



# Financial Education Services

English Español

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## Better than a bank account

Your new prepaid account includes:

- 100% approval guaranteed\*
- No overdraft fees

No Credit Check  
No ChexSystems Verification





[Apply for your VR-Tech AccountNow Prepaid MasterCard](#)

[Frequently Asked Questions](#)

[Get Your Account Information Here](#)

## How It Works

**Add Money**  
Direct Deposit your paycheck.  
Add cash at 135,000 locations.

**Build Credit History**  
Show your payment ability.  
We report your good behavior.



**Shop & Use ATM's**  
Get cash at ATMs worldwide.  
Purchase with a prepaid card.

**Pay Bills Online**  
You can pay anyone, anytime.  
Pay your bills for free.

## What is the VR-Tech Prepaid MasterCard?

The VR-Tech Prepaid MasterCard is a prepaid card that allows our cardholders to access funds deposited to an account. Our prepaid card can be used to withdraw money or pay for goods and services.

Once you have received your prepaid card, you can make purchases anywhere debit MasterCard is accepted. You can also use it to access cash at millions of ATMs worldwide.

Unlike a credit card, which extends a line of credit, our prepaid card is more similar to a debit card. Prepaid cardholders can only spend the money they load on the card. Since no credit is extended to prepaid cardholders, interest and overdraft fees are avoided. Note: Other usage fees may apply. Consult the fee schedule.

### How do you add money to prepaid cards?

There are many ways to load money onto our prepaid card.

The simplest way to load a card is to have the funds electronically deposited. Most companies allow payroll and government checks (such as Social Security, unemployment, tax refund, and disability checks) to be directly deposited into your account. You may also add money to your account from a checking or savings account. Cash can also be used to load a prepaid card. Money transferring services, such as MoneyGram, Green Dot, or Western Union, can be used to load cash onto your prepaid card.

### Why use the VR-Tech Prepaid MasterCard?

There are many benefits of using a prepaid card.

For instance, more businesses are requiring credit or debit cards when dealing with their company. Most motels, hotels, car rentals, and airlines require a major credit card to be used when making a reservation. Also, most online shopping is done using a credit or debit card. With our prepaid card, those who normally deal in cash can use their card to secure reservations at various businesses, pay bills electronically, and shop online.

Our prepaid card can be used anywhere that debit MasterCard is accepted. Some establishments even prefer prepaid cards over credit and debit cards because they assure vendors that funds are sufficient. To avoid usage fees with your VR-Tech AccountNow Prepaid MasterCard, enter ?credit? instead of ?debit? when making purchases. PIN transactions made with your AccountNow Prepaid card may be subject to a fee.

### Who uses prepaid cards?

Prepaid cards are often used by those who don't qualify for a checking account or credit card, usually because of bad credit or other reasons. However, prepaid cards can be beneficial to others as well.

Prepaid cards can be a useful tool for teenagers entering adulthood. For those teens looking for a way to manage their income from an : prepaid accounts don't require a minimum balance like most bank accounts. Usually requiring only a valid Social Security number; t their own prepaid account or be a second cardholder on their parent's account.

For parents, prepaid cards eliminate the frustrations that come with giving their children cash allowances. Once their child has been ad



cardholder, parents can give them an allowance by electronically adding funds or loading cash to the account. Also, since the parent is the primary account holder, they can check the activity of the account to ensure their child is spending their allowance responsibly. Even for children who head off to college, parents can continue adding funds to the account. Friends and family, who prefer giving money as gifts, can also add funds to the account.

For some, prepaid cards can be used as a way to discipline spending habits. Since prepaid cards only use deposited funds, excessive shoppers may see them as a healthier alternative to credit cards. By using a prepaid card instead of a credit card, items are not bought on credit, eliminating the headaches of high interest rates.

Also, people trying to establish themselves after bouncing checks or filing for bankruptcy often find prepaid cards as a useful tool for getting back on their feet.

The VR-Tech Prepaid MasterCard provides a tool for keeping up in a society that is becoming increasingly dependent on electronic forms of payment.

\*The USA PATRIOT Act is a Federal law that requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. You will be asked to provide your name, address, date of birth, and other information that will allow us to identify you. You may also be asked to provide documentation as proof of identification. Guaranteed Approval is contingent upon successfully passing this mandatory identification confirmation. Certain fees and eligibility requirements apply.

[Click here to view the VR-Tech AccountNow Prepaid MasterCard fee schedule.](#)

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