

• VIRTUAL CARD • USER GUIDE

Virtual Card User Guide.

Everything you need to claim your virtual card, add it to your wallet, and use it for online or in-store purchases.

FOR

Card recipients

NEED HELP?

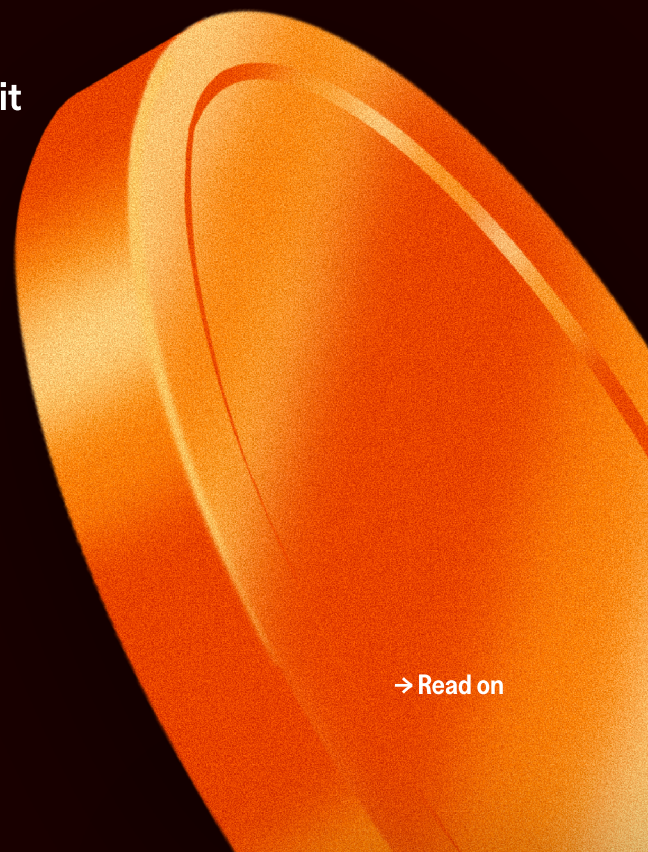
humans@fluz.app

CARD TYPE

Virtual prepaid debit

DOCUMENT

User Guide



[→ READ ME FIRST](#)

Everything you need to claim and use your virtual card.

You've been sent a virtual prepaid debit card. This guide walks you through how to activate it, add it to a digital wallet, use it online or in store, check your balance, and what to do if something goes wrong.

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What you received

You've been sent a **virtual prepaid debit card**. It works like any Mastercard or Visa debit card and can be used online, in apps, or anywhere those card networks are accepted.

Physical vs. virtual — what's the difference?

Both give you a prepaid debit card you can use to make purchases. The difference is in the form – and that affects where you can use it.

	Physical card	Virtual card
Online shopping	✓	✓
Tap or swipe in store	✓	✓ Tap only , via Apple Pay or Google Pay. Merchant must support Apple Pay or Google Pay.
Barcode scan in store	✓	✗
How you get it	Plastic card in the mail	A link sent by email or SMS

About your card

A few key things to know about how your virtual card works.

Card type	Open-loop virtual prepaid debit card – accepted anywhere Mastercard or Visa debit cards are accepted.
Where to use it	Online purchases, in-app purchases, and anywhere that accepts Apple Pay or Google Pay.
Balance	Your card is loaded with a fixed amount. You can spend it across multiple purchases until the balance reaches \$0.
Reloadable?	No. Once the balance is fully spent, the card cannot be used again.



Your card details live in your activation email

You don't need to write anything down. The original email or text you received has a link that takes you straight back to your card details whenever you need them.

How to claim your card

Follow these four steps to activate your card and get your card details.

1

Open the email or link you received

Look for an email with the subject line “You’ve received a virtual prepaid card.” Click the **Activate Virtual Card** button.



[WATCH: ACTIVATING YOUR VIRTUAL CARD](#)

2

Create or log into your Fluz account

You’ll be asked to provide your name, email address, phone number, and date of birth.

3

Enter your billing address

This address is linked to your card. You’ll need it when checking out online. **US addresses only.**

4

Your card is ready

You’ll see your card number, expiry date, and CVV on the activation page.

Coming back to your card later

You don't need to save anything right now. Just go back to the original email and click the link again – your card details will be there.



Watch: Accessing your card after activation

app.guidde.com/share/playbooks/2uuQe9CCbnUxdFjCABBYtU

Adding to a digital wallet

After activating your card, you can add it to Apple Pay or Google Pay for even easier use.

1. Open the original email or link you received.
2. On your card page, tap **Add card to wallet**.
3. Choose **Apple Pay** or **Google Pay**.
4. Follow the prompts to complete setup.

Once added to your wallet, you can **tap to pay** in stores or use it for in-app purchases.



Watch: Adding your card to Apple Pay or Google Pay

app.guidde.com/share/playbooks/2uuQe9CCbnUxdFjCABBYtU

Using your card

Online purchases

When checking out at a website or app, enter your card details **exactly as shown** on your activation page:

- Card number
- Expiration date
- CVV (security code)
- Billing address – use the exact address you entered during activation



Use your exact billing address

The billing address must match what you entered when you activated the card. Using a different address will cause the transaction to be declined.

Multiple purchases

Your card can be used for multiple transactions until the balance reaches \$0. You don't need to spend it all at once.

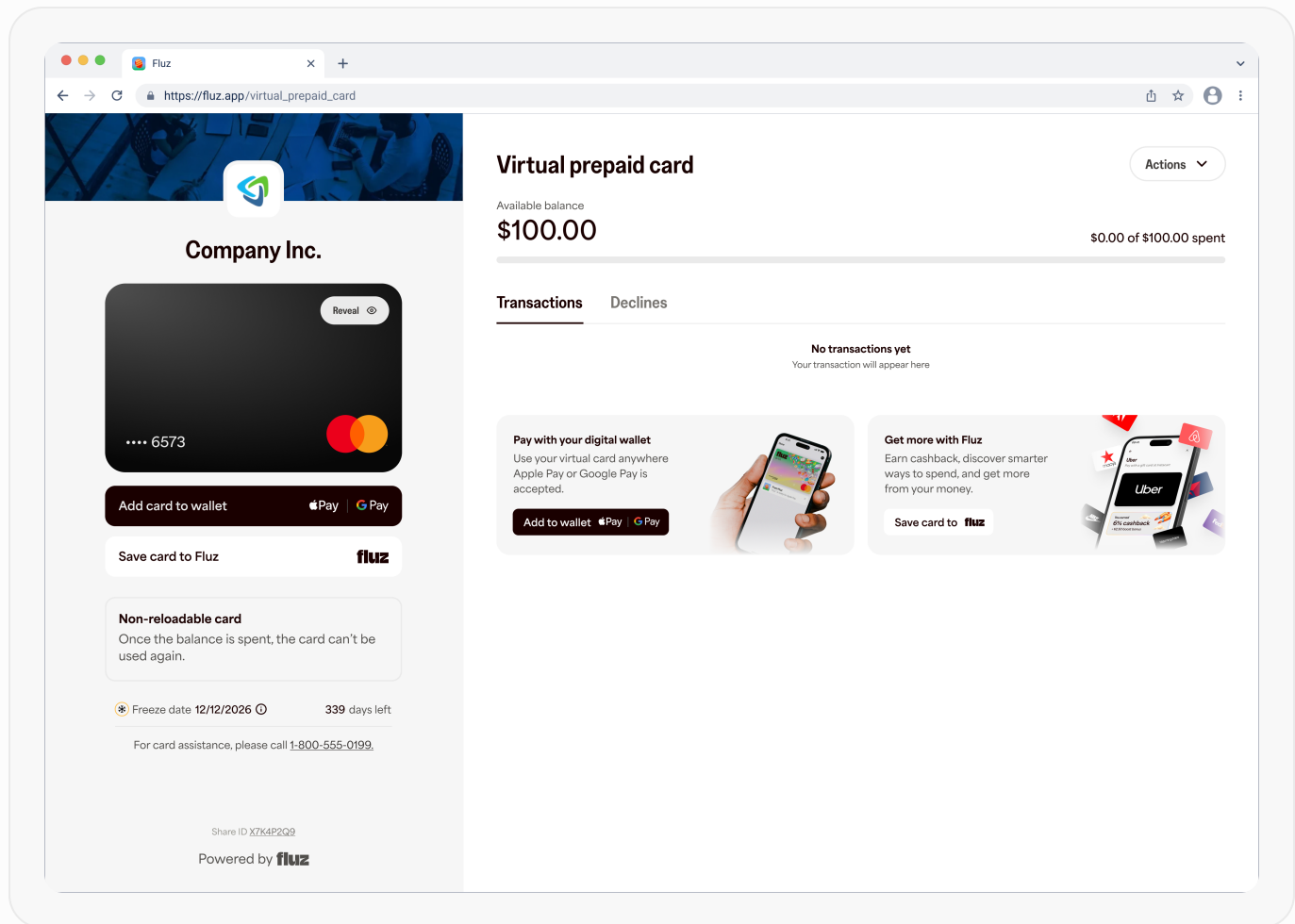
International purchases

Your card works for international transactions. Note that foreign transaction and currency conversion fees may apply.

Checking your balance

You can check your remaining balance at any time:

1. Go back to the original email you received and click the link.
2. Your card page will show your current balance, transaction history, and any declined transactions.



CARD ACTIVATION PAGE – BALANCE, TRANSACTIONS & DECLINES

SOURCE: FLUZ

Use your card before the freeze date

Your card has a **freeze date** – a deadline by which you must both activate the link and complete all purchases. After this date:

- Unactivated links can no longer be used to generate a card.
- Already-activated cards can no longer be used to make purchases.

The freeze date is shown on your card activation page. Make sure to claim and use your card before this date.

Where your card can't be used

Your card is not accepted at the following types of merchants:

✗ Bars and drinking establishments

✗ Liquor stores

✗ Pawn shops

✗ Cash withdrawal (ATMs)

✗ Money orders

✗ Gambling, casinos & betting

✗ Dating & escort services

✗ Massage parlors

✗ Video game arcades

✗ Bail and bond services

✗ Government lotteries

BLOCKED COUNTRIES

Afghanistan · Algeria · Belarus · Burundi · Central African Republic · Republic of the Congo · Democratic Republic of the Congo · Cuba · North Korea · Iran · Liberia · Libya · Mauritania · Myanmar (Burma) · Russia · Somalia · South Sudan · Sudan · Syria · Zambia

Need help?

If you have any issues with your card, the Fluz support team can help. Before you reach out, **locate your Share ID** – it's shown at the bottom of your card activation page. You'll need it to verify your card.

PHONE

1-888-360-6660

EMAIL

humans@fluz.app

HOURS (ET)

Mon–Fri · 8am – 10pm

Sat–Sun · 10am – 7pm

What support can help with

Support can help with: transaction declines, checking your balance, account access, and general card usage questions. They can also cancel your card if it has been lost or compromised.



Have your Share ID ready

For security, support will ask questions to verify card ownership before taking any action. Find your Share ID at the bottom of your card activation page and have it ready when you reach out.



Self-serve answers

You can also find answers to common questions in the [Prepaid Virtual Card Help Center](#).

Frequently asked questions

Q I was told I'd receive a virtual card but never got anything. What should I do?

First, double-check with the sender that the email address they used for you was correct – a typo is the most common reason a card link goes missing.

The email comes from **my@action.fluz.app** with the subject line “You’ve received a virtual prepaid card.” Check your spam or junk folder in case it was filtered. To make sure future emails get through, you can **whitelist this address** in your email settings.

► [Watch: How to whitelist an email address](#)

If you still haven't received the email after checking the above, reach out to Fluz customer support with the sender's name and any details you have.

Q How do refunds work?

Once the merchant has processed the refund, the funds will be returned to your virtual card and available to use again.

If you don't see the refund on your card, first confirm with the merchant that the refund has been issued on their end – processing times can vary. If the merchant confirms the refund was sent but it still hasn't appeared, reach out to **Fluz customer support** for help.

Questions? Email humans@fluz.app