

# Consumer Corner

## Trend Watch: Rebates Look More Like Cards, Less Like Checks

(NAPSA)—You've probably received a check for a rebate in the past—maybe it was for upgrading your phone service or for a purchase that came with a promotion. Today, rebates are as popular a tool as ever to reward you for your business, but don't be surprised if your next rebate looks less like a check and more like a prepaid or debit card.

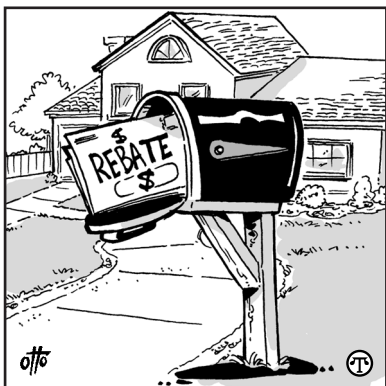
Thanks to the convenience, security and reliability of electronic payments, companies are replacing checks with prepaid debit cards to reward loyal customers.

What does this mean for you, the consumer? For starters, you now have a little something extra in your wallet. But before you decide how you'll use your rebate card, here are a few tips to consider:

- **Not all rebate cards are alike:** Prepaid rebate cards are preloaded with the dollar amount and once activated are ready to spend. The question is where. Rebate cards fall into two main categories—merchant branded and general use. Merchant-branded cards can only be used at that store or manufacturer; general-use cards carry a payment brand logo such as Visa and can be used anywhere that accepts that payment brand.

- **Know your balance:** Not all merchants are able to tell you how much is left on your card. If you plan to use it toward more than one purchase or at different stores (in the case of a general-use rebate card), just make sure you keep track of your balance.

- **Read the terms and conditions:** Familiarize yourself with the terms and conditions in the materials that come with the card. Unlike a check, you won't have to



**Instead of sending a check in the mail, manufacturers are giving rebates in the form of a secure, prepaid card.**

go to a bank to use a prepaid rebate card, but you may need to make a quick call or go online to activate it.

- **Check the expiration date:** Like a check, most rebate cards expire by a certain date. While it may be tempting to save that rebate for a rainy day, you may be better off spending the full amount on the card sooner rather than later.

- **Zero Liability policy:** If you lose a rebate check, you're out of luck. However, some prepaid rebate cards may offer protections, such as Visa-brand cards, which are covered by Visa's Zero Liability policy in case the card is lost or stolen. Keep a record of your Visa card number in a safe place. If the card is lost or stolen, immediately call the financial institution that issued the card and have your card number handy.

Now that you have your rebate card—and the information you need to spend it wisely—enjoy the reward!

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**Note to Editors:** Visa's Zero Liability covers U.S.-issued cards, and does not apply to commercial credit cards, or ATM transactions, or PIN transactions not processed by Visa. Notify your financial institution immediately of any fraudulent use. For specific restrictions, limitations and other details, see cardholder agreement or [www.visa.com/security](http://www.visa.com/security).