

Virtual Visa - Frequently Asked Questions

Essilor Preferred Rewards Program

Date: November 2025

Q. Where will the card be coming from?

A. The sender email is reward@virtualrewardcenter.com.

Q. When ordering multiple cards, why is it necessary that I receive a separate email for each reward?

A. This reward delivery method is done for security and fraud prevention purposes, as well as to improve customer service if you, or the person you forward/gift the reward to, has any questions about the Visa. The single reward delivery method is done to ensure that your payment is protected.

Q. Am I able to gift a reward to someone else?

A. Yes, the reward email that you receive can be forwarded to anyone you like, and the end recipient will have the ability to claim and register the Visa card in their own account.

Q. Where can I use this card?

A. You can use your card to make purchases at any merchant or restaurant that accepts Visa® prepaid cards. Some restrictions apply. Your virtual Visa can be used at online merchants (including catalog and telephone orders), as well as in person at retailers and restaurants by adding the card to your mobile wallet (Apple Pay® & Samsung Pay®) and using the tap-to-pay function.

Q. How do I activate my card?

A. You can activate it by following the link provided in your email. You'll be guided through a short setup process and will need to create an account at cardholder.virtualrewardcenter.com where you will be able to view and access your card details.

Q. Does my card ever expire?

A. Yes. The date on which your card expires is printed on the front of your card. After your card expires, the remaining balance on your card will no longer be available. Your Visa card has a 12-month expiration period.

Q. How do I use my card to purchase goods and services?

A. You can use your card to make purchases at any merchant (online or in-store) that accepts Visa. To complete a transaction, select "credit" as your payment option to indicate you will sign to authorize your transaction. If the funds are available in your account, the purchase will be approved. For US cards, you may also use the "debit" functionality to complete a transaction by entering a PIN at the point of sale.

Q. How do I shop online using my card?

A. Shopping online is easy. Just follow these simple steps:

- Select the items you want to buy.
- Proceed to checkout.
- Select Visa as your payment option, depending on your card type.
- Enter your 16-digit card number, and the 3-digit Security Code (if required, it can be found on the back of the card and it is the last three digits printed in the signature panel), and your expiration date.
- Enter the billing address EXACTLY as you have entered it when you registered your Visa.
- That's it. The merchant will process your transaction.

Q. How do I shop in person using my card?

A. You can use a prepaid digital Visa in person by adding it to a mobile wallet like [Apple Pay](#) or [Google Pay](#), then using your phone to tap and pay at a contactless reader

Q. Why does my card not work when I try to pay-at-the-pump?

A. When paying for fuel at the pump, nearly all gas stations pre-authorize your card for \$75 – \$125. That's because they don't know in advance how much gas you are going to pump and their technology may not be smart enough to know what available balance is available on your card. So, even if you have enough money on your card to cover the amount you'd like to purchase, you still may get declined. To avoid this, just take your card into the gas station and tell the attendant in advance how much gas you would like to purchase.

Q. When paying at a store or restaurant, how can I split a payment between my card and another form of payment?

A. If your purchase amount is more than the available balance on your card and you'd like to perform a split transaction, tell the cashier/waiter/waitress that you'd like to use two forms of payment for your purchase. Use your card as the first form of payment and tell the cashier/waiter/waitress the exact amount to swipe the card for. Pay the difference with another form of payment. Please note, this function is dependent on the particular store or restaurant, and some may not accept a split payment.

Q. When shopping online, can I split a payment between my card and a credit card?

A. You can only split a payment if the online merchant permits "split" payments. Please note however, that most online stores only accept one credit card for payment. And since your card is processed like a Visa transaction, you likely won't be able to enter more than one card type to complete the transaction.

Q. What if the amount of my purchase is more than my available balance?

A. In this case, your purchase will be declined, unless you have arranged to perform a split payment.

Q. Why did my balance only decrease by \$1 after I made a purchase at a merchant?

A. Often, online merchants like iTunes do not immediately charge customers for the full amount of the purchase. Many will "authorize" (temporarily deduct) \$1 from your balance to verify your account is valid and has a balance. In most cases, merchants that operate in this manner will debit your balance for the full amount of the purchase and return the "authorized" \$1 to your balance. The merchant may take up to 30 days to return these funds to your balance.

Q. How do I view my card/transaction activity?

A. All transactions that you make with your card are available for viewing online in your cardholder account (cardholder.virtualrewardcenter.com).

Q. My card says "DEBIT" on it – do I need to have a PIN to use it?

A. You may choose to use your card with or without a PIN. To use your card without a PIN, you must select "Credit" when you make a purchase. If you prefer to select "Debit" when you make a purchase, you must assign a PIN and then enter that PIN when prompted at purchase.

Q. How do I set or change my PIN?

A. Call 1-646-736-2250 or update your PIN online at cardholder.virtualrewardcenter.com by signing in, selecting the applicable card, and clicking the 'Reset PIN' button. To keep your card balance secure, you must protect the confidentiality of your PIN. If you forget your PIN or believe that your PIN is no longer secure, contact Customer Service immediately. We advise against writing your PIN on your card or keeping a notation of your PIN with your card. You are responsible for the protection of your PIN, and you will not be able to recover funds lost as a result of unauthorized use of your PIN.

Q: Are there any restrictions on my Visa card?

A: Below are some examples of the merchants where your Reward card will be declined:

- Accommodations
 - Lodging - Hotels, Motels, Resorts
 - Timeshares
- Financial Services
 - Debt Collection Agencies
 - Debt Repayment
 - Financial Institution - Manual Cash Disbursement
 - Face-to-face cash disbursement with a bank teller
 - Insurance Sales, Underwriting and Premiums
 - Money Orders
 - Money Transfers/MoneySend
 - A transaction in which funds are delivered or made available to another person or account
 - Point of Interaction Funding Transactions
 - Such as the purchase of gift cards or funding other prepaid cards
 - Quasi-Cash
 - Purchases that are directly convertible to cash like cryptocurrency or other foreign currencies, lottery tickets, casino chips, money orders, etc.
 - Securities-Brokers and Dealers
 - Wire Transfers
- Gambling
 - Betting - Sportsbook, Fantasy Sports, Social Gaming
 - Gambling - Horse, Dog Racing, State Lottery
 - Gambling Transactions

- Government-Owned Lottery
- Government-Licensed Casinos - Online or Internet Gambling
- Government-Licensed Horse/Dog Racing
- Rental Services
 - Boat Leases and Boat Rentals
 - Car Rental Agencies
 - DVD/Video Tape Rental Stores
 - Equipment Rental and Leasing Services, Furniture Rental, Tool Rental
 - Motorhome and Recreational Vehicle Rental
 - Truck Rental
- Transportation Services
 - Bridge and Road Fees, Tolls
 - Motor Freight Carriers, Trucking-Local/Long Distance, Moving and Storage Companies, Local Delivery
 - Public Warehousing-Farm Products, Refrigerated Goods, Household Goods Storage
- Miscellaneous
 - Automated Fuel Dispensers
 - Pay at the pump transactions
 - Bail and Bond Payments
 - Buying/Shopping Clubs and Services
 - An intermediary that facilitates buying and shopping services for another individual or business
 - Court Costs and Child Support
 - Dating Services
 - Direct Marketing-Outbound or Inbound Telemarketing Merchants
 - Fines
 - Massage Parlors
 - Organizations, Memberships
 - Telecommunication Services
 - Including local and long-distance calls, credit card calls, calls through use of MagneticStripe-reading telephones, and fax services

Q. Why is the word "Debit" on the front of the card?

A. Card issuers are required to label non-credit products with the term "Debit". However, when prompted at checkout, you may choose either credit or debit (if you have a PIN) at the point of sale to complete a transaction.

Q. Can I exchange this card for its cash value or can I get cash at an ATM?

A. Your card cannot be exchanged for cash value, and it cannot be used to withdraw cash at an ATM or to request cashback at the point of sale.

Q. How is my card different than a credit card?

A. Your credit card gives you a line of credit in advance of receiving funds which you have to pay back. Your debit card already has the funds loaded to it. You can spend the funds as you see fit, but you can't spend more than your current available card balance.

Q. Will I receive a paper statement for my card?

A. All transactions that you make with your card are available online. Log in to cardholder.virtualrewardcenter.com and click on the Card Image to view your complete transaction history, including payments and spend activity. There is also an option to print your transaction details.

Q. What is the difference between the Reward Card(s) I've received through this Program and a Gift Card that I might purchase for myself?

A. Based on the type of Program under which your Reward Card has been issued to you, the Reward Card may be subject to certain restrictions, as agreed upon by the company that issued you the Reward, that a Gift Card you acquire on your own might not be. For example, your Reward Card comes with an expiration date and may also be subject to other restrictions, e.g. that it cannot be used to pay for gas at a pump. For specifics of the restrictions that apply to your Reward Card, please consult the rules relating to the Program for which you were awarded the Reward Card.

Q. Why did my card pre-authorize a fee(s) in excess of the cost of the services or merchandise?

A. Some merchants will take a verification fee off the Reward Card to verify the authenticity(s) of the Reward Card and prevent an overcharge. This fee is rebated after the completion of the purchase or after the verification process (the Verification process time may vary from Merchant to Merchant) if the charges do not exceed the original amount paid. If the cost of the services or merchandise, after the verification, is not enough to cover the cost of the purchase, this will cause the transaction to be declined or the verification fee to not be rebated.

For example, restaurants and other food service companies (e.g. coffee shops, bakeries, etc), as well as other merchants that customarily accept gratuities, may add a 20% pre-

authorization fee to a charge. This fee is placed back on the Reward Card after the completion of the purchase or after the pre- authorization process has finished provided that the final amount paid does not exceed the original charges. For example, if you eat a meal that costs \$20.00, a verification fee of \$4.00 may be added to the charges to cover a tip of up to 20%. If the tip is less than \$4.00, the balance will be refunded to your Reward Card (Refunds may take several days).

Gas stations, hotels, and airlines often take large pre-authorization. Provided you do not have excess charges at these locations (such as for movie, minibar or room service fees at a hotel), this amount will be refunded to your Reward Card. Refunds for these merchants may take up to 90 business days. Because of this, we suggest not using your Reward Card at Gas stations, or for hotels or airlines.

Please note that the pre-authorization fee has nothing to do with us here at the Virtual Reward Center. The fee is taken by the merchant. Unfortunately, we have no way to speed up the pending charge.

Q. What if a transaction is not approved by an online store?

A. In the unlikely event that your transaction is declined by an online store, please make sure that you have done the following:

- Verified that the merchant accepts signature based Visa debit cards.
- Selected "credit card" as the payment method.
- Correctly entered your 16-digit card number, your card expiration date and your Security code (found on the back of your plastic card or flipping the image of your virtual card displayed on cardholder.virtualrewardcenter.com).
- Entered your billing address exactly as it appears on your Visa card account.
- Ensured that the balance on your card is sufficient to cover the amount of your purchase plus any applicable taxes and shipping costs.

If these tips do not resolve your issue, please contact Customer Service by using the number printed on the back of your card.

Q. What if I received a refund from a merchant after my reward has expired?

A. If you are seeking a refund from a merchant close to or after your Card expiration date, please request that the funds be returned to you by some other means, such as on a merchant card or in cash. You will not be able to use the Card after it expires. If funds are returned after the Card has expired, please contact us by calling the Virtual Reward Center at 1-800-604-1815 and we will have a replacement card issued to you for the refunded amount.