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FAQ – LA CAUSA PREPAID VISA® CARD

1) What is La Causa?

La Causa Payments Inc. is a financial technology company, program manager, marketing service provider and distributor of the La Causa Prepaid Visa® Card. La Causa is not a bank, and services customers as an agent of Metropolitan Commercial Bank (“MCB”); Member of FDIC. Deposits, transfers, and any other service considered a banking service in connection with your Card and/or Card account are provided by MCB. Please see [Cardholder Agreement](#) for details.

2) How does the La Causa Prepaid VISA® card work?

The La Causa Prepaid Visa® card is a debit card. Using the La Causa mobile application (“APP”) you may choose your card as a virtual card or order a physical card. There is no charge to order the card and no activation fee.

With the La Causa Prepaid Visa® Card, you're in control of your available balance because you control how much money is added to your card. Once you load your card with funds you can use your card everywhere Visa® debit cards are accepted, including online and in-store, to make purchases, make payments and withdraw cash from your card at any time from ATMs worldwide. Limitations apply, see [Cardholder Agreement](#) for details.

3) How do I sign up for a card account?

Card accounts are associated with a spending account assigned by and held at Metropolitan Commercial Bank, La Causa's Bank Partner. Banking services featured on the APP or on the website connected to your card account are provided by MCB.

When you open an account through La Causa, you get a Visa® debit card and a spending account that can be managed from your smartphone. The La Causa mobile APP is available on both Android and iOS.

To apply for the **La Causa Prepaid Visa® Card** account, you must first download the La Causa APP and complete the registration process. For iPhone users, you can download the APP from the Apple APP Store. For Android users, you can download it from Google Play.

Once your information has been validated you should receive a security code to complete your registration. If you don't receive a code, please ensure your phone is enabled and can receive SMS (text messages) or check your email's inbox. A message may also be sent to the email provided. (Standard text messaging fee rates may apply.) If the problem persists, please contact our Customer Support Hotline at **1.866.625.2484**.



4) How old do I need to be to apply for a card account?

You must be 18 and older to sign up.

5) What information is required to open my card account?

We request your Social Security number to verify your identity to comply with the USA PATRIOT Act. If YOU are unable to provide a social security number, NO WORRIES, you can provide a proof of ID.

For a non-U.S. citizen, one of the following is acceptable:

- A US State ID or valid US driver's license ID/license number and state of issuance
- Passport – Must be able to provide details (e.g., passport number, country of issuance)
- US resident (green card) – alien identification card number
- Foreign Identity Card
- Voting credential or Mexican electoral credencial INE/IFE
- Mexican consular registration*

*Additional information might be required such as address verification documents.

La Causa is a financial technology company, not a bank. Any/all banking services in connection with your Card and card account are provided by Metropolitan Commercial Bank. La Causa takes the privacy and security of your personal information very seriously. Please see our [Privacy Policy](#), for more details.

6) How long does it take to receive my card?

Virtual Cards are available and ready for use once your application is approved for a card account. Physical cards may be received within 10 business days. If you haven't received your physical card within the timeframe stated, please call our Customer Support Hotline at 1.866.625.2484.

Once you receive your physical card and successfully activate and load funds to your card account, you may use it immediately. You can use your card everywhere Visa® debit cards are accepted, online and in-store. Certain restrictions apply. Please see [Cardholder Agreement](#) for details.

7) How can I load money on my card account?



You can load money on your account by direct deposit, ACH debits, card to card transfers and by way of cash loads at participating GreenDot locations. Certain fees and restrictions may apply. Please see [Cardholder Agreement](#) for more details.

8) Is there a limit on how much I can load or spend in a day?

Amount limits and Spending limits are available in your [Cardholder Agreement](#).

9) Is there a minimum and/or maximum balance required?

There is no minimum balance requirement. However, a maximum balance limit does apply. Please see [Cardholder Agreement](#) for details.

10) What happens if I go over my remaining balance?

If you attempt to make a purchase with an insufficient balance, the transaction may be rejected. You will not incur overdraft or purchase transaction fees when this happens; however, if the transaction is approved, you are responsible to pay any amount that is over your available balance using a separate form of payment. You can view your available balance on your La Causa mobile app or by calling **1.866.625.2484**.

11) Can I get cashback?

Yes, you can access cash from your card by using an ATM or by selecting cash back at the register. Fees may apply. Please see [Cardholder Agreement Schedule of Fees and Charges](#) for details.

12) Can I send money or can someone send money to my account?

Under the La Causa Prepaid Visa® Card Program, using the La Causa mobile APP, a cardholder can send and/or receive money from another La Causa Prepaid card account. For international Account-to-Account transfers, certain restrictions and fees may apply. ALL Account-to-Account transfers are sponsored by Metropolitan Commercial Bank.

13) Can I cancel a transaction and request a refund?

Transactions on your Card Account are processed in REAL TIME and may not be canceled. Please refer to La Causa's [Cancellation and Refund Policy](#) for more details.

If you choose to cancel an international Account-to-Account* transfer initiated by you within 30 minutes of authorizing your Card Account transaction, you may receive a full refund of the principal amount and fees paid, **UNLESS** the funds have been already cleared and received by the receiving bank or agency, or have been deposited in the recipient's account. Most Account-to-Account transactions are received within minutes and are not eligible for refund or cancellation.

To cancel an Account-to-Account transaction, you must contact La Causa Customer Support at 1.866.625.2484. *Account-to-Account transfers are sponsored by Metropolitan Commercial Bank.



14) Can I update my address?

Yes. You can request your address information be updated by contacting customersuccess@lacausa.us or by calling **1.866.625.2484**. If you choose to email us, please include in your subject line "Change of Address" and include in your email the **new** address you wish to update your information with.

15) What should I do if I don't recognize or authorize a purchase or payment?

Please contact our Customer Support Hotline immediately at **1.866.625.2484**.

16) How can I close my La Causa Prepaid Visa® card account?

You can close your card account by contacting customersuccess@lacausa.us or by calling **1.866.625.2484** and requesting that your card account be closed. Please see [Cardholder Agreement](#) for details.

17) I lost my card. What should I do?

Any lost or stolen cards should be reported immediately to our Customer Support Hotline at **1.866.625.2484**. You may request that another card be sent to you. Fees may apply.

Contact Us

If you have any questions, please contact us.

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