# Get to know the Visa Prepaid Card How to recognize a valid card

#### Visa Prepaid

4000 1234 5678 9010 \*\*\* 12/20 G.RAYMOND

Many Visa Prepaid cards are gift cards, each with their own unique design. How can you ensure authenticity? Look for these standard features:



Unembossed cards and cards with the new Visa brand mark do not have the flying "V" on the front. The flying "V" does appear on the embossed cards with the old Visa brand mark.

front or back of all unembossed cards.

"Electronic Use Only" must appear on the



The Dove Hologram may appear on the front of the card, or in the red zone on the back.

## Key Elements

#### **Electronic use only**

"Electronic use only" appears on all unembossed cards to indicate that the card must be swiped and authorized through an electronic terminal. This is because unembossed cards have no raised letters or digits and, therefore, can't be used with manual imprint machines.

Note: If you accept only manual imprints, request an alternate Visa card to avoid risking a "Missing Imprint" or "Card Not Present" chargeback.

#### When additional payment is needed

The POS terminal will automatically subtract the Visa Prepaid card credit amount from the transaction total, and show you the additional amount that the customer needs to pay.

If the terminal is stand-alone (not integrated with the cash register), look for a partial authorization notice. Then, ask for another form of payment to complete the sale.

#### Returns

When requesting a return, customers must present the Visa Prepaid card used to make the purchase, along with the original receipt. The credit will be applied to the Visa Prepaid card. This may take three to seven business days.

### **Voiding transactions**

You can void a purchase on a Visa Prepaid card the same way you would a Visa card purchase. The credit transaction may take three to seven business days to complete.

To learn more about the benefits of Visa Prepaid cards and Visa Partial Authorization, visit **www.visa.ca/prepaidtoolkit** 

