



About the Visa® Reward Card

WHAT IS A VISA REWARD CARD?

The Visa Reward card is a prepaid card that you can use anywhere Visa debit cards are accepted. It looks like any Visa credit or check card, but because it is a prepaid card, your spending is limited to the amount of money placed on the card by the purchaser.

Each time you use your Visa Reward card, the purchase amount is deducted from your card balance. You can check your card balance anytime - online or by phone. See the instructions on the back of your card.

USING A VISA REWARD CARD

Your card works at millions of places that accept Visa debit cards, including retail stores, online merchants, and for mail and phone orders.

- When you call to activate your card, you must select a PIN to complete activation of all card functions. You will need to use the PIN to make certain transactions with your card. To obtain your PIN, call 1-866-791-6841 and follow the prompts. When presented with menu options, select option #2 to choose your 4-digit PIN.
- Sign the back of your card before using it for the first time to help to ensure that it cannot be used by anyone else. You will also need to sign a purchase receipt each time you use your card for Visa transactions.
- Using your reward card for a purchase is similar to using a debit card. At the time of purchase, give the card to the merchant and sign the receipt. If asked, swipe the card through the keypad and push "credit" (or "cancel"), then sign the purchase receipt. If you push "debit," you will use your PIN to complete the purchase. You can only use your PIN to make purchases at merchants that participate in the Interlink Network.
- You must know your card balance before you shop, as merchants can't determine the balance on your card. If you try to purchase an item of greater value than your card balance, your card may be declined. You may, however, tell the merchant you wish to pay a specific amount with the card and the remaining balance with another form of payment.
- You can obtain your balance information by visiting the website of your card issuing financial institution or by calling the customer service center. You can also use your PIN to check your balance at any ATM with the Visa logo. Instructions can be found on the back of your Visa Reward card.
- Be sure to keep your Visa Reward card (even after balance is depleted) in case you need to return any purchased items. You will be asked to present this card when returning items purchased with the card. Merchandise value will be credited back to the card within three to seven days of return.
- If your card is lost or stolen you will need to have the card number to promptly notify BBVA and request a replacement card. Keep a record of your Visa Reward card number in a safe place, separate from the card.
- For automatic bill payment transactions you should use your regular Visa credit card or check card.

BUYING A VISA REWARD CARD

The Visa Reward card is the easy way to give the perfect reward. The card can be used everywhere Visa debit cards are welcome. Your recipients can purchase what they want, where they want, when they want. Additionally, the card is backed by all the protection and security features you've come to expect from Visa.

If you purchase this card as a reward, please give your recipient all materials that you receive with the Visa Reward card at the time of purchase. These materials should include the terms and conditions for using the Reward card, and will help your recipient to understand how to best use the card and have a positive shopping experience. If giving the card to a young person with no card use experience, you may wish to review the materials with the recipient or their parent.

FRAUD PROTECTION AND ZERO LIABILITY

Visa Reward cards also are covered by Visa's Zero Liability policy. This policy protects the cardholder from fraudulent use of a lost or stolen Visa Reward card. Report lost or stolen cards immediately by calling the toll-free number listed in the card materials. BBVA will need to have the card number to cancel the card and issue a replacement. Keep a record of the Visa Reward card number in a safe place, separate from the card.

Find out more about Visa's Zero Liability at www.visa.com.

To ensure authorized use of the Visa Reward card, be sure to sign the back of the card before using it. You will be asked to sign a purchase receipt when using the card for payment.