



PREPAID CARD INFORMATION

Please find below more information on using prepaid cards, money loading, fees and more. Just click on the links to get more information.

You can compare all prepaid cards side by side by [clicking here](#). Or if you want to know which one we recommend for you, please [click here to see our prepay card calculator](#).

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Which Way Online

Studio 15C, 101 Farm Lane
Fulham, London SW6 1QJ
Tel: +44 20 7386 5300
Fax: +44 20 7381 5333
info@whichwayonline.com
www.whichwayonline.com



WHAT ARE PREPAID CARDS?

Do you use as Credit or Debit Card?

Also known as Prepay cards these are a form of payment which are used much like credit cards or debit cards (including shopping, internet, international payments and cash withdrawals) but funds are preloaded by the user onto the card, so no bank account is needed.

To Apply for a prepaid card, generally you just need an address and a form or identification, usually a passport. As long as you hold both of these you will generally be accepted - no matter if you do not have a credit history or have a very poor credit history so cannot apply for a traditional credit card.

Although often called 'Prepaid Credit Cards', no credit is issued or money borrowed, so you cannot get into unwanted debt. All prepaid cards are in association with Mastercard, Visa or Maestro so are can be used wherever these are accepted. This includes using the cards internationally and you can even take money out of any ATM (cashpoint) that accepts Mastercard, Visa or Maestro.

Once received, the pre-paid card can be topped up using cash at a bank, post office or in a shop which has a Payzone or Paypoint. Some cards can also be topped up by SMS Mobile Phones and on the internet via a debit or credit card.

[Click here to see more information on Top up Methods.](#)

POOR CREDIT RATING

Some individuals may have trouble getting a credit card or bank card due to previous poor credit history (EG from bankruptcy, failure to pay monthly charges and so on) you can still apply and receive a Prepaid card. This is because the funds are pre loaded onto the card, so a customer cannot be overdrawn or get into debt.

So a Prepaid card is the ideal solution as no credit checks are needed for application, just an address and proof of identity. Then a user can have all the benefits of a Visa/ Mastercard/Maestro card (ie buy on the internet, use in shops, use ATM's etc) regardless of previous financial history.

Foreign Workers - No Credit History - No Bank Account

Prepaid Credit Cards are also very useful for foreign workers or migrants who have not lived in the UK previously and so have no Credit History. This may prevent them from getting a bank account and any kind of credit or debit card. Prepaid cards are the perfect solution to this, employers can even pay wages directly onto the card

[Click here to learn more about Payroll and Wages payment.](#)

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Transfer Money Abroad Cheaply

Prepaid cards also provide a cheap alternative to traditional forms of Money Transfer abroad. This usually involves having a second card which you give to your relative and then transfer funds onto their card from your primary card either online or by mobile phone. Crewcard gives you 2 cards for no extra cost, and other cards offer you the ability to buy an additional card. Rates are very competitive compared to bank transfers and wiring money and the transfer is immediate.

[Click here for more info on Prepaid Cards with Money transfer capabilities](#)

[Click here to view all Cards with a money transfer facility](#)

Under 18s

For under 18s who are not eligible for credit cards or a debit card; a prepaid card is the ideal solution for providing a payment card. This enables the users to purchase products they otherwise might not be able to, EG internet purchases, music downloads and so on. Additionally the card can get young people used to managing their funds in a more 'adult' manner as well as taking away the requirement for them to carry cash which can be lost or stolen. A card can be cancelled with one call and no funds are lost.

[Click here to view all cards for under 18s.](#)

Travellers, Gap Year etc

Prepay cards also provide those going abroad, especially the Gap year student or young travellers, with an internationally accepted method of payment. This means less cash needs to be carried around and that when in need of emergency funds, money can be loaded and transferred by parents or relatives almost immediately.

[Click Here for more info on Travel money](#) and [here for more info on Money Transfer](#)

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WHERE CAN I USE MY PREPAID CREDIT CARD?

Prepaid cards are backed by Mastercard, Visa Electron or Maestro so wherever these are accepted you can use your card. Shops and ATM's that usually have the logo of accepted card issuers visible.

Please find further info on prepaid acceptance below:

Shops

You can use your prepaid card in any shop as you would a normal credit card or debit card, just sign to confirm the sale or if your card has a chip and pin facility you can enter your pin on the shop's card machine.

Can I use my Prepaid Card to shop on the Internet?

Pre-paid cards can be used on almost all internet sites, as long as they accept payment by Maestro, Visa or Mastercard (as most sites do) you can shop online. This means you can shop at big online stores such as Amazon.co.uk, dixons, or even travel sites such as Lastminute.com and Expedia.

Can I use my Prepaid Card to withdraw cash from an ATM"

You can use your prepaid card at most ATM's to withdraw cash. As long as the machine accepts your issuer (ie Maestro, Visa or Mastercard), and most will, you will be able to get your cash. There is usually a fee attached to this, [check our comparison chart to see how these differ](#).

Can I use my Prepaid Card abroad?

You can use your prepaid card internationally both to make shop purchases and to withdraw cash in ATM's. There is usually a fee attached to this, although the [18-30 card](#) has no foreign transaction fee and a low ATM charge.

Does my Prepaid Card work on gambling, casino or adults sites?

Some of the prepaid credit cards available in the UK cannot be used on Gambling or Adult Content sites, and those which are available to under 18s. Some MasterCards, such as [cashplus](#) or [EasyKard](#) do allow their products to be used for gambling and adult as does [3V Vouchers](#)

To be sure check with the card provider by contacting Customer Service by email or telephone

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RELOAD AND PREPAID CARD TOP UP INFORMATION

Where can I reload / top up My Prepaid Card with Money?

Prepaid cards can be reloaded in a number of ways including by cash, by credit or debit card, online, and at a variety of shop pay terminals such as Payzone and Paypoint. Cards can also have funds added by bank transfer or BACS.

To see which cards offer what methods of tops, [please click here to view our comparison table that lists all cards and top up methods and fees charged.](#)

Post Office

Some prepaid cards can be reloaded at a Post Office branch using either cash or debit/credit card. There are 14,000 post offices in the UK and funds are usually available on the card in 1-2 days, though you should check the terms and conditions on the individual card website.

Paypoint / Payzone

Paypoint / Payzone terminals are located in 10's of thousands over shops all over the UK, these will be outlets such as supermarkets, newsagents, local stores, off-licenses and so on (most shops that offer this service will have this displayed in the window.)

Internet

Some cards can be reloaded via their website, although this will have to be done via a debit card.

At a bank

Certain prepay cards allow you to load cash onto your card. You can also have funds transferred direct from yours or someone else's account by bank transfer or BACS. You can request that your employer pay your wages directly onto your card using these methods. [Click here to learn more about wages / payroll payment via prepaid card.](#)

[Click here to view our comparison table that lists all cards and top up methods and fees charged.](#)

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MASTERCARD, VISA, MAESTRO?

At present there are three issuers of prepaid cards, Mastercard, Maestro and Visa Electron. Your prepaid card will be accepted wherever these methods of payment are accepted, and that includes most UK shops and retailer, UK-based internet shops, restaurants, Garages etc as well as ATM's and cashpoints.

However acceptance varies far more if you choose to use your card abroad. Whilst you should be able to find many shops and ATM's with Maestro and Visa Electron abroad, Mastercard is the clear leader in global acceptance, as shown below:

- Maestro prepaid cards are accepted at around 7 million locations worldwide in over 100 countries, and can be used in any ATM's where the Maestro or Cirrus sign is shown.
- Visa Electron is accepted at around 12 million locations in over 160 countries. It is also accepted at over a million ATM's / cashpoints internationally.
- Mastercard pre-paid branded cards are the clear leader in global acceptance, over 24 million locations worldwide will accept the card, use it wherever you see the Mastercard sign and you can even use it where the Maestro or Cirrus sign is shown

[Click here to view our comparison table that lists all prepaid cards and card issuer.](#)

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PREPAID CARD FEES OVERVIEW

Prepaid card issuers make their money from fees. Cards can differ very much on what they charge, for example one card might charge a monthly fee; whilst another does not. Some cards will charge a % fee when you top up whilst another may have a single set charge. Which card is cheapest overall can very much depend on how and what it is used on.

[You can use our Pre-paid calculator here](#) if you already have an idea of how you will use your card. Just answer the questions and whichwaytopay.com will list the best cards for you.

Why should I pay charges on my card? It is my money?.

This is a natural question to ask! Banks and Credit card companies both have a variety of charges, and whilst you are not being actually lent any money when you own a prepaid card; there are a number of advantages over cash and credit cards:

- You don't need a bank account.
- You need to share money with family members or friends abroad.
- You are from abroad and having difficulty opening a UK bank account.
- You have a damaged credit record.
- You need to limit your spending and keep to a budget.
- You get don't have a credit card but want to buy online.
- You want to fund your children in a controlled way.
- You are under 18 and want the advantages of a card (internet purchases etc).

[Click here to view the prepaid card comparison table.](#)

[Click here to use our prepaid calculator and find the best card for you.](#)

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SMS PAYMENT AND OTHER MOBILE PHONE FEATURES

Some prepaid cards can both be purchased and your account managed via your mobile phone.

When buying your card for the first time you can pay by SMS for some providers. This charge will be billed to your mobile phone.

You can buy [Crewcard](#) and [Bread](#) via your mobile.

With Crewcard you can also manage your account by SMS, including the following functions:

- Load Money via a registered credit or debit card
- Check your balance
- Send funds from your primary card to your secondary card
- Lock or unlock the card for transactions (useful if you think you have lost your card.)

[Click here to apply for your Crewcard.](#)

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TRAVEL MONEY USING YOUR CARD ABROAD

Prepaid cards offer a good alternative to carrying around bundles of foreign money or travellers cheques. As you are just carrying one card, rather than actual money or a book of cheques, a prepaid card can be easier to keep safe.

The cards are easy to cancel if lost and most issuers can provide you with a new one in an emergency which will still be loaded with the funds. Chip and Pin also adds security to the card, so that if it's stolen, it is hard for anyone else to use the card before it is cancelled.

In emergency, if your funds are low, you can also ring relatives who can upload funds to your card this makes it ideal for the likes of Gap year and young travellers.

You can withdraw cash in foreign ATMs and also purchase cash at a variety of foreign exchanges. There is a fee attached for this so if you plan on using the card a lot whilst abroad; comparison table.

[Click here compare the fees on our prepaid comparison table.](#)

The GAP year travel card also has a variety of savings on offer on trips and shops abroad.

[Click here to go to GAP YEAR travel card's site](#)

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TRANSFER MONEY ABROAD CHEAPLY

Prepaid cards also provide a cheap alternative to traditional forms of Money Transfer abroad. This usually involves having a second card which you give to your relative and then transfer funds onto their card from your primary card either online or by mobile phone.

The way the transfer normally works is that the earner keeps the primary card and send or gives the secondary card to a relative. The primary cardholder is essentially in charge of the account, but once funds are loaded onto the second card; the relative abroad can use it in the same way as any pre-paid card.

The secondary user can use an ATM abroad to withdraw cash (there will be an International ATM fee attached, but this is invariably cheaper than traditional money transfer methods.) Alternatively the user can just use the card in a retailer, on the internet or anywhere where it is accepted.

- Crewcard gives you 2 cards for no extra cost, and other cards offer you the ability to buy an additional card. Rates are very competitive compared to bank transfers and wiring money and the transfer is immediate.

[Click here for more info on Prepaid Cards with Money transfer capabilities](#)

[Click here to view all Credit Cards with a money transfer facility](#)

PREPAID FOREIGN LANGUAGE SITES

Prepaid cards are often used by foreign workers or immigrants, for whom they provide a useful means of payment and sending money home to relatives.

[Click here to see more information on Money Transfer via prepaid card](#)

Many of the prepay card sites offer a foreign language site to help those who don't have English as their first language. This will make it easier to understand the features of the card and how and where to top up funds.

Please find below a list of cards and the language in which the sites are available

[Crewcard - Polish](#)

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PREPAID CARD FOR UNDER 18's

Some prepaid cards are available to under 18's. This allows under 18's who would usually not be allowed a credit card or debit card the ability to shop online and use the card as a credit card rather than carrying around cash.

The user can also get used to the responsibility of handling their funds in a more 'grown up' manner, pocket money, cash, earnings can be added to the card and they can spend it accordingly.

Also if a child needs funds on a quick turnaround but are not near a parent / relative, funds can be loaded up on the card remotely by parent / relative.

Please find below all cards available to under 18's:

- [Extreme Cred](#)
- [Splash Plastic](#)
- [Post Office Travel Card](#)

COMPARE ALL RATES

PAYROLL / WAGES PAYMENT

For an employer, issuing staff with pre-paid cards can save administrative resources as these cards can be automatically uploaded with staff wages via BACS.

This is particularly useful for companies that employ foreign workers or those without bank accounts, it saves administrative costs in issuing cheques or cash.

The employee also benefits by not having to carry around large amounts of cash or pay costs to cash in their cheques.

The money is also uploaded automatically for immediate usage.

For card information, you can compare all pre-pay cards side by side in our [comparison table](#) or use our [online calculator](#) to see what card most suits you.

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