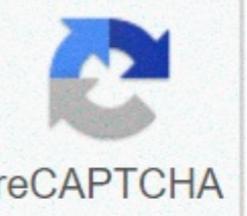


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## Buy on ebay with visa gift card virtual

Love them or hate them, gift cards are a popular choice for last minute gifts when you need a gift for someone you don't know very well or for those on your list who just prefer to receive them. While gift cards are extremely convenient, they can become a nuisance when your balances get low. If you have some visa gift cards occupying residence in your wallet, you may be frustrated to learn that you cannot combine your values into a single card. However, there are ways to draw what's left in them. Both Visa prepaid cards and Visa gift cards are similar on the surface, and you will still receive a personal identification number, or PIN, with both types of cards. However, while some prepaid Visa cards are rechargeable, visa gift cards are intended to be unique gifts and therefore are not generally rechargeable. You are free to use your Visa gift card on any merchant who accepts credit cards because he has the visa logo. Once the balance is gone, however, the card is useless. Prepaid cards and gift cards both have a predetermined amount of money that you can spend, but when your prepaid balance is low, you simply need to recharge it. When your visa gift card balance gets low, you may have to get a little creative to get the last of those dollars and cents. Although you cannot combine the balances on your various Visa gift cards into one gift card, you can pay with more than one source of funding. For example, if you know that the visa gift card balance is below \$10.00, you may have difficulty using that balance to complete a purchase entirely on that card. Worse still, you can stick with only a dollar or two left on the card, and tempted to throw it away. Before you go that way, try using your Visa gift card at a convenience store, supermarket or at most other brick and mortar companies. Many merchants will allow you to split your payment between two sources. If you have an available balance of \$3 on your card, and the total purchase amount is \$8.45, you can ask the cashier if you are able to split the payments. Usually, that's not a problem. You will probably be asked for the amount you would like to put on the card. Tell the cashier the exact amount remaining on your card, and pay the rest of the account with cash or other form of payment, such as another gift card. You can usually check the remaining balance online or by phone. While this may seem like an extra step, it may be one of your only options for getting the last piece of money from your Visa gift card. You can also use the Visa gift card balance to purchase an Amazon gift card, which can be redeemed Amazon.com. A gift card is a prepaid card that can be used by anyone to whom it is given. Although a gift card usually looks like a credit card, no debt is incurred with its use. Gift cards have replaced the old paper gift cards and are the perfect gift for occasions when you are not sure what to buy. Deeper definition Working cards with the logo of a main credit card in such as a MasterCard, Visa, American Express or Discover, can be used in any store that accepts these cards. Some cards can be used in stores owned by the same parent company. For example, Gap Inc. owner of Gap, Old Navy, Banana Republic and Athleta, then a gift card from Gap Inc. is good in any of the stores it owns. Some gift cards can only be used in a single market. Companies like Target, Amazon, Best Buy and Macy's offer cards that can be used to buy only their products. Some gift cards charge an activation fee of about \$5. The activation fee is paid when the gift card is purchased. Some gift cards also charge a dormancy fee on cards that have not been used in a year. Some gift cards act like cash. If they are lost or stolen, the funds are in the hands of those who have the card. Other cards can be registered online and can be reported as lost or stolen. Once this happens, the balance is frozen and transferred to a new card. Starbucks and Crate & Barrel are two retailers that encourage customers to register gift cards and will issue new ones if they are lost or stolen. If you plan to give a gift card, also give the recipient the card activation receipt and a piece of paper with the gift card number, including the extra security numbers that may be on the card. The recipient can more easily replace the card if it is lost or stolen. If the recipient notices that your card is missing, they should contact their reseller or credit card company immediately. The retailer must be able to freeze the account and issue a new card using the activation receipt or gift card number. Most store cards do not charge a replacement fee, but cards issued by the bank can. Example gift cardThe person who receives a gift card can use it to pay for part or all of a purchase. Some gift cards have a maximum value that you can charge, but are rechargeable, which means the recipient can add funds later if they want. Other gift cards no longer serve any purpose once the balance is spent. Buy goods and pay for services using multiple visa gift cards. If your balance on one card is running out, use another card's money to complete your transaction. Almost all brick and mortar retailers will accept multiple visa gift cards for a purchase if they accept credit and debit cards. You may also be able to use multiple cards for online purchases, depending on the website. Give the cashier the first visa gift card you want to use. Tell him that you may need to add funds from other cards if the value on the first card is insufficient. Deliver subsequent letters each time, as is necessary. Once the transaction is made, ask the cashier to tell you the remaining balance on the last card and make sure you get the card back. Find out if a website allows the use of multiple gift cards by going to the site's checkout page. Look for an option Add another card or something similar. You'll notice that you can use multiple cards if this option is not available. Where Where Where is available, enter the details of each visa gift card in the appropriate boxes after placing all your items in the shopping cart. Enter a charge price for each card. Make sure that the total price of all cards adds up to the total purchase. Tips Make sure the cashier devours your gift cards. It can forget due to the handling of various cards. Assuming you have something to spend them on, gift cards are as good as money. A useful difference between cash and gift cards, though: no one will exchange \$50 in cash for less than \$50. With some clever tricks, however, you can buy gift cards for considerably less than your purchasing power. All you need to do to get the best price on a gift card is to buy with the right credit card in the right place: Use a Gift Card Exchange SiteSites like Plastic Jungle and Granny Gift Card are popular places to buy (and sell) second-hand gift cards. You can save up to 35% off the face value of a gift card (or more if you include eBay sellers) by using one of these sites. The selection of gift cards at these resellers, however, can be small at times and are often sold in odd quantities, so if you are looking to save on a specific gift card value, you may not have much luck here. Also, when you're in a hurry, it's easier to go to the store to buy a gift card. Here is another strategy that will give you a discount on the most popular gift cards automatically: Buy gift cards with a rewards credit card at grocery stores, pharmacies or office supplies storesUse your rewards credit cards to save money on gift cards. If you have a credit card that gives you something like 3 to 6% back on purchases made at the supermarket, you can buy gift cards at the supermarket — and therefore, in essence, save 3 to 6%. Other places where you can buy gift cards that may also have corresponding categories of credit card rewards include office supply stores and pharmacies. If you have these cards, for example, you can get money back on gift cards you buy in certain places: American Express Blue Cash Preferred (6% back to supermarkets), Everyday (3% back to the supermarket) or the card back from The Day of Life (5% back in supermarkets and pharmacies); Chase Ink (5% office supplies stores), Amex SimplyCash card and other Amex OPEN cards (5% in office supplies stores). Use a Gift Card to buy a different gift card, describe another gift card purchase strategy and rewards: use the gift card (discounted) for a store to buy a different gift card that you can use. For example, you can get a Toys R Us gift card (which you can get 5% money back through uPromise) and then use that card to buy an Amazon gift card. If you buy an OfficeMax gift card with a credit card that rewards you for making purchases at office supplies stores, then you can use that OfficeMax gift card to buy a different gift card. Check out the full chart of Boarding Area gift card hacks. Buy gift cards with your rewards/points programs from your credit cardFinally, creditFinally, you have a rewards credit card, it may make more sense to redeem your rewards for a gift card instead of any other type of reward (e.g. cash or miles), as gift card redemptions are often cheaper and also for sale from time to time. Recently, for example, Citibank credit cards had a redemption offer for an Amazon gift card of \$100 for 9,000 points (a saving of 1,000 points or about \$10), while their typical cash back reward is \$50 per 10,000 points. If you purchase gift cards through credit card or travel rewards shopping portals like Chase Ultimate Rewards or Aadvantage, you can earn miles or points on that gift card purchase. In short, you never need to pay the full price for a gift card. Photo by 401(K) 2012 2012

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