

Frequently Asked Questions about your ATIRAreload Card

How does my ATIRAreload card work?

Your ATIRAreload card is a Visa prepaid card. Money available for spending is determined by the amount of money you load on the card. The ATIRAreload card carries the Visa logo, so you can use it almost anywhere Visa debit cards are accepted – in stores, online or over the phone. Each time you use your card, the purchase amount is automatically deducted from your card balance. When your balance gets low, you can add more money onto the card.

How can I find out what my remaining balance is?

You can obtain your account balance anytime by logging on to www.atirareload.com or by calling customer service at 866.466.0058 (954.377.4496 outside the U.S.). Some ATMs may offer the capability of providing your account balance as well. Please refer to the ATIRAreload Fee Schedule at www.atirareload.com for possible fees.

How do I add money to my ATIRAreload card?

You can add money to your card online at www.atirareload.com, at the financial institution where you purchased the card or through the direct deposit of your wages.

Where can I use my ATIRAreload card?

- at almost any merchant that accepts Visa debit cards
- online for purchases and bill payments
- at financial institutions that accept Visa debit cards to make cash withdrawals
- at any ATM that accepts Visa debit cards

Are there any special types of transactions I should know about before I shop with my ATIRAreload card?

There are special types of transactions that you should know about.

Gas Stations - Paying at the pump may cause a minimum hold until the transaction clears; consider paying inside with the attendant for the exact amount and signing the receipt instead.

Restaurants - Restaurants may authorize your card for the amount of the dining bill to verify you have enough money in your account. Make sure you have enough funds on the card to cover any additional tips or gratuities.

Hotels - Hotels may put a hold on the amount of your estimated bill, making that amount unavailable for other purchases. When you check out, that hold may take a few days to be removed.

Auto Rentals - You may use your card for final payment for a rental car bill, however, a credit card may be necessary to reserve a rental car.

Returning Purchases - Store return policies may vary. You may receive a credit to your card, a cash refund or even a store credit, depending on the particular store. A credit to your account may take up to one week to process before it is available for use.

What is the difference between ATIRAreload and a debit card, a credit card or a gift card?

An ATIRAreload card is different from a debit card because your ATIRAreload card is not directly linked to your checking account at a financial institution. It is different from a credit card because the money that is on your ATIRAreload card is funded by you. Your ATIRAreload is different from an ATIRAGift card because the gift card is a one time use card (it can not be reloaded).

How do I find out what the PIN number is for my ATIRAreload card?

By calling 866.466.0058 (954.377.4496 outside the U.S.), you will be provided the assigned PIN and then prompted to select a new PIN, if desired. Please refer to the ATIRAreload Fee Schedule at www.atirareload.com/fees for possible fees.

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

If your card is lost or stolen, please call our customer service line immediately at 866.466.0058 (954.377.4496 outside the U.S.) to report the incident. A replacement card will be sent to you and the remaining balance on your lost or stolen card will be transferred to the new card. Please refer to the ATIRAreload Fee Schedule at www.atirareload.com/fees for possible fees.

How can I request additional ATIRAreload cards?

The additional card can be requested by calling 866.466.0058 (954.377.4496 outside the U.S.) or visiting www.atirareload.com. Please refer to the ATIRAreload Fee Schedule at www.atirareload.com/fees for possible fees.

Why do I need to activate my ATIRAreload card?

Activation is a security measure to prevent your card from being stolen out of the mail. Activation will require you to validate information to ensure that you have received your ATIRAreload card. The card must be activated before you are able to use it. Your ATIRAreload card can be activated by calling 866.466.0058 (954.377.4496 outside the U.S.) or visiting www.atirareload.com.

How do I allow another person to use my card?

Before you can add a secondary cardholder to your account, you must activate your card and load funds onto the account. You can order a secondary card by visiting www.atirareload.com or visiting the financial institution where you purchased your card. Simply complete the online registration form about the additional person. They will receive their own card number to the address you provided. The secondary cardholder will need to activate their card upon receipt.

What are the minimum and maximum load amounts for my ATIRAreload card?

The minimum and maximum load amounts for the ATIRAreload card are defined by your financial institution.

Does the primary account holder need to have a social security number?

A Social Security Number or TIN is required for the primary cardholder.

What if I want to add another person to my card and they do not have a social security number?

You may enter any 9 digit number in the social security field. Advise the additional user of the number you have entered as they may need this to verify their identity when they activate their card. Please call the number on the back of the card for additional information.

Can I send another card to someone outside the U.S.?

Yes, but a U.S. address of the primary cardholder will need to be entered into the appropriate fields. The secondary card will be sent to the primary cardholder's address. The primary cardholder can then ship the card to wherever it is needed.

How do I set up direct deposit with my ATIRAreload card?

Complete a direct deposit form at your employer directing all or a portion of your wages to your ATIRAreload account number. You can also set up direct deposit from your checking or savings account to your ATIRAreload card by visiting www.atirareload.com. Please refer to the ATIRAreload Fee Schedule at www.atirareload.com/fees for possible fees.

How can I access cash?

Use your PIN number to withdraw funds from any ATM where Visa debit cards are accepted. To withdraw funds from a financial institution, present the card to the teller and ask for a cash advance or withdrawal. In some instances, retailers will allow you to obtain cash back after making a purchase when you enter your PIN and select "debit" on the point of sale terminal. Please refer to the ATIRAreload card Fee Schedule at www.atirareload.com/fees for possible fees. To locate an ATM near you, visit <http://www.atirareload.com/atm>.

What does the term “for electronic use only” on my card mean?

This means that your card can only be used at merchant locations that use electronic terminals to process your transaction. Your card cannot be used with retailers that need to make an impression of your card.

Does the balance on my ATIRAreload card earn interest?

No, interest will not be applied to your ATIRAreload card balance.

Can I use my ATIRAreload card as a signature card?

Yes, the ATIRAreload card can be used to make purchases at almost all merchants that accept Visa debit cards. You can simply select "credit" and provide the merchant with your signature on the receipt at the point of sale terminal. Or, you can pay for purchases by selecting "debit" on the point of sale terminal and entering your PIN number.

Is there a limit to the number of ATIRAreload accounts I can have?

Each person is only allowed to have one card in their name but the primary cardholder can order up to six additional cards that will be attached to the same account.

What should I do when I've spent the original amount I put on the ATIRAreload card?

In most cases, you can simply add more money to your ATIRAreload card. You can reload where you originally purchased the card, through direct deposit of your wages or on the web at www.atirareload.com.

You will want to keep your card—even after the balance is depleted and you decide not to add additional money to it—in case you need to return any purchased items. You might be asked to present the card when returning items purchased with the card.

What if I want to purchase an item that costs more than the balance on my ATIRAreload card?

To make a purchase greater than the balance on your card, you will need to use a second payment method—cash, check, or credit card—to cover the difference. When making your purchase, you must tell the cashier in advance how much to deduct from your card and how much you will pay with the second payment method. However, not all merchants can handle these “split tender” transactions; and, if you try to purchase an item of greater value than your card balance, your card will be declined.

What should I do if my ATIRAreload card is declined?

If a transaction is declined, the merchant will let you know. To help prevent this, keep track of your balance by visiting www.atirareload.com or call 866.466.0058 (954.377.4496 outside the U.S.).

What if I change my mind and want to cancel a purchase?

If the merchant cancels a transaction at your request, it may take three to seven business days for the authorization hold to be removed from your card.

What if I need to return an item that I purchased with my ATIRAreload card?

Present your ATIRAreload card at the time of a merchandise return. If the merchant's return policy allows it, the merchant will credit the amount of the purchase back onto your card. Remember to save your purchase receipts and your card even after the funds have been depleted, in case you have merchandise returns. When returning an item purchased online, have your card number available in order to process the return. The merchandise value will be credited back to your card within three to seven business days.

How long can I use my ATIRAreload card?

You can make purchases using your ATIRAreload card until the expiration date shown on the card, or until the value of the card has been depleted. Once the balance on your card has been depleted, you can add more money to your card at the financial institution where you purchased the card, through the direct deposit of your wages or on the web at www.atirareload.com.

What are the fees associated with my ATIRAreload card?

Please refer to the ATIRAreload Fee Schedule at www.atirareload.com/fees.

Does my ATIRAreload card have an expiration date?

Yes, the ATIRAreload card has an expiration date that is printed on the front of the card.

How do I renew my ATIRAreload card?

If your ATIRAreload account is active a new card will be sent to you at the address on the system. If your card is not active, you will not automatically receive a new card. If you wish to receive a new card, please call customer service at 866.466.0058 (954.377.4496 outside the U.S.). Be advised that cards can only be shipped to an address in the United States.

Is there a daily limit on how much cash I can withdraw from an ATM?

ATIRAreload ATM cash withdrawal limits are established by your financial institution. If additional funds are needed, the ATIRAreload card can be presented to a teller at any financial institution that accepts Visa debit cards for an additional amount to be withdrawn. Please refer to the ATIRAreload Fee Schedule at www.atirareload.com/fees for possible fees.

How can I track my spending?

Each month you can access, at no charge, an account statement detailing each deposit, purchase and withdrawal made with your card. Visit www.atirareload.com to access your account statements.

Can I build a credit history with my ATIRAreload card?

This is being considered as a future enhancement to the ATIRAreload card.

Will I be assessed ATM charges for using the ATIRAreload card at local financial institutions?

Please refer to the ATIRAreload Fee Schedule at www.atirareload.com/fees for ATM fees. Some financial institutions or ATM owners may assess a fee when using their ATMs for any purpose.

When I make a withdrawal at an ATM, the screen prompts me for account (e.g., Savings, Checking, Money Market, etc.). Which do I choose?

Always select CHECKING when making an ATM withdrawal.

Can I request balance inquires from an ATM?

Yes, you can request a balance inquiry from an ATM, although not all ATMs have this ability. The screen will ask you which transaction you want. Choose BALANCE INQUIRY. Then the screen will ask which account you want to access, choose CHECKING. Some financial institutions or ATM owners may assess a fee when using their ATMs for any purpose and not all ATMs will offer this function. Please refer to the ATIRAreload Fee Schedule at www.atirareload.com/fees for details.

Is my ATIRAreload card a credit card?

No, your card is a reloadable, Visa prepaid debit card, which means there is no credit line associated with it and no required credit approval. The card is funded by you. Please note that when making a credit transaction for a purchase and signing the receipt, it will not change your ATIRAreload card to a credit card, nor does it impact your credit history or rating.

How do I initiate a billing inquiry?

Please refer to the terms and conditions that came with your card or visit www.atirareload.com/terms for information on initiating a billing inquiry.

Can I use my ATIRAreload card to pay bills?

Yes, you can use your ATIRAreload card to pay bills or shop online.

Are there any conditions in which my ATIRAreload card would be closed?

If your ATIRAreload card has a zero balance and has not been used (transactions or value load) in the past 90 days, the card will be closed.

What is the difference between a Cash Advance and Unload Value?

The primary cardholder can unload value by visiting www.atirareload.com and logging into their account. A cash advance can only be initiated at a financial institution.

What is the Visa Readylink Network?

Visa ReadyLink is a convenient service that provides you with a simple and cost-effective way to add funds to your eligible and participating reloadable Visa Prepaid card.

How do I find out if my card participates in Visa ReadyLink?

Just look for the Visa ReadyLink symbol on the back of your card or go to atirareload.com and look for the Visa Readylink locator.

What are the benefits of Visa ReadyLink?

Visa ReadyLink gives you an additional and convenient way of adding value to your ATIRAreload card and immediate access to those funds.

How do I complete a Visa ReadyLink load transaction?

Present your card, along with the funds to be loaded, to the cashier at any Visa ReadyLink location. Your card will be swiped, and your funds will be applied. The cashier will provide you with a receipt, and you'll have immediate access to your funds.

Are there any transaction fees associated with Visa ReadyLink?

You may be assessed a fee by participating retailers for each Visa ReadyLink load transaction. These fees, if any, are established independently by each participating retailer.

What merchants currently accept Visa ReadyLink?

Visa ReadyLink load transactions are accepted at thousands of locations, including 7-Eleven, Safeway, Vons, Dominick's, Carrs, Genuardi's, Pak 'n Save, Pavilions, Randalls, and Tom Thumb stores. Or log on to atirareload.com and find the Readylink locator to locate a retailer near you!