Frequently Asked Questions about the State Employees’ Credit Union (“SECU”) Visa® Gift Card

What is the SECU Visa Gift Card?  The SECU Visa Gift Card (“Gift Card”) is a prepaid Visa Debit Card with a specific dollar value. You may purchase a Gift Card at any SECU branch in any amount between $20 and $500 at a cost of just $2.00 per card. You can also order your Gift Cards online through Member Access. Simply sign in, select the Services tab, click on the Visa Gift Card link and follow the easy instructions. The fee for issuance and handling of each card purchased online is $3.50.

How do I activate my gift card and obtain a PIN? To activate your Card and obtain your Personal Identification Number (PIN) access www.ncsecu.org. Click on “Accounts & Cards,” then “Visa Gift Card.” The link to My Account is located in the final paragraph. Enter the 16 digit card number and the 3 digit security code (CVV2) on the back of the card. The last 4 digits of the phone number is NOT a required field until the card has been registered. Once logged in, the Activate Card option can be found in the Account Activities Menu. Your PIN will be displayed after activation. You may also call the toll free number listed on the back of the card to activate the card and obtain a PIN.

How do I register my Gift Card? You may register your card at www.ncsecu.org. Click on “Accounts & Cards,” then “Visa Gift Card.” The link to My Account is located in the final paragraph. Enter the 16 digit card number and the 3 digit security code (CVV2) on the back of the card. The last 4 digits of the phone number is NOT a required field until the card has been registered. Once logged in, the Register Card option can be found in the Account Activities Menu. Please note the address entered is used for verification when making purchases online or by telephone. You must use a United States address when registering your Gift Card.

How can I check the balance on my Gift Card? To check the balance on your Card, access www.ncsecu.org. Click on “Accounts & Cards,” then “Visa Gift Card.” The link to My Account is located in the final paragraph. Enter the 16 digit card number and the 3 digit security code (CVV2) on the back of the card. The last 4 digits of the phone number is NOT a required field until the card has been registered. Once logged in, you can obtain your balance and transaction history on the My Account-Overview page or call 1-866-902-6082.

How can I use my Gift Card? You may use your Gift Card to purchase goods and services from participating merchants in the U. S., and internationally if a magnetic stripe transaction is allowed. Your Gift Card cannot be used for cash transactions; this includes ATM withdrawals, Cash Advances and Cash Back.

Can I use my Gift Card for car rentals and cruise lines? No; your Gift Card may not be used for car rentals and cruise lines.

Can I use my Gift Card at hotels and restaurants? Yes; you may use your Gift Card at hotels and restaurants. However, many restaurants may add an automatic tip or other expenses above the purchase amount when authorizing purchases. If your bill plus the added expenses exceed the balance on the Gift Card, it may be declined. If this situation occurs, ask the merchant to deduct a specific amount from the Gift Card and use another method of payment for the difference.

Can I use my Gift Card at gas stations? You may not use your Card to pay for gas at the pump. However, you can present your card to an attendant inside the store to make purchases for gas and other items.

What should I do when the merchant’s sales terminal asks me to press “Debit” or “Credit”? You have the option to press the “credit” or “debit” button. The credit transaction will require you to sign a sales receipt to authorize the purchase and the debit transaction will require you to enter your PIN to authorize the purchase.
What if the item I want to purchase exceeds the value of my Gift Card? If the purchase amount exceeds the available card balance, you must inform the merchant of the amount you want to pay with the Visa Gift Card prior to beginning your transaction, and that you will pay the difference by other means. Otherwise, if the transaction amount exceeds the available balance of the Visa Gift Card, the transaction will be declined.

What do I do if I need to return an item? In the event you need to return an item you purchased with your Visa Gift Card, the merchant will handle the item in accordance with Visa guidelines. The merchant may credit your card (put the funds back on the card) thereby increasing your available funds on the gift card.

What happens when the funds are spent? When you have depleted all the funds on the card and no returns are necessary, simply destroy and discard the card.

What should I do if my Visa Gift Card is lost or stolen? Call 1-866-902-6082 immediately to report your card lost or stolen. Visit the website at www.ncsecu.org for important Visa Gift Card information.