



Tips for Having a Great Experience with Branded Gift Cards

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Branded gift cards—which carry the logo of American Express, Discover, MasterCard, or Visa—are the perfect choice for every gift-giving occasion. They're quick and convenient to purchase. And, recipients can use them to buy exactly what they want at millions of merchants that accept the brand.

Tips for gift card buyers:

- **You've got options.** Branded gift cards are available online, at retail locations, and at many bank branches. A variety of options are available including cards personalized with the recipient's name, card designs for different occasions, and a choice of delivery methods. Buy your branded gift card in the way that's most convenient for you and choose the options that will delight your gift recipient.
- **Know what you're buying—in advance.** Before you buy a branded gift card, make sure you understand when the card expires, any fees that you or your gift recipient may be charged, and when those charges apply. Also, be sure the card you're considering can be used where and how you intend. Important information about the card may appear on the card itself, on the accompanying sleeve or packaging, in the terms and conditions, or on the issuer's Website or another custom Website.
- **Share information with the gift recipient.** It's important for the person who receives the card to understand its terms and conditions, too. Give the information to the gift recipient to ensure that he/she understands any applicable fees, the card's expiration date, how to get balance information, what to do to ensure that unused funds can be replaced if the card is lost/stolen, and how to benefit from Zero Liability for unauthorized purchases.

Tips for using a branded gift card:

- **Understand how to use your branded gift card.** Read the information that comes with the card (or is available online) as soon as you get the card. Pay special attention to fees (if applicable) and when those fees are charged. Also, check the card's expiration date and policy. If the card's terms and conditions aren't included with the card, ask for them from the person who gave you the card.
- **Record important information.** Record the card number and the customer service telephone number—and keep the information in a safe place.

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- **Keep your card secure.** Safeguard your card. If it is lost or stolen, report it immediately to the customer service number.
- **Use your card, don't save it.** Use your card promptly to buy what you want from the merchant of your choice.
- **Know your balance.** Check how much money you have on the card before going shopping. (Most cards offer a phone or Web option to do this.) And, if you're making a purchase that's more than your card balance, tell the cashier in advance the amount of money that is available through the card.
- **Paying at the gas pump.** Some gas stations now support a pay-at-the-pump feature that enables gas dispensing up to the amount on a prepaid card. If your favorite gas station doesn't offer this feature, instead of paying at the pump, tell the cashier you're using a prepaid card and pay inside. (Paying at the pump can trigger a preauthorization transaction that results in your card being declined, even though you have enough funds to pay for the gas you intend to pump.)
- **Save your card.** Keep your card (even after you've spent the full amount) until you're sure that you won't return any merchandise.

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