

## **How does the Prepaid Travel Card work?**

The American Airlines Federal Credit Union (“Credit Union”) Prepaid Travel Card is a reloadable prepaid card, which means you can spend up to the value placed on the card anywhere Visa® debit cards are accepted. You can shop in stores, online, over the phone, and by mail order. You can get cash at Visa ATMs worldwide. Each time you make a purchase, the amount of that purchase is automatically deducted from the card. When used in international markets where merchants authorize with the Chip & (Personal Identification Number (PIN) instead of the magnetic stripe on the back of the card, the Prepaid Travel Card avoids unnecessary declines.

## **How do I know the balance on my Prepaid Travel Card?**

You can check your balance at [emv.AACreditUnion.org](http://emv.AACreditUnion.org), or by calling member support at (855) 657-8588. Since a merchant may not be able to tell how much money is on the card, keeping track of your balance is a sure way to know how much you have to spend.

## **Where can my Prepaid Travel Card be used?**

Your card can be used to make purchases at millions of Visa debit locations worldwide and to obtain cash at any Visa ATM worldwide. Even merchants in countries who only accept cards with a Chip will be able to approve your transaction. However, note that some unattended kiosk terminals outside the U.S. such as luggage cart rentals, parking garages, even transit terminals may decline your Prepaid Travel Card due to the way the authorization is sent.

## **Are there transactions or reload limits?**

Purchase transactions are unlimited, up to the balance remaining on your card. However, for the protection of our cardholders, there are limits to the number and dollar amount of reloads, ATM withdrawals and cash advances performed within a certain time period. Cash-back from a Visa merchant is allowed at US merchants only. To learn more about the current limits, please reference your Prepaid Travel Card Terms and Conditions on our website at [emv.AACreditUnion.org](http://emv.AACreditUnion.org).

## **Does the cardholder need to sign an agreement?**

Each card is distributed with Terms & Conditions. This document fully explains the terms and conditions regarding the use of the card. This document can also be viewed online. The cardholder accepts the terms and conditions by signing the back of the card, using the card, or receiving the card by request.

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

Personalized cards can be activated by logging into [emv.AACreditUnion.org](http://emv.AACreditUnion.org) and clicking on the Activate Card button, or by calling the member support number listed on the back of your card (855) 657-8588. An assigned PIN will be automatically given after your card

is activated when activation is done via the telephone, if you activated it on the website, you must call the member support number to obtain your PIN.

### **What happens if my PIN is not working?**

It is possible you have forgotten your PIN. Do not make more than three (3) attempts if you are receiving a bad PIN error in the terminal. If you try more than three times, you will lock the PIN on your chip located on the front of your card. Before you make any more attempts at purchases, call the member support number at (855) 657-8588 and choose the option "Hear Your PIN" to obtain the correct PIN.

If the PIN gets locked on the chip when the failures occurred at a merchant outside the U.S., this card can no longer be used at merchants outside the U.S. It can, however, still be used at merchants within the U.S. and at any ATM worldwide.

If you need a Prepaid Travel Card to make purchases at merchants outside the U.S., you will need to order a replacement card with a new PIN.

If you lock the PIN while attempting to use it in an ATM, you do not need to replace the card, however, you must wait 24 hours for the system to unlock the PIN. During this waiting period, remember to call customer support to hear your correct PIN.

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

Each merchant location has its own return policies and will handle the returns in the same manner as any other Visa transaction and may take up to 7 business days to be credited to your Prepaid Travel Card. The merchant may credit your Prepaid Travel Card, provide cash refund or issue a store credit.

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

If a decline occurs, the card's available balance is probably 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 Prepaid Travel Card. Only the amount you sign for will ultimately be deducted from your card. Use of the card at automated fuel dispensers requires that a specific minimum balance be available on the card, which is determined by the issuer of the Prepaid Travel Card, in order to complete the transaction. For example, the issuer may require that there is a minimum balance of \$75 on the card in order to utilize the card at an automated fuel dispenser. Only the actual amount spent will ultimately be deducted from the card.

### **Can I use the Prepaid Travel Card to make a purchase that is larger than the balance on the card?**

Yes, simply pay a portion of the purchase with the available balance on your Prepaid Travel Card and then request to pay the balance of the purchase with cash, check, or another credit/debit card.

### **Can I reload the Prepaid Travel Card?**

Yes, to reload using the funding account(s) registered online, cardholders can visit [emv.AACreditUnion.org](http://emv.AACreditUnion.org), call the number listed on the back of their card. Any applicable fee for reloading via the website or by phone will be charged to their funding source, along with the value being added to their card. Some issuers also allow the ability to have direct deposits set up from an employer. Refer to the Prepaid Travel Card Agreement to confirm this option is available.

### **Why might my initial load or reload be declined?**

Possible reasons your initial load or reload might be declined are: you have not registered any funding accounts on the website; the name/address on file with the debit/credit card issuer does not match the primary cardholder profile on the Prepaid Travel Card website; the debit/credit card expiration date or 3 digit code listed on the website is incorrect; or the load limit or other applicable limits have been exceeded. First, verify your funding account information and the total number of reloads performed to date. If this does not resolve the issue, call the toll free number on the back of your card to discuss other limits that may have been exceeded.

### **Can the card ever have a negative balance?**

Any authorization request that is greater than the card's available balance will be declined. However, there can be times when a Visa merchant puts an item through without prior authorization. If an overdraft occurs, the cardholder can dispute the transaction if it was not legitimate, otherwise you will be required to either reload funds onto the card or make a payment to the Credit Union to cover the negative amount. If this happens contact us for further instructions.

### **Can I have my employer paycheck deposited onto my Prepaid Travel Card?**

Yes, if your credit union offers this service. Simply log into your account on this website and download the direct deposit form with your Prepaid Travel Card's specific routing transit and account number and give it to your employer's HR/payroll department.

### **How do I find an ATM when I travel - particularly overseas?**

Visit the ATM locator found at [visa.com](http://visa.com) for participating Visa ATMs both domestic and abroad.

### **What is the exchange rate when I get to another country?**

The exchange rate is determined by the rate of exchange on the date of purchase. Using

your Prepaid Travel Card at an ATM can be less expensive than using a currency exchange to get foreign currency.

**When I travel, are my receipts in U.S. dollars or the local currency?**

Your receipt will reflect the local currency. It is always good to plan ahead and have a general idea of the local exchange rates before you travel. This helps you to understand what goods and services are actually costing you.

**What happens if my Prepaid Travel Card is lost or stolen?**

We provide 24/7 toll-free support. Immediately report any problems or a lost or stolen card by calling (855) 657-8588. A replacement card can be issued and any available balance transferred to a new card less applicable fees that will be deducted from the card's available balance. Replacement cards are generally received in 7-10 business days domestically or within two weeks or more internationally. Emergency card replacement can also be requested with guaranteed delivery within two business days domestically or within three business days internationally. See the Prepaid Travel Card Agreement for fees that apply to lost or stolen cards and emergency card replacement. As long as the lost or stolen card is reported immediately, you will not be responsible for any unauthorized merchant charges. If traveling internationally or far from home, a secondary card should be considered. That way, if the primary card is lost or stolen, the secondary card can immediately be used to access the funds without having to wait for a replacement card as delivery times will be longer than domestically.

**How do I call for customer support from overseas?**

We provide 24/7 toll-free support from the following countries: Belgium, Canada, France, Germany, Ireland, Italy, Spain, Switzerland and the UK. The toll free numbers in those countries are the following:

COUNTRY	TOLL FREE NUMBER
Belgium	0800-78373
Canada	(855) 657-8588
France	0800-916588
Germany	0800-5894572
Ireland	800-760839
Italy	800-788938
Spain	95-034-4016
Spain (from mobile phone)	9009-41895
Switzerland	0800-563184
United Kingdom	08-082340879

Otherwise, the number (954) 835-2345 can be used if you need to call from another country. Keep in mind that you may incur additional charges from your mobile phone service provider whether calling within the US or from outside the US. Check with your service provider for details on specific fees and charges that may apply.

## **What is a Global Chip and PIN bank card and authentication?**

Chip and PIN, also known as EMV, is an international standard replacing the magnetic stripe on bank cards used for payment transactions. The card can be used with a magnetic stripe or the chip, ensuring that both U.S. and non-U.S. merchants will be capable of accepting the card. EMV PIN transactions are more secure than those requiring a signature, and protect you against fraud.

## **Are any countries blocked from using the Prepaid Travel Card to make purchases?**

For security purposes and fraud prevention, your Prepaid Travel Card will decline if attempts are made to use it at merchants in the countries sanctioned under the US Treasury Department's Office of Foreign Asset Control (OFAC). You can obtain the most recent list of those countries by calling member support at (855) 657-8588.

## **What recommendations are there for ensuring hassle free use of my Prepaid Travel Card?**

Notify the Credit Union of extensive domestic and/or international travels.  
Inquire about potential international fraud blocks before you travel.

- Test your card to confirm that you have the valid PIN.
- Verify that your card will not expire while traveling.
- Carry alternative payment methods (i.e. additional debit/credit cards).
- Do not pack all payment methods together (i.e. put one in a suitcase, another in a purse or wallet).
- Remain observant for pick pockets.
- Photocopy all cards front and back and keep separate copies on hand.
- Save all receipts and verify against your account activity online.
- Never leave valuables such as prepaid cards in the car, not even in the glove compartment or trunk.
- Report lost or stolen cards and unauthorized transactions immediately.
- Be aware of your surroundings when entering your PIN at an ATM or checkout counter.
- Keep our customer support phone number on hand as it is available 24/7/365 for assistance.