

Travel Card Help

How do I use my card?

At a merchant or store, you can use your card with either a signature or PIN-based transaction. There is a daily spend limit of \$2,500 for signature transactions and another \$2,500 daily limit for PIN transactions. For cash withdrawals, you can also use your card at ATMs or financial institutions. If you are purchasing online or over the phone, make sure the billing address you provide matches the one registered to your card. All of these options are subject to transaction fees. Please see your Terms and Conditions for a listing of the associated fees.

What is the minimum age to purchase a Travel Card?

You must be 16 years or older to purchase a Travel Card and 13 years or older to purchase a Secondary Card.

Where can I use my card?

You can use your card everywhere Visa® debit cards are accepted worldwide. Plus, your card can also be used for online and phone purchases when registered.

How do I add funds to my card?

Your card is reloadable for the life of the card and you can reload up to three times per day*.

- Direct deposit: click the “Direct Deposit” tab to retrieve your routing and account number to provide to your employer or funds provider
- Mobile money deposit: load approved paper checks through your MetaWallet mobile app** by simply snapping a photo of the check***
- In-branch or office: visit the institution where your card was purchased and load funds in-person
- Western Union locations: find participating U.S. locations by visiting WesternUnion.com
- MoneyGram locations: find participating U.S. locations by visiting MoeyGram.com

*Fees may apply. See Cardholder Agreement for details.

**Third party phone and data fees may apply.

***Ingo Money is a service provided by Ingo Money, Inc. and First Century Bank, National Association, Member FDIC, subject to Ingo Money and First Century Bank Terms & Conditions and Privacy Policy. Approval review usually takes 3-5 minutes but may take up to one hour. All checks are subject to approval for funding in Ingo Money’s sole discretion. Unapproved checks will not be loaded to your card. Ingo Money reserves the right to recover funds from bad checks if you knew the check was bad when you submitted it, if you attempt to cash or deposit it elsewhere after funding or if you otherwise act illegally or fraudulently. Fees may apply for loading or use of your card. See your Cardholder Agreement for details.

How do I setup or change my PIN?

Call 855-887-1835 and the automated system will provide easy instructions on how to change your PIN.

How do I get cash from my card?

You can withdraw cash from terminals carrying the Visa brand mark. All you need to do is select “Checking” from the withdrawal options. Some merchants also offer cashback at the point of sale – you can use your PIN to take advantage of this option. Or if your bank or credit union of choice is nearby, feel free to withdraw cash there. All of these options are subject to transaction fees. Please reference your Terms and Conditions for the associated fees.

How much cash can be withdrawn daily?

The daily cash withdrawal maximum is \$500 or three withdrawals per day from an ATM or over-the-counter withdrawal. See the Terms and Conditions for more details.

Where can I download the MetaWallet app?

You can download MetaWallet app* either from the [App StoreSM](#) for iOS devices or from the [Google PlayTM Store](#) for Android devices.

App Store is a service mark of Apple Inc. Google Play is a trademark of Google Inc.

*Third party phone and data fees may apply

Where can I find my balance or transaction history?

You can get your card balance and a list of all your transactions by logging into YCNcard.com or MetaWallet app* or by calling 855-887-1835.

*Third party phone and data fees may apply.

Can I use my card in a foreign country?

Yes, your card can be used domestically or internationally*. Your card will be accepted worldwide, excluding current OFAC-sanctioned or prohibited countries. The official list of these countries can be found at [YCNcard.com/prohibited-countries](#).

*Foreign transaction fees apply – see Cardholder Agreement for details.

Are there any fees associated with my card?

There are a few fees to keep in mind. Take a look at the Cardholder Agreement that you received with your card for applicable fees. If you have any questions about fees, feel free to call 855-887-1835.

Can I use my card at restaurants, hotels and car-rental agencies?

Yes, but keep in mind many service-oriented merchants automatically factor in an additional percentage to cover any gratuity you may leave or incidental charge you may incur. When using your card at restaurants, it's best to have an available balance that is 20 percent greater than your bill, and when using your card at hotels and car-rental agencies, check with the merchant to find out how much, if any, they over-authorize their transactions.

Can I use my card to pay at the pump at gas stations?

Yes, however, an authorization of at least \$100 may be held on your account. This authorization may not be removed from your account for several days. To avoid this over-authorization, simply pay for your gas inside the service station.

What can I do if there are fraudulent transactions on my card?

Let us know! If you notice transactions on your account that you have not made, call 855-887-1835 immediately. A live agent will follow a standard dispute process to investigate the fraudulent transactions and help remediate the situation.

What if my card is lost or stolen?

If your card has been lost or stolen*, call 855-887-1835. A live agent will walk you through obtaining a replacement card. Keep in mind, there will be a \$10 fee assessed to your card balance to replace your card. It may take up to 10 business days to receive your replacement card.