

Greater Des Moines Gift Card Frequently Asked Questions

How can I purchase the Greater Des Moines Gift Card?

Greater Des Moines Gift Cards can be purchased three ways:

- **Online** at www.SeeDesMoines.com/giftcard.
- **In person** at the Greater Des Moines Convention and Visitors Bureau's (GDMCVB) office, located at 400 Locust Street, Suite 265, Des Moines, IA 50309 (Capital Square)
- **By calling** the GDMCVB at (515) 286-4960 or toll free at (800) 451-2625

When can I purchase gift cards?

Online: 24 hours a day, cards will be mailed Monday-Friday. Gift cards purchased Monday – Thursday will be mailed within 24 hours. Gift Card purchased on Fridays will be mailed on Mondays.

In person and by phone: 8:30 a.m. – 5 p.m. Monday-Thursday and 8:30 a.m. – 4:30 p.m. Friday.

What type of payment is accepted?

Online and by phone: MasterCard and Visa

In person: MasterCard, Visa and cash. No personal checks will be accepted, only corporate.

Can gift cards be mailed?

Yes, gift cards can be mailed. Please note that the gift card will be activated prior to shipping and the GDMCVB is not responsible for lost or stolen cards that are mailed. Gift cards purchased Monday – Thursday will be mailed within 24 hours. Gift Card purchased on Fridays will be mailed on Mondays.

Where is the gift card accepted?

The Greater Des Moines Gift Card is accepted anywhere that MasterCard is accepted as a form of payment. Check out www.SeeDesMoines.com/giftcard to find places in Greater Des Moines to spend your gift card. The gift card can also be used for online purchases. If you are not the purchaser of the gift card, please go to www.myprepaidbalance.com to register the card under your name so that you can make online transactions.

How do I use my gift card?

First, register your gift card at www.myprepaidbalance.com. If you received the gift card as a gift it is important that you register the card with your name and address to ensure that you are able to use the gift card for online purchases. At the point-of-sale, use your gift card as a signature based transaction. Select the "credit" option. If you select "debit," the terminal will prompt you for a PIN which is not available with the gift card.

In what amounts can gift cards be purchased?

Online and by phone: Gift cards can be purchased in any denomination with a minimum of \$10 and a maximum of \$499 per card and a maximum total purchase of \$2,999 per day per person.

In person: Gift cards can be purchased in any denomination with a minimum of \$10 per card and a maximum total purchase of \$2,999 per day per person.

Is there a limit to the number of gift cards that can be purchased?

No, there is no limit to the number of gift cards that can be purchased. The maximum dollar value that a single person can purchase in one day is \$2,999. If you would like to make a large corporate order, please contact Amanda Rouse at (515) 699-3445.

Can the gift card be purchased online?

Yes, the Greater Des Moines Gift Card can be purchased at www.SeeDesMoines.com/giftcard.

Is there a fee to purchase a gift card?

Yes, there is a \$1 activation fee per gift card.

Does the gift card expire?

The Greater Des Moines Gift Card does not expire for five years and will retain the full value for one year after activation.

Are there any fees associated with my card?

There is a monthly fee of \$2.95 beginning the twelfth month from the date of purchase. Please reference your Terms and Conditions for the associated fees.

Can I add fund to my gift card?

No, the Greater Des Moines Gift Card is a non-reloadable card.

How do I get a list of my balance or transactions?

You may obtain your current balance or a list of all your transactions through www.myprepaidbalance.com or by calling customer service at the phone number provided on the back of your card. In order to receive your transaction history online, you must first create a profile and add the gift card to your profile. Please note that the website will not display pending authorizations but only completed transactions.

How do I register my personal information online and what's the benefit of doing so?

You may register online at www.myprepaidbalance.com by creating a profile, adding your Gift Card to your profile and then editing the registered user name. Registering your card will provide the additional security required to allow you to check your balance, view transaction history, use your card for phone and internet purchases or request a replacement should your card become lost or stolen.

What if my card is lost or stolen?

If your card has been lost or stolen, contact customer service by calling the phone number provided on the back of your card. We recommend that you keep the phone number in a safe place for future reference. You will be able to speak to a live agent and obtain a replacement card. There will be a \$5.00 fee assessed to your card balance to replace your card. It may take up to 30 days to receive a replacement card.

What happens if my card is declined at the point-of-sale?

A couple different scenarios may have caused your transaction to be declined.

1. The merchant does not accept the association type (i.e. MasterCard).
2. The merchant selected 'debit' instead of 'credit' to run the transaction.
3. The merchant selected 'gift' instead of 'credit' to run the transaction.
4. The merchant attempted to process the purchase for a greater amount than what is available on the card. If this happens, you should ask the merchant to run a "split-tender" transaction which will allow you to pay a portion of your purchase with your card and the remaining balance with another form of payment.

What is a split tender transaction and how does it work?

If you wish to use your gift card to purchase an item for more than the available funds, depending on the Merchant's policy, you may be able to use your Gift Card toward a portion of the final purchase price, and then use another form of payment to pay the remaining balance. This is called a "split tender" transaction because you would be splitting the final transaction amount between your Gift Card and another form of payment. Before you request a "split tender" transaction, you will need to know your card value. Then, you must ask the Merchant if two forms of payment will be accepted. If the Merchant agrees, request that the Gift Card value be used as the first form of payment, and then use another form of funds to pay the remaining balance. Some retailers will only allow a "split tender" transaction if the second form of payment is cash or check. Online and most mail order merchants do not permit "split tender" transactions. We do not guarantee that the Merchant will accept two forms of payment, such as two prepaid cards.

Can I still make a purchase if I don't have enough funds on my card?

Since this is a prepaid card, you may only use the amount of funds you have available on your card. If you create a negative balance on your card, you are responsible for the negative balance. Some merchants can run a split-tender transaction which will allow you to pay a portion of your purchase with your card and the remaining balance with another form of payment.

Can I use my card at restaurants?

Yes, you may use your Gift Card at a restaurant the same as you do at any other merchant. However, it is common for service-oriented merchants to automatically factor in an additional percentage (often times, up to 20% over the purchase price) to cover any gratuity you may leave on the card. You should ensure that your Gift Card has an available balance that is 20% greater than your total bill.

How do I use my card at hotels and car rental agencies?

Like restaurants and other service-oriented merchants, companies associated with travel services may automatically factor in an additional percentage to cover incidental charges that you might incur. Each entity varies in the amount they are able to over-draft. To prevent a decline, we advise you to check with the company to determine their policy for over-authorizing.

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

Your card can be used at automatic fuel dispensers. However, an authorization of \$75 for MasterCard will be authorized to your account. This authorization may not be removed from your account for several days. To prevent a potential over-authorization, we suggest that you pay for your gas in the service station.

Can I use my card in a foreign country?

Yes, your card will be accepted worldwide excluding current OFAC sanctioned countries. Current countries that are sanctioned are:

Belarus	Iran	Syria
Burma	Iraq	Western Balkans
Congo	Liberia	Zimbabwe
Cote D'Ivoire	North Korea	
Cuba	Sudan	

What can I do if there is fraud on my card?

If you notice transactions on your account that you have not made, contact customer service immediately by calling the phone number provided on the back of your card. They will follow normal dispute processes to investigate the fraudulent transactions.

What is the minimum age to purchase a Gift Card?

There is no minimum age to purchase a Gift Card.