

# AAA Prepaid Cards

## AAA Visa TravelMoney® Card

**The AAA Visa TravelMoney Card is a reloadable, prepaid card that can be loaded from \$100 to \$5,000 and used to make purchases at millions of Visa® merchants, online or by telephone. It can also be used to access cash in local currency at millions of ATMs worldwide.**

### **(1) Where can the AAA Visa TravelMoney Card be used?**

The card can be used everywhere Visa debit cards are accepted, as well as for online and telephone purchases. It can also be used at Visa-branded ATMs worldwide to access cash in local currency. Magnetic strip technology is built into all Visa TravelMoney cards.

### **(2) How is the AAA Visa TravelMoney Card used?**

The card can be used at any merchant point-of-sale terminal. It may also be used at ATMs to access cash in local currency by selecting “checking” or for a cash advance inside a bank. As ATM transactions require a PIN (Personal Identification Number), it is highly recommended that the cardholder establish a PIN prior to traveling by calling the number on the back of the card (1-866-674-9621).

Any costs incurred by the cardholder to set a PIN after travel has begun will be at the cardholder’s expense. All ATM transactions are subject to fees that are referenced in the Terms and Conditions.

### **(3) Why does the word “debit” appear on the front of the card?**

Since Jan. 1, 2004, Visa regulations have required issuers to label non-credit products, such as prepaid cards, with the term “debit.” Although the card is labeled “debit,” the cardholder can select “credit” and sign for purchases to indicate the transaction is authorized.

### **(4) How is a lost or stolen AAA Visa TravelMoney Card replaced?**

If the card has been lost or stolen, the cardholder should report it by calling customer service at the phone number provided on the back of the card (1-866-674-9621). A customer service representative will assist in cancelling the lost/stolen card and sending a replacement card with the remaining balance within 7-10 business days. There will be a \$5.95 fee assessed to the card balance for this service.

If the cardholder is traveling outside the United States and needs a replacement card or emergency cash, the cardholder should call the appropriate number below:

Australia	0011-800-1994-2010	Japan	010-800-1994-2010
Brazil	00-21-800-1994-2010	Mexico	001-866-208-4441
China	00-800-1994-2010	Portugal	00-800-1994-2010
France	00-800-1994-2010	South Africa	09-800-1994-2010
Germany	00-800-1994-2010	Spain	00-800-1994-2010
Ireland	00-800-1994-2010	UK	00-800-1994-2010
Italy	00-800-1994-2010	US	1-866-674-9621
Call collect from anywhere :		605-782-5309	

Emergency replacement cards can be used for purchases and obtaining cash advance at banks. The replacement card will be registered prior to receipt; this may take from 24 to 72 hours to process. A new PIN must be set prior to being able to access cash at an ATM. Cardholders should call customer service at 1-866-674-9621 to set a PIN.

**(5) What is the process for reporting a fraudulent or unauthorized transaction on the AAA Visa TravelMoney Card?**

If there are fraudulent or unauthorized transactions on the card account, the cardholder should contact customer service immediately (1-866-674-9621); transactions older than 30 days are difficult to dispute. The dispute process begins once all required documentation is received and may take from 90 to 120 days to finalize. MetaBank abides by the Zero Liability Policy provided by Visa, which the cardholder may access at [www.visa.com/security](http://www.visa.com/security). Visa stipulates that the Zero Liability does not apply to ATM transactions.

**(6) What happens if the cardholder forgets the PIN?**

The cardholder can reset the PIN by calling customer service at the phone number provided on the back of the card (1-866-674-9621). When prompted, select “2” (for “All Other Calls”), and a customer service representative will verify identity and reset the PIN.

**(7) How does a cardholder change a PIN?**

The PIN may be changed by calling customer service at the phone number on the back of the card (1-866-674-9621) and following the IVR (Interactive Voice Response) prompts.

**(8) How can funds be added to the AAA Visa TravelMoney Card?**

Funds may be added to the card at the location where the card was purchased, up to two (2) times per twenty-four (24) hours, four (4) times per seven (7) days and ten (10) times per thirty (30) days. Some participating clubs allow AAA members to reload by calling 1-866-674-9622. The AAA Visa TravelMoney Card allows for unlimited total reloads, up to a maximum of \$5,000 per twenty four (24) hours. Fees may apply and are disclosed in the Terms and Conditions.

**(9) How does the cardholder obtain the card balance or a list of transactions?**

The cardholder may obtain the card balance or transaction history free-of-charge at [www.aaa.myprepaidbalance.com](http://www.aaa.myprepaidbalance.com) or by calling customer service at the phone number provided on the back of the card (1-866-674-9621). The available balance includes both completed and pending transactions; however, the transaction history will only display completed transactions.

**(10) Can the AAA Visa TravelMoney Card be used internationally?**

Yes, your card will be accepted worldwide, excluding current OFAC-sanctioned or prohibited countries. For a list of current countries that are sanctioned/prohibited, go to [www.aaa.myprepaiddbalance.com/prohibitedcountries](http://www.aaa.myprepaiddbalance.com/prohibitedcountries).

**(11) How does the cardholder obtain cash from the AAA Visa TravelMoney Card?**

To access cash, the card may be used at Visa-branded ATMs worldwide by selecting “checking” or inside the bank for a cash advance. Cardholder fees are disclosed in the Terms and Conditions. Additional fees may be applied by the owner of the ATM machine. These fees are advised prior to cash being dispensed from the ATM. For a list of Visa-branded ATM machines, go to [usa.visa.com](http://usa.visa.com).

**(12) Can the AAA Visa TravelMoney Card be used at “pay-at-the-pump” gas stations?**

The card can be used at automatic fuel dispensers (pay-at-the-pump); however, most gas stations will place a hold (pre-authorization) of \$75 or more on the card that may remain for up to ten (10) days. To avoid this, it is recommended to pay inside the service station, where only the amount of the actual purchase will be charged to the card.

**(13) What if a purchase is greater than the available balance on the AAA Visa TravelMoney Card?**

The merchant must be advised of the available balance on the card and may perform a split-tender transaction by charging the card for the available balance and accepting another form of payment such as cash, check or credit card for the remaining amount of the purchase.

Since this is a prepaid card, if a negative balance is created, the cardholder is responsible for paying that balance and any fees associated with it.

**(14) Are there any fees associated with the AAA Visa TravelMoney Card?**

There are nominal fees associated with the use of the card that are disclosed in the Terms and Conditions located at [www.aaa.myprepaiddbalance.com](http://www.aaa.myprepaiddbalance.com).

**(15) How do the companion and backup AAA Visa TravelMoney Cards work?**

At the time of initial purchase only, in addition to the primary card, the cardholder may purchase up to three companion cards (or two companion cards plus a backup card registered to the primary cardholder). Cards associated with the primary card will be tied to the same card account and balance but will have different card numbers. All companion cards will share the same PIN as the primary card. All cards will be fully functional, but if one becomes lost or stolen, that card may be cancelled without impacting the use of the other cards. A backup card acts as an immediate replacement for the primary lost or stolen card on the account.

**(16) How much cash can be withdrawn daily?**

The daily cash withdrawal maximum is \$1,000. There are fees associated with cash withdrawal, so these should be included in the total cash amount being requested when making a withdrawal. (Example: \$1,000 cash withdrawal plus \$3.00 ATM fee will force the transaction to be declined.)

### **(17) What other benefits are associated with the AAA Visa TravelMoney Card?**

Complete Visa benefits are available at [www.visa.com](http://www.visa.com).

AAA Visa TravelMoney benefits include:

- **Security and Convenience** - The security of traveler's checks and the convenience of a Visa card
- **Ease of Use** - Purchases can be made at millions of merchants worldwide that accept Visa debit cards, including restaurants and shops; cash in the form of local currency can be obtained at more than 1 million Visa ATMs around the world
- **Emergency Card and Cash Replacement** - With the AAA Visa TravelMoney Card, emergency card and cash replacement can be obtained virtually anywhere in the world, generally within one to four (1-4) business days, depending on location
- **Lost/Stolen Card Reporting** - Call 1-866-674-9621, or, from outside the United States, call collect 605-782-5309 for assistance in obtaining a replacement card or emergency cash
- **Reloadable from Anywhere** - Cards can be reloaded where the cards were purchased, by phone, or at participating clubs
- **Lost Luggage Reimbursement\*** - (Certain restrictions apply) Visit [www.visa.com](http://www.visa.com) for details; reimbursement is not contingent upon the purchase of travel with the AAA Visa TravelMoney Card
- **Purchase Security\*** - Within the first 90 days of the date of purchase, Purchase Security will replace, repair or reimburse the cardholder for eligible items of personal property purchased entirely with a registered AAA Visa TravelMoney Card, up to a maximum of \$500 per claim, in the event of theft, damage due to fire, vandalism, accidentally discharged water or certain weather conditions
- **Travel and Emergency Assistance\*** - Services include translation assistance, medical and legal referrals, emergency trip arrangements and emergency messages to relatives
- **Instant Alerts** - To set up instant alerts, the cardholder should call 1-866-674-9621

*\*Verify the specific benefits and program details included with the card by visiting [www.visa.com](http://www.visa.com).*

### **(19) What is the International Exchange Rate?**

The International Exchange Rate varies on a daily basis by currency and, in most countries, is posted in the international department of banking institutions or in daily newspapers. There is also an International Transaction Fee of 3% when using the card abroad.

### **(20) What is the minimum age to purchase a AAA Visa TravelMoney Card?**

The minimum age is 16 years old to purchase a AAA Visa TravelMoney Card. However, parents may purchase cards for their younger children. If the child is traveling without parents, it is recommended the child sign the card and for parents to demonstrate how to use the card at an ATM and a merchant prior to traveling.