FAQs- Frequently Asked Questions

Delivery time may vary, please allow 7-10 days from order date.

Q: How do I use my Shop Champaign County Mastercard® Gift Card?
A: The Shop Champaign County Mastercard Gift Card can be used everywhere Debit Mastercard is accepted in the U.S. We encourage you to use the card at any Champaign County business where Debit Mastercard is accepted.

Q: Can the Shop Champaign County Mastercard Gift Card be used more than once, at multiple places?
A: Yes. Mastercard gift cards are multi-use, and we encourage you to spread the dollars throughout the community! You can use your card anywhere in the United States where Debit Mastercard is accepted (except gas pumps, ATMs, cash access and for recurring payments).

Q: Where can I check my balance?
A: You can check the current balance by calling the number on the back of the card or visiting www.MyPrepaidCenter.com.

Q: Can refunds be provided to my Mastercard gift card?
A: Yes -- just as refunds would be applied to your credit card, they can also be applied to your Shop Champaign County Mastercard Gift Card. Please allow up to 10 days for merchant credits or voids to be applied. Hotel and car rental can take up to 30 days.

Q: Can I send a Mastercard gift card for a family member who resides elsewhere to my home address?
A: Due to fraud protection requirements, the name on the Mastercard gift card should match the address where it is sent. In addition, the US Postal Service may not deliver/return to sender if the postal carrier notes the card name does not match the mailing address.

Q: Can I pick up a Mastercard gift card locally at the Champaign County Chamber after ordering on the site?
A: Physical Mastercard gift cards are not available locally at this time. Physical Mastercard gift cards are mailed from our Mastercard gift card fulfillment vendor based on the address listed on the order for either yourself or a friend.
Q: Will my payment automatically deduct from the card if I don’t have enough to cover my entire balance?
A: If your purchase exceeds the amount in your balance, the merchant will need to split the transaction with the Mastercard gift card balance being paid first and then using a separate payment method.

Q: What do I do if my Mastercard gift card is declined?
A: Some POS systems will decline a gift card if there is an insufficient balance for the total amount. In this case, call the phone number on the back of your card to find out the remaining balance of the card, and ask the merchant to run the card for that amount. Have an additional form of payment ready to cover the rest of the transaction.

Q: Are there any fees associated with purchasing a Mastercard gift card?
A: The card purchaser pays a convenience fee ($1.50 per card, 5.5% of the value to cover processing costs and shipping. The Mastercard gift card recipient will receive the full value of the card.

Q: Are there inactivity fees?
A: Subject to applicable law, after the 12th consecutive month of inactivity of the Card, an Inactivity Fee of $5.95 will be deducted from the Card. Fee will be deducted from the Card balance each month as long as there is money associated with the Card and no activity has occurred. If no activity continues, fees may deplete card balance before the “Valid Thru” date on the front of the Card. Fee may be avoided by making regular purchases with the Card.

Q: When will my card arrive?
A: Please allow 3-5 business days for processing and 5-10 business days for delivery of the Shop Champaign County Mastercard Gift Card.

Q: I didn’t get my card within the timeframe expected (3-5 business days processing plus 7-10 business days shipping). How can I check its status?
A: If it is outside the window noted above, please contact KelsieW@champaigncounty.org

Q: How Do I use the virtual Shop Champaign County Prepaid Mastercard?
A: During special promotions running through the rewards program (i.e. BOGO offers), some customers may qualify for a virtual Shop Champaign County Prepaid Mastercard. In those instances, the customer will provide the virtual Prepaid Mastercard number (either via their cell phone or printed out), and the card will need to be keyed in manually into a business’ POS or terminal systems as a credit card. It cannot be swiped.

The virtual Shop Champaign County Prepaid Mastercard is issued by MetaBank®, N.A., Member FDIC, pursuant to a license from Mastercard U.S.A. Inc. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. No cash access or recurring payments. Can be used for online, or phone/mail orders where Debit Mastercard is
accepted; or in stores that accept mobile wallet where Debit Mastercard is accepted. Valid for up to 4 months; unused funds will forfeit after the valid thru date. Terms and conditions apply.

For additional questions or concerns regarding your Shop Champaign County Mastercard Gift Card visit www.MyPrepaidCenter.com or call the number on the back of your card.

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