



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

1. **What is the Visa Gift Card?** Your Centra Visa Gift Card is a prepaid Visa Debit Card with a specific dollar value. Your Visa Gift Card and its value are accepted at most places Visa Debit is accepted.
2. **How do I activate my Visa Gift Card and obtain my PIN?** Gift Cards can be activated by visiting our website at Centra.org. Once there, click on Personal, Access, Gift Cards. Click the SIGN IN button which will take you to a log in screen. Enter your card number, last 4 of your phone number and the 3-Digit code from the back of your card and select Log In. On the My Account – Overview page, click on the drop down menu for Account Activities and select Activate Card. Click the Activate button on the next page, a confirmation page will display next, with the option to View My Pin, choose this if you would like to use a PIN number with your gift card.

Over the phone (866-902-6082), an assigned PIN will be automatically spoken after your card is activated.
3. **How can I check the balance on my Gift Card?** Visit our website at Centra.org, click on Personal, Access, Gift Cards. Click the SIGN IN button which will take you to a log in screen. Enter your card number, last 4 of your phone number and the 3-Digit code from the back of your card and select Log In. Your most recent history will be displayed, as well as the option to choose which time frame you would like to review.

Or, alternatively, call the number printed on the back of your gift card, 1-866-902-6082.
4. **How can I use my Gift Card?** You can use your Centra Visa Gift Card at most places Visa Debit is accepted. See Terms and Conditions for further information. Some merchants, like restaurants, may not cover any gratuity in their authorization. Visa Gift Cards are set up to authorize an additional 20% of the purchase amount in situations like these. If that amount is greater than the balance on your card, it may be declined.

For example, to pay for an \$80 meal, the Gift Card would need to have \$96 available for the authorization to be approved.

Gift Cards cannot be used for Pay at the Pump transactions.
5. **Can I use my gift card for online purchases?** Yes, however, you will need to register your card prior to using for purchases online.
6. **How do I register my gift card?** Visit our website at Centra.org, click on Personal, Access, Gift Cards. Click the SIGN IN button which will take you to a log in screen. Enter your card number, last 4 of your phone number and the 3-Digit code from the back of your card and select Log In. On the My Account – Overview page, click on the drop down menu for Account Activities and select Register Card.
7. **What should I do when the merchant's sales terminal asks me to press "Debit" or "Credit"?** You should always press the "Credit" button. Although the Visa Gift Card is not a credit card, the transaction is processed like one. You should always sign a sales receipt.
8. **What if the item I want to purchase exceeds the value of my 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 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 Visa Gift Card, the transaction will not be approved.
9. **What do I do if I need to return an item?** In the event you need to return an item you purchased with your 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.
10. **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.
11. **What should I do if my Visa Gift Card is lost or stolen?** Contact Centra Visa Gift Card Center immediately at 1-866-902-6082. Additionally, read the Centra Visa Gift Card Center Terms and Conditions you received with this card, and available at [www.centra.org](http://www.centra.org) or by clicking [here](#).