

## **Frequently Asked Questions about the ESL Visa® Gift Card**

### **What is the ESL Visa Gift Card?**

Your ESL Visa Gift Card is a prepaid Visa Debit Card with a specific dollar value. Your ESL Visa Gift Card and its value are accepted at most places Visa Debit is accepted.

### **How do I activate my ESL Visa Gift Card and obtain my PIN?**

You can activate your ESL Visa Gift Card and obtain your PIN by calling 866.902.6082. You can also activate your card [online](#). You should register your card [here](#). You will have the option to select your own PIN if you activate your card online. A PIN will automatically be assigned if you call to activate your PIN, but you can change your PIN if you choose.

### **Can I use the PIN for my ESL Visa Gift Card to make withdrawals at an ATM or to obtain cash back from a debit transaction?**

No. The PIN associated with the ESL Visa Gift Card cannot be used to make withdrawals at an ATM or to request cash back at the merchant when used as a debit transaction. It can only be used to perform a debit transaction when making purchases.

### **Are there any fees associated with the ESL Visa Gift Card?**

Yes. There is a \$3.50 charge to purchase the card. [Additional fees](#) may apply.

### **How can I check the balance on my ESL Visa Gift Card?**

[Click here](#) for balances and transaction history or call the number on the back of your card (866.902.6082).

### **How can I use my ESL Visa Gift Card?**

You can use your ESL Visa Gift Card at most places Visa Debit is accepted. To make online or telephone purchases, you must register your card [here](#). See [Terms and Conditions](#) for further information.

### **Why should I register my ESL Visa Gift Card?**

To facilitate making purchases online, obtaining a replacement card or enabling disputing fraudulent transactions, your ESL Visa Gift Card must be registered with your name, address and telephone number.

### **What happens if I am locked out of the ESL Visa Gift Card website?**

You can use the 'Forgot Password' link to reset your password. You may also call 866.902.6082 to check your balance using the gift card account number and 3-digit security code.

### **What should I do when the merchant's sales terminal asks me to press "Debit" or "Credit"?**

You have the option of choosing either "Debit" or "Credit" from the merchant's terminal. If you choose "Debit", you will be required to enter a PIN to authorize the transaction. Please note, there is no cash back option with the ESL Visa Gift Card when selecting Debit. If you choose "Credit", you will receive a sales receipt to sign.

**What if the item I want to purchase exceeds the value of my ESL Visa Gift Card?**

If the purchase amount exceeds the available card balance, then you must inform the merchant of the amount you want to pay with the ESL Visa Gift Card and that you will pay the difference in cash, check, credit or debit card. If the purchase amount exceeds the available balance of the ESL Visa Gift Card, the transaction will not be approved.

**What do I do if I need to return an item?**

In the event you need to return an item you purchased with your ESL Visa Gift Card, the merchant will handle the item in accordance with Visa guidelines. The merchant may credit your card (put the funds back on the card) thereby increasing your available funds.

**What happens when the funds are spent?**

When you have depleted all the funds on the card and no returns are necessary, simply destroy and discard the card.

**What should I do if my ESL Visa Gift Card is lost or stolen?**

Contact us immediately at 866.902.6082. Additionally, refer to your disclosures provided at card issuance for the Full Terms and Conditions of use.

**How do I lock/unlock my ESL Visa Gift Card?**

You can lock and unlock your ESL Visa Gift Card at any time by logging in [here](#) and selecting 'Lock my Card.' You can also call us any time at 866.902.6082. While your Card is locked, any transactions will be declined.