



Frequently Asked Questions about your DEXSTA International Visa Prepaid Card

ACTIVATE your Visa card online at

www.dexsta.com or by calling (855) 657-8588 before use.

- Sign the back of your Visa card immediately.
- Store your card carrier and PIN number in a safe place; protect them like cash!
- Know your balance before you shop.
- Sign up for Payroll Direct Deposit to access your paycheck funds immediately!
- Enjoy the benefits of Visa Prepaid Cards!

How does my International Visa Card work? It's a prepaid Visa debit card, which means you can spend up to the value placed on the Visa card anywhere Visa debit cards are accepted. You can shop in stores, online, over the phone, and by mail order. You can get cash at any ATM where Visa is accepted worldwide. Each time you make a purchase, the amount of that purchase is automatically deducted from the Visa card.

How do I know the balance on my Visa Card? You can check your balance at our web site www.dexsta.com, or by calling customer support at (855) 657-8588, or by contacting your local branch. Since most merchants can't tell how much money is on the Visa card, keeping track of your balance is a sure way to know how much you have to spend.

Can I reload my Visa Card? Yes, your Visa card can be reloaded as often as you like. You can reload by phone, online using the funding accounts that you registered on the website or by stopping in at your local branch. Any applicable fee for reloading via the website or by phone will be charged to your funding account, along with the value being added to your Visa card.

Are there transaction or reload limits? For the protection of our cardholders, there may be limits to the number and dollar amount of loads, ATM withdrawals, and cash advances performed within a certain time. To learn more about the current limits, please reference our terms and conditions on our web site www.dexsta.com.

Why might my reload be declined? The most common reasons your reload may be declined are you have not registered a funding account on line. The name/address on file with the debit/credit card issuer does not match the primary cardholder profile on the website. The debit/credit card expiration date or 3-digit code listed on the website is incorrect; or you have reached certain transaction or reload limits or thresholds. First, verify your funding account information. If this does not resolve the issue, call our toll free customer support number to identify the reason for the decline.

How do I activate my Visa Card and obtain my PIN? The Visa cards are activated by logging into the International Visa Card website at www.dexsta.com and clicking the activate card button. You can also call our customer support number at (855) 657-8588. Our customer support number will assign a PIN automatically after your Visa card is activated.

What happens if my PIN is not working? Do not make more than three attempts if you receive a bad PIN error in the terminal, you will lock the PIN on the chip on the front of your Visa card. Before any more attempts, call (855) 657-8588 and choose the option "Hear Your PIN" to obtain the correct PIN. If the PIN is locked on the chip when the failures occurred at a merchant, your card cannot be used at a merchant EMV Chip terminal again until the PIN is unlocked. It can still be used at merchants accepting non-chip cards and at any Visa ATM's worldwide. To unlock your PIN, call customer support to hear your correct PIN, locate an ATM that accepts chip cards, perform a Balance Inquiry or Cash Withdrawal using the correct PIN, complete the transaction, your PIN will now be unlocked. You are free to use your Card again at any merchant or ATM worldwide.

How do I find an ATM when I travel - especially overseas? Visit our web site at www.dexsta.com or use the ATM locator found at www.visa.com for participating Visa ATM's worldwide.

Who can order or use the Visa Card? The individual purchasing the Visa card is defined as the primary cardholder. The address listed for the primary cardholder must match the billing address for the funding account used to purchase the Visa card. Primary cardholders can order secondary Visa cards online for family members or traveling companions.

How do I receive my employer's paycheck on my Visa Card? Simply log into your International Visa Card account on our website, print the downloadable form prefilled with your direct deposit account information, sign it, and give it to your employer's Payroll Department.