ESL Visa® Prepaid Card Frequently Asked Questions (FAQ’s)

How does an ESL Visa Prepaid Card work?
It's a reloadable prepaid Visa debit card, which means you can spend up to the value placed on the 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 Visa/PLUS ATMs worldwide. Each time you make a purchase, the amount of that purchase is automatically deducted from the card.

Are there any fees associated with the ESL Visa Prepaid Card?
There is no fee to purchase the card, however additional fees may apply.

How do I know the balance on my ESL Visa Prepaid Card?
Click here to check your balance or call customer support at 866.760.3156. Since a merchant may not be able to tell how much money is on the card, keeping track of your balance is a sure way to know how much you have to spend.

Am I able to view account activity for my ESL Visa Prepaid Card?
You can view your account activity and electronic statements by logging into your ESL Visa Prepaid Card account here. The email and password you use for your ESL Visa Prepaid Card may be different than your ESL account user name and password. You can also call 866.760.3156.

What happens if I’m unable to login or forgot my password to my ESL Visa Prepaid Card account?
Please use the Forgot Password function. An email will be sent to the email address connected to the card with a link to reset your password.

Where can my ESL Visa Prepaid Card be used?
Your card can be used to make purchases at millions of Visa debit locations worldwide and to obtain cash at any Visa Interlink, or Plus® ATM worldwide.

Can my ESL Visa Prepaid Card be used for PIN, signature and/or online purchases?
**PIN Purchases** – purchases can be made using your PIN if the merchant’s terminal accepts PIN (debit) transactions. Select the debit option and enter your PIN when prompted.

**Signature Purchases** – you may sign for your purchases if the merchant’s terminal accepts credit transactions.

**Online Purchases** – you may use your ESL Visa Prepaid Card for online, mail and telephone purchases.

Are there transaction limits?
Purchase transactions are unlimited, up to the balance remaining on your card, as well as the daily limit of $2,500 in purchases per day.

ATM withdrawals are also unlimited, up to the balance remaining on your card, as well as the daily limit of $600 in withdrawals per day.

To learn more about the current limits, please reference your terms and conditions.
**Are there reload limits?**
For the protection of our cardholders, there are limits to the number of reloads. You cannot reload your ESL Visa Personalized Prepaid Card more than four times within a seven day calendar period. The ESL Visa Non-Personalized Card has a limit of 4 reloads during the entire life of the card. To learn more about the current limits, please reference your terms and conditions.

**Who can order or use the card?**
The ESL Visa Prepaid Card can be purchased by an ESL member in good standing that is a citizen or resident of the US with a valid social security number. The individual purchasing the card is defined as the primary cardholder.

**Is there an age restriction on the ESL Visa Prepaid Card?**
Yes, there is an age restriction on the ESL Visa Prepaid Card. They cannot be purchased for anyone who is less than 13 years old.

**Can I purchase an ESL Visa Prepaid Card as a gift?**
No, the ESL Visa Prepaid Cards cannot be given as a gift. You purchase the ESL Visa Prepaid Card for your own personal use.

**How do I get an ESL Visa Prepaid Card?**
You can order personalized Prepaid Cards directly at esl.org, or purchase non-personalized Prepaid Cards at any ESL Federal Credit Union branch. Please bear in mind for a non-personalized card, after the initial load, a personalized card will be automatically ordered and mailed to you.

**Does the cardholder need to sign an agreement?**
Each card is distributed with Terms & Conditions. This document fully explains the terms and conditions regarding the use of the card. This document can also be viewed online. The cardholder accepts the terms and conditions by signing the back of the card, using the card, or receiving the card by request.

**How do I activate my ESL Visa Prepaid Card?**
[Click here](#) to activate your personalized card or, call the customer support number listed on the back of your card. The number is 866.760.3156. 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.

**How do I obtain my PIN?**
You will receive a system generated PIN at the time of activation. You will be given the opportunity to select a new PIN if you choose. You can also change your PIN at any time online or by calling 866.760.3156.

**What happens if I need to return an item?**
Each merchant location has its own return policies and will handle the returns in the same manner as any other Visa transaction and may take up to seven business days to be credited to your Card. They may credit your ESL Visa Prepaid Card; provide a cash refund, or a store credit.
What if the purchase is denied?
If a decline occurs and you haven't locked your card, the card's available balance is probably less than the purchase amount. You may inform the merchant of the remaining balance on the card and use another form of payment to pay the difference, subject to the policy of the merchant. Also, please be aware that some merchants - for example, restaurants, car rental agencies, salons, mail-order companies, and cruise lines - preauthorize for an amount slightly higher than your actual transaction to ensure sufficient funds for tips or incidental expenses. This amount is "held" until the transaction settles to your Prepaid Card. Only the amount you sign for will ultimately be deducted from your card. Use of the card at automated fuel dispensers requires a minimum balance of $99.00. Again, only the actual amount spent will ultimately be deducted from the card.

Can I reload the ESL Visa Prepaid Card?
Primary cardholders can reload their ESL Visa Prepaid Card with any amount up to the maximum amount of the card:

- By visiting any ESL branch
- Online
- By calling 866.760.3156
- By contacting an ESL Representative

Any applicable fee for reloading is charged to your funding source along with the value being added to your card. The non-personalized card is limited to four reloads during the entire life of the card.

You can also set up Direct Deposit with your employer to have funds placed on your card each time you are paid. For more information on Direct Deposit, contact an ESL Representative.

How do I register my checking/savings account as a funding account for my ESL Visa Prepaid Card?
Log into your ESL Visa Prepaid Card account and select 'Load Funds' then 'Bank Account'. You will enter your bank’s routing number (222371863 for ESL) and your account number. The ownership of the account must then be verified. You will receive two small deposits and two withdrawals in the exact amounts of the deposits in your bank account within 3-5 business days. The description in your bank account will say something similar to ‘Prepaid Fund Acct Trial Dep’. Once you see those, log back into your prepaid account. Go to ‘Load Funds/Bank Account’ and enter those exact trial deposit amounts to confirm verification of your bank account. After successful verification, you can use your bank account as a funding account for your ESL Visa Prepaid Card.

How do I set up Direct Deposit for my ESL Visa Prepaid Card?
Log into your ESL Visa Prepaid Card account and select ‘Load Funds’ then ‘Direct Deposit’. You will be able to see the routing number and your account number that’s associated with your ESL Visa Prepaid Card. Provide this information to your employer or another entity who pays you. You can deposit all or any portion of your payroll amount to your card on a recurring basis. You can also use this information to receive funds from the U.S. government, such as a tax return or Social Security checks.

Your ESL Visa Prepaid Card also subscribes to the Fast Pay service which enables your direct deposits to appear in your account up to 2 days prior to your normal pay date.
Why might my initial load or reload be declined?
Possible reasons your initial load or reload might be declined are: the name/address on file with the debit/credit card issuer does not match the primary cardholder profile on the Visa Prepaid Card website, the debit/credit card expiration date or three digit code listed on the website is incorrect, or the four load limit or other applicable limits have been exceeded.

First, verify your funding source information and the total number of reloads performed to date. If this does not resolve the issue, call the toll free number on the back of your card to discuss other limits that may have been exceeded.

Can the card ever have a negative balance?
Any authorization request that is greater than the card's available balance will be declined. However, there can be times when a Visa merchant puts an item through without prior authorization. If an overdraft occurs, the cardholder will be required to reload funds onto the card.

How do I find an ATM when I travel - especially overseas?
Click here or use the ATM locator found at visa.com for participating Visa ATMs both domestic and abroad.

What is the exchange rate when I get to another country?
The exchange rate is determined by the rate of exchange on the date of purchase. Using your Prepaid Card at an ATM can be less expensive than using a currency exchange to get foreign currency.

When I travel, are my receipts in U.S. dollars or the local currency?
Your receipt will reflect the local currency. It is always good to plan ahead and have a general idea of what the local exchange rates are before you travel. This helps you to understand what goods and services are actually costing you.

What happens if my ESL Visa Prepaid Card is lost or stolen?
We provide 24-hour toll-free support. Immediately report any problems or a lost or stolen card by calling 866.760.3156. You can also report your card lost or stolen by logging into your ESL Visa Prepaid Card account here. A replacement card can be issued and any available balance transferred to a new card, less applicable fees that will be deducted from the card's available balance. Replacement cards are generally received in 7-10 business days. Emergency card replacement can also be requested with guaranteed delivery within the next business day, or sooner in some cases. See the Terms & Conditions for fees that apply to lost or stolen cards and emergency card replacement. As long as the lost or stolen card is reported immediately, you will not be responsible for any unauthorized merchant charges. If traveling internationally or far from home, a secondary card should be considered. That way, if the primary card is lost or stolen, the secondary card can immediately be used to access the funds without having to wait for a replacement card.

How do I lock/unlock my ESL Visa Prepaid Card?
You can lock and unlock your ESL Visa Prepaid Card at any time by logging into your account. Select ‘Manage Card’ then ‘Lock my Card’. You may also call 866.760.3156 at any time. While your card is locked, all purchases will be declined.
What are the categories on the My Card Manager dashboard?

Our simple yet powerful dashboard is designed to provide you with your most important information all on one screen. The dashboard contains your available balances for general spending, budgeting, your set-aside funds, recent transactions and loads along with critical account and transactional messaging.

How does Spend Tracking budgeting work?

The My Card Manager Spend Tracking budgeting component will track your purchases based on budget category. If you choose, upon your initial use of the ESL Visa Prepaid Card, we will track your transactions for the first 30 days. After those 30 days, we will automatically create budget categories and amounts based upon those transactions. You will always have the opportunity to edit (add/delete/change) the budget categories and change the suggested budget amounts. Using the intelligence within the My Card Manager system, we will proactively keep you informed when you are spending within your budget or spending at a rate that is below or above your estimated budget.

Will my ESL Visa Prepaid Card get declined if I go over budget?

No, we do not decline transactions based on Spend Tracking. The budgeting display is informational and does not affect your ability to make purchases within your available Prepaid Card balance. However, the money allocated towards your Set-aside funds has been set aside and is not part of your available balance.

What does “Spend Tracking” mean?

Spend Tracking on the dashboard tells you how much of your current balance we expect you to spend based on your budget settings.

What is “Set-aside” funds?

You can set-aside funds automatically and start saving money towards a larger purchase. Using My Card Manager, you set up a goal for us to automatically transfer an amount from your available balance towards the goal as frequently as you would like. While the funds are being held for the goal, they will not be part of your available balance.

Are the Set-aside funds in a savings account?

No, the funds are still on your ESL Visa Prepaid Card; My Card Manager just removes them from your available balance so you do not spend them. You can move them out of your Set-aside balance and back into your available balance at any time.

How do I get the funds from Set-aside back into my available balance?

You can transfer the funds out of Set-aside back to your available balance at any time using the mobile app or website.
What does “Money to Set-aside” mean?

Money to Set-aside on the dashboard shows how much of your current balance is scheduled to be automatically moved to your upcoming goals.