

Synovus Connections® Visa® Prepaid Card
Frequently Asked Questions
As of April 1, 2019

General Information

Q. What kind of card is the Synovus Connections Visa Prepaid Card?

A. This card is a general purpose, reloadable prepaid card that allows customers to add funds to the Card Account, then spend what is loaded. Click here to [Learn More](#) about the Synovus Connections Visa Prepaid Card.

Q. Is this prepaid card the same as a debit card?

A. No, a debit card is tied to a checking or savings account, a reloadable prepaid card like the Synovus Connections Visa Prepaid Card is not. With the Synovus Connections Visa Prepaid Card, only the amount that is loaded can be spent.

Q. Is there a minimum credit requirement to open a Card Account?

A. The Card Account can be opened regardless of credit history or credit score. However, we may obtain information from credit reporting agencies or third parties to assist us in verifying your identity, to investigate fraud and to investigate potential misuse of the card.

Q. Can two people open a Synovus Connections Visa Prepaid Card Account jointly?

A. No, there can only be one Account Owner, however, after the Card Account is opened, additional Companion Cards can be requested for people the Account Owner authorizes to use the account. These additional cards can only be requested at www.synovusconnections.com. Companion cardholder must be 13 years old or older; and a legal resident of one of the 50 U.S. States, the District of Columbia or Puerto Rico.

Q. Can more than one card be issued for a Card Account?

A. Yes, the Account Owner can add up to 4 Companion Cards in order to authorize access to the Card Account for others, such as a spouse or child. The card issued to the Account Owner and all Companion Cards are part of one Card Account, and funds loaded to the account are available to all cardholders. A Companion Cardholder must be 13 years old or older; a U.S. citizen or legal alien residing in one of the 50 U.S. States, the District of Columbia, or Puerto Rico. There is a fee of \$4.00 charged when you open a Companion Card.

Q. What is different about Companion Cards versus the card that is issued to the Account Owner?

A. These additional Companion cards have a unique card number, are personalized with the name of the person who has been authorized to use the card, and can be enrolled at www.synovusconnections.com. They can be used for purchases and ATM withdrawals. Companion cardholders can load the card by direct deposit and by cash in the branch.

However, some functions are available only to the Account Owner. Companion cardholders cannot order other Companion Cards and cannot establish transfers from another Synovus Bank account.

Synovus Bank will charge a fee when you use a non-Synovus ATM; and the ATM owner may also charge a fee when you use a non-Synovus ATM. Checks must be converted to cash before they can be loaded, so check cashing fees may apply. Direct deposit service is available only if offered by the employer or payor. Mobile services require your mobile service provider's data and/or text plan; message and data rates may apply.

Q. Can a customer be the Account Owner for more than one Synovus Connections Visa Prepaid Card?

A. No, each person can only be the Account Owner for one Synovus Connections Visa Prepaid Card Account.

Q. How can I find out more about the terms and conditions that apply to the Synovus Connections Visa Prepaid Card?

A. The Synovus Connections Visa Prepaid Card [Cardholder Agreement](#) provides full details about the terms and conditions that apply to the Card Account; and the Synovus Connections Visa Prepaid Card [Schedule of Fees and Charges](#) provide information about all the fees and card limits that apply to these Card Accounts. Both can be found at www.synovusconnections.com; by visiting any Synovus Bank branch.

Opening a Card

Q. What are the requirements to open a Synovus Connections Visa Prepaid Card?

A. The Account Owner must:

- Be at least 18 years of age (19 if you reside in a State where the age of majority is 19).
- Be a U.S. citizen or legal alien residing in one of the 50 U.S. States, the District of Columbia, or Puerto Rico.
- Provide a verifiable U.S. street mailing address (not a P.O. Box).

Q. Where can a Card Account be opened?

A. Visit any Synovus Bank branch lobby and speak with a teller. Click here for a list of [Synovus Bank branch locations](#), or go to www.synovusconnections.com.

Q. Is there a minimum dollar amount required to open a Card Account?

A. Yes, there is a \$20.00 minimum load required to open a Card Account.

Q. Is there a fee to open the Synovus Connections Visa Prepaid Card? Is there a monthly fee?

A. There is a \$4.00 account opening fee when Account Owner opens the Card Account; and a \$4.00 fee for each additional Companion Card that is opened. The Monthly Card Maintenance Fee is \$4.00, no matter how many cards are issued for the Card Account. Refer to the Synovus Connections Visa Prepaid Card [Schedule of Fees and Charges](#) for a complete list of all fees charged by Synovus for the Card Account.

Q. When is the monthly fee charged?

A. The \$4.00 Monthly Maintenance Fee is charged on the first day of each month. There is only one monthly fee, no matter how many cards are issued for the Card Account.

Q. After the Card Account is opened in a Synovus branch, when can it be used?

A. When the card is opened in the branch, a temporary card is issued and it can be used immediately, up to the amount loaded to the card. The permanent card, which is personalized with the customer's name, will be sent by mail and will arrive in 7-10 business days. Once the permanent card is activated, the temporary card can no longer be used and should be destroyed. The permanent card can be activated online at www.synovusconnections.com; or by calling 1-888-SYNOVUS (796-6887), choosing the Prepaid Option, and following the activation prompts.

Q. How long does it take for a Companion Card to arrive? How can the card be activated?

A. Companion Cards will be sent by mail and will arrive in 7-10 business days. The card can be activated online at www.synovusconnections.com; or by calling 1-888-SYNOVUS (796-6887), choosing the Prepaid Option, and following the activation prompts. Once the card is activated, it can be used immediately. Companion Cards have access to all the funds in the account.

Q. What should customers do if their card is not received?

A. Call 1-888-SYNOVUS (796-6887) and choose the Prepaid Option from the menu; then transfer to a Customer Service representative.

Q. How is the card activated?

A. There are several ways to activate a new card.

1. By calling 1-888-SYNOVUS (796-6887). Choose the Prepaid Option from the menu; then follow the prompts to activate.
2. Online at www.synovusconnections.com

Q. How can a card customer get a PIN?

A. When a card is issued for the first time, a PIN is automatically set for the customer. We recommend that this default PIN be changed immediately to a unique PIN that only the cardholder knows. This can be done by

1. Calling 1-888-SYNOVUS (796-6887), choosing the Prepaid option, and following the PIN change prompts; **OR**
2. Enrolling the card at www.synovusconnections.com and selecting the "My PIN" option from the "My Settings" tab

Every cardholder, including the Account Owner and all Companion cardholder, will have a separate PIN. Each cardholder can change their PIN at any time. Customers who do not remember their default PIN can call 1-888-SYNOVUS (796-6887) or visit any Synovus Bank branch.

Loading the Card

Q. How is the Synovus Connections Visa Prepaid Card Account loaded?

A. The Card Account can be easily loaded in any of the following ways:

- By Direct deposit (if offered by the employer or other payor)
- In cash at any Synovus Bank branch
- By transfer through a Synovus Bank debit card. Up to 4 of these funding accounts can be set up. Loading by transfer is available to the Account Owner only.
- Mobile Check Deposit is available to the Account Owner Only, and will be available approximately mid-2016.

This service is provided by IngoMoney.

There is a \$20.00 minimum amount required to load the Card Account.

Checks must be converted to cash before they can be loaded, so check cashing fees may apply. Direct deposit service is available only if offered by your employer or other payor. Availability of funds depends on when the funds are sent to us by the employer or other source of your recurring payment. It could take several pay periods for the direct deposit to begin. Mobile services require your mobile service provider's data and/or text plan; message and data rates may apply.

Q. Who can load the Card Account?

A. All cardholders, both the Account Owner and the Companion Cardholder(s), can load the card in cash at a Synovus Bank branch; by direct deposit; and at other available third party locations. The Account Owner can also load by transfer through a Synovus Bank debit card; and by Mobile Check Deposit (through IngoMoney, available approximately mid-2016).

Checks must be converted to cash before they can be loaded, so check cashing fees may apply. Direct deposit service is available only if offered by your employer or other payor. Availability of funds depends on when the funds are sent to us by the employer or other source of your recurring payment. It could take several pay periods for the direct deposit to begin. Mobile services require your mobile service provider's data and/or text plan; message and data rates may apply.

Q. Are there any limits on how much or how many times the Card Account can be loaded?

A. The Card Account can be loaded up to 10 times each month, including loads from all cardholders. Also, the total amount that can be loaded to the Card Account from all sources cannot be more than \$6,000 in a day. The maximum balance your Card Account can have is \$10,000. All limits apply at the Card Account level, not at the individual card level. See the Synovus Connections Visa Prepaid Card [Schedule of Fees and Charges](#) for more information about the fees and limits that apply to your Card Account.

Q. How can direct deposit be set up for a Synovus Connections Visa Prepaid Card?

A. The cardholder should first check with their employer or other source of income to determine if they offer direct deposit. If direct deposit is available, the cardholder must set this up with their employer, and must provide the Routing Number and Direct Deposit number provided on Synovus Connections card mailer to their employer. This information is also available by calling 1-888-SYNOVUS (796-6887) or Account Owners can get these numbers online at www.synovusconnections.com. Direct deposit is available for both the Account Owner and Companion Cardholders.

Direct deposit service is available only if offered by your employer or other payor. Availability of funds depends on when the funds are sent to us by the employer or other source of your recurring payment. It could take several pay periods for the direct deposit to begin.

Using the Card

Q. How can the Synovus Connections Visa Prepaid Card be used?

A. The card can be used anywhere Visa debit cards are accepted, including for purchases in stores, restaurants, gas stations and other retail locations; for online purchases; and to get cash at ATMs where the Interlink, Plus, or NYCE symbols are displayed¹. Customers can also get cash by withdrawals in bank branches and by cash back during purchases (where available).

Fee(s) will apply when you use a non-Synovus Bank ATM; and may apply when you get cash back at non-Synovus locations.

Q. Are there any limitations on the use of the card?

A. The Card Account cannot be used for gambling transactions or to rent a vehicle. The Synovus Connections Visa Prepaid Card is not a credit card and there are no charging privileges. Cardholders can only spend or access the funds that have been loaded on the card. Transactions that are for an amount that is more than the funds available in the card account will be declined.

In addition, when the card is used for pay-at-the-pump gas purchases, or at restaurants, hotels and other travel and entertainment transactions, a hold or authorization that is for an amount that is more than the final purchase amount may be placed on the card. Until the transaction settled or the hold is released, these funds will not be available for other purchases.

Q. Can the Synovus Connections Visa Prepaid Card be used at the ATM?

A. Yes, the card can be used at ATMs where the PLUS, Interlink, or NYCE logos are displayed. There is no fee when you use the Card at Synovus Bank ATMs.

Fee(s) will apply when you use a non-Synovus Bank ATM; and may apply when you get cash back at non-Synovus locations.

Q. Will there be a prepaid card account option on the ATM? What account type should I select?

A. When using your Synovus Connections Visa Prepaid Card, or any prepaid card, at the ATM, you should choose the "Checking Account" option when making a withdrawal.

Q. Can the card be used to make purchases online or by phone?

A. Yes, the card can be used to make purchases online and over the phone. You can also use the card to make payments online, such as your gym membership, utilities, cell phone bill, etc.

Q. How can customers withdraw cash from the card?

A. Cash can be easily withdrawn from the card by:

- Using ATMs where the PLUS, Interlink, or NYCE logos are displayed. There is no fee to use the card at a Synovus Bank ATM. For a list of [Synovus Bank ATM locations](#), visit www.synovusconnections.com.
- Visiting a teller at any Synovus Bank branch
- Choosing the cash back option when making purchases at retail locations (when available, PIN required)

Synovus Bank will charge a fee when you use a non-Synovus ATM; and the ATM owner may also charge a fee when you use a non-Synovus ATM. Fee(s) may be charged by the merchant when you get cash back when making a purchase.

Q. Can customers make withdrawals from their Card Account at Synovus Bank branches other than the one where the Card Account was opened?

A. Yes, customers can make withdrawals at any of the 250 Synovus Bank branch locations. Please be aware that when a withdrawal is made from the Card Account at a Synovus Bank Branch, **the branch where the account was opened will be listed in the transaction description, no matter which branch the customer actually visited to make the withdrawal.** For example, if a customer opens their Card Account at Main Office Branch, then makes a withdrawal at Central Branch, the withdrawal transaction description will reference Main Office Branch. This is temporary. The branch where the withdrawal is made will be added to the transaction description later in 2016. Customers should monitor their transaction activity continuously and call 1-888-SYNOVUS (796-6887) if they see transaction(s) they did not authorize.

Q. Can the Synovus Connections Visa Prepaid Card be used outside the United States?

A. Yes, the card can be used where Visa debit cards are accepted.

Synovus Bank will charge a fee when you use your card for International transactions; and the merchant or ATM owner may also charge a fee when you use your card for International transactions.

Q. How can Companion Cards be used?

A. Companion Cardholders can load and use the Card Account the same way the Card Owner can, except, Companion Cardholders cannot order other Companion Cards and cannot set up transfers to the Card Account using a Synovus Bank check card. Companion Cardholders are subject to all card terms, as outlined in the Synovus Connections Visa Prepaid Card [Cardholder Agreement](#); and to all the fees and limits outlined in the Synovus Connections Visa Prepaid Card [Schedule of Fees and Charges](#). Some load methods may be available only to the Account Owner.

Q. Can my pay check, government benefits or other recurring payment be directly loaded to the Synovus Connections Visa Prepaid Card?

A. Yes, direct deposit is available as long as the employer or other source of income supports direct deposit. You can also have your tax refund(s) directly deposited to this Card Account.

Direct deposit service is available only if offered by your employer or other payor. Availability of funds depends on when the funds are sent to us by the employer or other source of your recurring payment. It could take several pay periods for the direct deposit to begin.

Q. Can a Synovus Connections Visa Prepaid Card Account become overdrawn?

A. This card is designed to allow customers to spend only the balance that is available on the card. If a transaction is attempted that is for an amount that exceeds the available balance, the transaction may be declined. However, if there are insufficient funds in the account when normal fees are charged, this can cause the balance to fall below zero and become negative. There is no fee when the account has a negative balance, however, the customer is expected to load funds to the card in order to cover this negative balance immediately. Any negative balance will be paid with the next card load. For a list of all Fees and Charges, see the Synovus Connections Visa Prepaid Card [Schedule of Fees and Charges](#).

Q. How can the Card Account be used for cash back when making purchases?

A. To get cash back when making a purchase, you must: Swipe your card, select “debit” and the amount of cash back, then enter your PIN. Please note that not all merchants will offer cash back; and some merchants who offer the service may charge a fee for cash back transactions.

Online and Mobile Services

Q. Can customers access their Synovus Connections Visa Prepaid Card Account online? What information is available online?

A. Yes, each card can be enrolled at www.synovusconnections.com, where customers can:

- View balance and transaction history
- Set up balance and transaction alerts (text and/or email)
- Change the PIN
- View monthly statements
- Get information needed to set up direct deposit with an employer or other payor
- Suspend and reactivate the card
- Order additional Companion Cards (Account Owner only)
- Set up transfers through a Synovus Bank debit card (Account Owner only).
- Get information about [fees and limits](#); and view the **Terms and Conditions** of the Account.

An account opening fee will be charged for each Companion Card added to the Card Account.

Q. Can the Card Account be accessed on a cell phone or other mobile device?

A. Yes, customers can download the Connections App from the App Store, which is available for iPhone and Android phones. This app allows the Account Owner to:

- See balance and transaction information
- Set up and manage balance and transaction alerts
- Transfer funds through a Synovus Bank Debit Card (must be set up on www.synovusconnections.com first). This option is available to the Account Owner only.
- Activate new cards.
- Suspend and reactivate existing cards
- Make Mobile Check deposits (available mid-2016). This service is available to the Account Owner only. You may be charged a fee by IngoMoney, which is the third party provider for this service.

Mobile services require your mobile service provider's data and/or text plan. Message and data rates may apply.

Q. How do customers access the Synovus Connections mobile app?

A. This app is available for iPhone and Android phones, and can be downloaded from the App Store or Google Play Store.

Q. Is there a fee for the mobile app?

A. No, the Connections App is free. Mobile services require a data and/or text plan from a mobile service provider. Based on the plan, message and data rates may apply.

Q. Will a customer's Username and Password from www.synovusconnections.com automatically be their Username and Password for mobile access through the Synovus Connections App?

A. No, customers must establish a Username and Password for mobile, the information does not automatically transfer from online. When the Synovus Connections app is first downloaded, customers should click on "Create Account" to register for the first time, then follow the screen prompts to enter their email address and complete the simple registration process. Customers can use the same Username and Password for both online and mobile services.

Q. Do customers have to enroll at www.synovusconnections.com before they can download the App?

A. No, enrollment at www.synovusconnections.com is not required to participate in mobile services. Customers can use one or both services, depending on their needs. Customers can choose to participate in mobile services by downloading the app, establishing a secure log in and accepting the mobile terms and conditions.

Mobile services require your mobile service provider's data and/or text plan. Message and data rates may apply.

Q. When I access www.synovusconnections.com site, the view looks distorted or odd. What should I do?

A. If you are not getting a normal view when you log in to www.synovusconnections.com, your browser may not be compatible. This customer website is compatible with the following browsers and devices:

- IE11 (without compatibility mode) on Windows 7
- Chrome on Windows 8
- Edge on Windows 10
- iPhone 6S2
- iPad Air
- Samsung Galaxy 6
- Safari on Mac

Fees and Limits

Q. Are there fees to load and use a Synovus Connections Visa Prepaid Card?

A. There is no fee charged by Synovus Bank to load the Card Account. However, when loading funds from a paper check, checks must be converted to cash before the funds can be loaded to the Card Account. Therefore, check cashing fees may apply. In addition, when loading Mobile Check Deposit (through Ingo Money, when available), a fee may be charged by this third party. Synovus does not have control over the fees charged by third parties.

Synovus does not charge you a fee to use the card for purchases. There is no fee to use a Synovus Bank ATM, but we will charge a fee when you use a non-Synovus ATM. Please be aware that the ATM owner may also charge a fee when you use a non-Synovus ATM.

Refer to the Synovus Connections Visa Prepaid Card [Schedule of Fees and Charges](#) for a complete list of all fees charged by Synovus for the Card Account.

Mobile services require your mobile service provider's data and/or text plan; message and data rates may apply.

Q. Are there limits on balances and transactions allowed for the Card Account?

A. Yes, there are certain limits that apply to the Card Account. These limits apply to the entire Card Account and not to each card separately. See below.

Refer to the Synovus Connections Visa Prepaid Card [Schedule of Fees and Charges](#) for all fees and limits that apply to the Synovus for the Card Account.

SUMMARY OF CARD LIMITS

Credit Transaction (Load) Limits	
Minimum Load Amount	\$20
Maximum Number of Loads per Month	10
Daily Maximum Load Amount	\$6,000
Maximum Card Balance	\$10,000
Debit Transaction Limits	
Maximum Number of Debit Transactions	No Limit
Daily Maximum Purchase Amount	\$3,000
Daily Maximum ATM Withdrawal Amount	\$505
Daily Cash Withdrawal Maximum in a Bank Branch	\$2,500

Customer Service

Q. How do customers get service for a Synovus Connections Visa Prepaid Card?

A. Customer service is available by phone, email and mail:

Phone: 1-888-SYNOVUS (796-6887), Prepaid Card menu option

Email: connectionssupport@synovus.com

Mail: Synovus Bank

Synovus Connections Customer Service

P.O. Box 23061

Columbus, GA 31902

Q. How can customers change their PIN?

A. PIN changes can be made any time by either

1. calling 1-888-SYNOVUS (796-6887), choosing the Prepaid option from the main menu, and following the PIN change prompts; **OR**
2. enrolling the card at www.synovusconnections.com and selecting PIN Change from the My Settings tab.

Q. What happens if the card is lost or stolen?

A. Customers should call 1-888-SYNOVUS (796-6887), then choose the Prepaid Card option from the main menu, and follow the prompts in order to report the card lost or stolen. There is a \$5.00 fee charged when a lost or stolen card is reissued and mailed; and a \$25.00 fee if the customer prefers to have the card sent by Express Mail. In addition, customers can also visit any Synovus Bank branch to report a card lost or stolen and have a temporary card instantly issued to them. With instant issue, there is a \$10.00 fee and the temporary card can be used until the permanent card arrives in 7-10 business days.

If the card is misplaced or if there is a need to temporarily turn off access for any reason, customers can log in to www.synovusconnections.com to **Suspend** the card. The Account Owner can also use the Connections App to Suspend their card. Later, customers can then go back online or to the Connections App when ready to reactivate the card. Note: The card cannot be reactivated if it has been reported to Synovus Bank as lost or stolen and already reissued with a new card number.

Q. If the card is lost or stolen, how long before the new card is received?

A. Once the card is reported as lost and stolen to Synovus Bank, a new card is issued immediately and will arrive by mail in 7-10 business days (\$5.00 fee). Customers also have the option to have the card sent by express mail (\$25.00), which allows the card to arrive in 2-3 business days. Also, customers can visit any Synovus Bank branch to report the card as lost or stolen, and have a temporary card instantly issued to them. With instant issue, there is a \$10.00 fee and the temporary card can be used until the permanent card arrives in 7-10 business days.

Q. Do Synovus Connections Visa Prepaid Card customers receive a monthly statement?

A. Monthly statements are available online at www.synovusconnections.com. Statements are only available online, paper statements are not available.

Q. When is the monthly statement available?

A. For customers who opened their Card Account before March 28, 2016, monthly statements are available on the first of each calendar month. For customers who opened their Card Account on or after March 28, 2016, monthly statements are generated each month and the date depends on the day of the month that the account was opened. For example, a Card Account opened on the 10th of the month would have their statements generated on or about the 10th of every month. Statements are available online through www.synovusconnections.com. Statements are only available online, paper statements are not available.

Q. Can customers choose to get paper statements?

A. No, monthly statements are available online through www.synovusconnections.com only. Customers can save these to their own computer, or print them.

Other Information

Q. How does Synovus Bank verify customer identity over the phone?

A. Customers must verify certain personal information before they can get information about their Card Account or make changes to the account. This information must match the profile information that we have on file for the customers.

If you are an existing customer, you should visit www.synovusconnections.com to verify that your profile information is complete and accurate. After logging in, click on the "My Settings" tab and select "My Profile."

Q. How can a Synovus Connections Visa Prepaid Card be closed?

A. The Account Owner can call 1-888-SYNOVUS (796-6887) and speak with a Customer Service Representative in order to

close cards. Also, any cardholder can suspend their own card at any time, either online at www.synovusconnections.com or through the Synovus Connections mobile app.

Q. How can people get more information about this prepaid card?

A. Visit any Synovus Bank branch or synovus.com to **Learn More**; or call 1-888-SYNOVUS (796-6887), then choose the Prepaid Card option and transfer to a Customer Service Representative.

Q. Do Synovus Bank Visa Prepaid Card customers have access to other Synovus Bank products?

A. Synovus Bank offers a variety of deposit, loan and other financial services products. Customers interested in other products are encouraged to visit a branch to speak with a Personal Banker. Normal account opening requirements apply when opening other Synovus Bank accounts.

Also, the Synovus Connections Visa Prepaid Card is one product in a suite of 5 products that provide customers with easy, convenient and secure ways to manage their money. In addition to the prepaid card, customers have access to check cashing, Western Union Bill Payment services, Western Union Money Transfer Services, and money orders. Fees will apply for the services used.

For more information about the other products and services offered by Synovus Bank, visit any branch lobby, or synovus.com. For a list of [Synovus Bank branch locations](#), visit www.synovusconnections.com.

Q. Are the funds available in this prepaid Card Account covered by FDIC insurance?

A. Yes, the funds are covered by FDIC insurance to the full extent allowed by law.

Q. How are the funds on the account protected from fraud?

A. The Card Account is covered by Visa's Zero Liability Policy, which means cardholders are protected from unauthorized use of your card or account information. Visit www.visa.com/security for more information.

Visa's Zero Liability policy covers U.S.-issued cards only and does not apply to ATM transactions, PIN transactions not processed by Visa, or certain commercial card transactions. Cardholder must notify issuer promptly of any unauthorized use. Call us for additional details or visit www.visa.com/security.

The Synovus Connections Visa Prepaid card is issued by Synovus Bank, Member FDIC.



The service marks and trademarks used herein belong to their respective owners.

See the Synovus Connections Visa Prepaid Card [Cardholder Agreement](#) for more information about the terms of this Card Account. See the Synovus Connections Visa Prepaid Card [Schedule of Fees and Charges](#) for a full list of the fees and card limits that apply to this Card Account.