

The existing Physical Visa offering will be undergoing a change in March. The existing product available in the Catalog will be sunsetted, and replaced with a Physical Visa sourced directly from Blackhawk. The new product offers advantages as it relates to replacement fees and options after card expiration occurs. The ordering process will remain the same, and you will notice that there is a new card image in the catalog when the change has been implemented that mirrors what the new physical product will look like. Below is an overview of what will be staying the same with the new product, as well as what changes to expect:

- Same as existing:
 - It is activated-on-fulfillment, and is generic/non-personalized
 - It is single load and comes in either a 6 or 12-month expiration (you will be set up with the same expiration as you have currently in your account)
 - Can be used anywhere that Visa debit cards are accepted in the US
 - Cardholder website and support number available on card

- Differences:
 - \$6.95 replacement fee instead of \$10 block fee.
 - Maximum denomination offered is \$1000
 - If you need denominations over \$1000, you can order multiple cards to fulfill the amount (example: if you need \$2500, you can order 2 \$1000s and 1 \$500 denomination)
 - Card is Fee Down. What this means is that when a recipient's card expires, they cannot use the expired card any longer, but they can contact Customer Service and request a new card with the remaining balance, less any monthly fees that have been assessed (current product: funds are wiped in full upon expiration)
 - \$3.95 monthly fee (so if recipient requests new card 2 months post-expiration, the fee value taken off of new card issued would be \$7.90)
 - The \$6.95 replacement fee does not come off card value in this scenario, that is only for replacement requests for non-expired cards

Please note: This applies to Physical USD Visa only. More information to come on International and Digital Visa.

If you have any questions regarding this change, please reach out to your Sales Rep.