used for gas will be released back on to your account. This funds release generally takes no more than 3 business days. If you don't want your funds held or aren't sure if you will have the authorization amount available, take your card in to the cashier inside the station to prepay for your gas. Then only the amount of gas you pumped will be deducted from your balance.

6. **Can I use my card at car rental companies?**

Some car rental companies allow prepaid cards to be used to reserve a car. For those car rental companies that allow prepaid cards, they may authorize (hold) an amount greater than the estimated cost of renting the car to account for gas, car damage and extra days until the car is returned. This hold on your funds can remain on your card for up to 8 weeks. During this hold time, those funds are not available for you to spend. When the transaction posts, any money you didn't spend on the car rental will be returned back to your card. Please call the car rental company and ask them about their policy with prepaid cards.

7. **Can I use my card to pay for a hotel room?**

Certain hotels allow prepaid cards to make a room reservation. Generally these hotels place a hold on your funds of more than the estimated cost of the hotel room to account for extras such as room service or in-room movie rentals. This hold on your funds can remain on your card for up to 4 weeks. During this hold time, those funds are not available for you to spend. When the transaction posts, any money you didn't spend on the hotel room will be returned to your card. Please call the hotel to ask them about their policy with prepaid cards.

8. Can I use my card at a restaurant?

You may use your card at a restaurant. Please be aware that the restaurants generally authorize a transaction for an amount 20% greater than your bill to ensure you have enough money on your card to cover any tip you authorize. Any amount that you don't use for tip will be returned to your card when the merchant settles the transaction.

9. Can I get cash from my card?

Once your identity is verified, you may get cash from your card in 3 ways:

- You can use your card with your PIN (Personal Identification Number) to make a purchase at a merchant and ask for cash back. There is no fee for getting cash this way.
- You can withdraw money at ATMs that display the PLUS or STAR logos. You will be assessed a fee on your card if you withdraw cash at an ATM that is not owned by the Issuing Bank and a separate fee by the owner of the ATM. See our [Fee Schedule](#) for the BlazePays fee.
- You may present your card to a teller at banks displaying the Visa Debit logo to obtain cash. You will be assessed a fee on your card and may be assessed a separate fee by the bank. See our [Fee Schedule](#) for the BlazePays fee.
- Obtaining cash from your card at ATMs located in Jamaica or the Dominican Republic is not permitted.

10. What is the maximum amount I can withdraw in cash from a merchant cash back transaction or at an ATM?

The maximum amount you can withdraw in cash in any one day from your card is \$900.00 dollars or your available balance if it is less than \$900.00. If you are getting cash back at a merchant, you should ask the merchant about its withdrawal maximums. If you are withdrawing cash from an ATM, each ATM owner has its own withdrawal limits per transaction.

11. What is the maximum amount I can spend per day using my card?

You may spend up to \$2,500.00 per day or your available balance if it is less than \$2,500.00.

12. What is the maximum balance I can have on my card?

The maximum balance you can have on your card is \$10,000.00.

13. Can I make a purchase for more than the amount remaining on my card?

Generally speaking, you may not spend more than the amount of funds remaining on your card. If you do not have enough funds available on your card, ask the cashier if you can pay a part of the purchase with your card and pay the remaining amount with cash or another card. These are called "split transactions." Some merchants do not allow cardholders to conduct split transactions. If you wish to conduct a split transaction and it is permitted by the merchant, you must tell the merchant to charge only the exact amount of funds available on your card. You must then arrange to pay the difference using another payment method. Some merchants may require payment for the remaining balance in cash. If you fail to inform the merchant that you would like to complete a split transaction prior to swiping your card, your card will likely be declined.

14. What happens if I have a balance remaining after my card expires?

The card expires on the date listed on the front of the card. If your card expires, you have funds remaining on your account and you have not received a new card, please call us and we will issue you a new card at no fee so you can spend your remaining funds.

15. Can I use my card to pay my bills?

You may pay your bills by contacting your merchants. Many merchants will accept your 16 digit card number to pay your bill.

16. Can I use my card outside of the United States?

You may use your card in foreign countries. Please see the [Fee Schedule](#) for fees for using your card outside of the US.

17. Do I need to notify you if I'm traveling?

When traveling, it is recommended to call and notify us of your upcoming plans so that we can note your account and be aware of any change in your card usage. Please call **1-855-202-5293** (for cards issued by **First National**) or **1-855-992-5293** (for cards issued by **First Savings**).

18. **When I return merchandise that I bought, when does the credit show up on my account?**

It depends on when the merchant sends us the credit. Credits usually occur within 7 days of your return. You should consult with the merchant where you made the purchase for exact timeframes.

19. **Is there any type of transactions that I can't do with my card?**

You will not be able to write checks from your card. You will also not be able to use your card for gambling or illegal transactions or making ATM transactions in Jamaica and the Dominican Republic.

LOADING MONEY TO MY BLAZEPAYS PREPAID CARD

1. **How do I load money on to my card?**

There are a few ways to load money to your card:

- The best way to load money is to have your funds direct deposited on to your card. Log in to your account, click on **Fund My Card** menu item; then select **Direct Deposit**. It may take up to 4 weeks for your first direct deposit to load to your card account. Ask about the estimated process time.
- If your employer doesn't support direct deposit, you can load money on to your card via the Visa ReadyLink network. Click [here](#) to find a retail location near you. The retailer will charge a fee for this load.
- You can also transfer money from your bank account to your BlazePays card. Go to your bank's website to transfer money on to your BlazePays Visa Prepaid Card. Your bank may charge you a fee for this transfer.
- You can load money at one of our bank branches. Click [here](#) (for cards issued by First Savings) or [here](#) (for cards issued by First National) to see if there is a branch located near you.
- You can load approved checks directly onto your eligible BlazePays Visa Card with the INGO Money App. Visit <http://ingomoney.com>

2. **Are there limits on the amount I can load on to my card?**

You must load at least \$20.00 on to your card initially if you purchase it at a bank branch. If you load money at one of our bank branches or through the Visa ReadyLink network, the maximum amount you can load on to your card is \$1,000.00 per day. If you load money by direct deposit or by a transfer from your bank account, you can load up to \$5,000.00 per day.

LOST OR STOLEN CARDS AND DISPUTING TRANSACTIONS

1. **What do I do if my card is lost or stolen?**

Notify us immediately when you discover your card is lost or has been stolen. Calling us is the quickest way to notify us and is the best way to minimize your losses. Please call **1-855-202-5293** (for cards issued by **First National**) or **1-855-992-5293** (for cards issued by **First Savings**).

2. **Am I responsible for transactions that I didn't make?**

If your card or security information (such as your PIN) has been lost or stolen or you believe your card has been used without your authorization, please call **1-855-202-5293** (for cards issued by **First National**) or **1-855-992-5293** (for cards issued by **First Savings**). If you log in to your online account, you will also see the number in the "Contact Us" link. A customer service representative will provide you with a transaction dispute form for you to complete and return. You may also find a transaction dispute form when you log in to your card account at www.blazepays.com under **My Money** menu item; then select **Dispute Transaction**. Your card offers Visa's Zero Liability policy and means that you will not be held responsible for fraudulent charges made without your authorization. The policy does not apply to ATM transactions or PIN (Personal Identification Number) transactions not processed by Visa, and may be withheld or withdrawn based on factors such as gross negligence or fraud, delay in reporting unauthorized use, investigation and verification of claim and account standing and history. See your [Cardholder Agreement](#) for more details.