Prepaid Card Complaints

Based on Consumer Complaints

Date received	Product	Sub-product
07/21/2014	Prepaid card	Mobile wallet
07/22/2014	Prepaid card	Government benefit payment card
07/22/2014	Prepaid card	Gift or merchant card
07/27/2014	Prepaid card	General purpose card
07/23/2014	Prepaid card	Mobile wallet
07/28/2014	Prepaid card	Mobile wallet
07/24/2014	Prepaid card	General purpose card
08/04/2014	Prepaid card	Payroll card
07/25/2014	Prepaid card	General purpose card
08/05/2014	Prepaid card	Gift or merchant card
07/31/2014	Prepaid card	Gift or merchant card
08/08/2014	Prepaid card	Gift or merchant card
07/25/2014	Prepaid card	Payroll card
08/23/2014	Prepaid card	General purpose card
08/06/2014	Prepaid card	Other special purpose card
08/20/2014	Prepaid card	General purpose card
08/26/2014	Prepaid card	Government benefit payment card
08/30/2014	Prepaid card	ID prepaid card
09/02/2014	Prepaid card	Other special purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Issue	Sub-issue
Unauthorized transactions/trans. issues	
Managing, opening, or closing account	
Unauthorized transactions/trans. issues	
Managing, opening, or closing account	
Fees	
Unauthorized transactions/trans. issues	
Managing, opening, or closing account	
Managing, opening, or closing account	
Adding money	
Unauthorized transactions/trans. issues	
Managing, opening, or closing account	
Fees	
Managing, opening, or closing account	
Fees	
Adding money	
Adding money	
Unauthorized transactions/trans. issues	
Managing, opening, or closing account	
Unauthorized transactions/trans. issues	

Prepaid Card Complaints

Based on Consumer Complaints

Consumer complaint narrative

Prepaid Card Complaints

Based on Consumer Complaints

Company public response

Prepaid Card Complaints

Based on Consumer Complaints

Company	State	ZIP code	Tags	Consumer consent provided?
Amex	NJ	08817		N/A
Comerica	MI	48237		N/A
U.S. Bancorp	HI	96744		N/A
Citibank	VA	22407		N/A
PayPal Holdings, Inc.	VA	22102		N/A
PayPal Holdings, Inc.	TX	79936	Servicemember	N/A
PayPal Holdings, Inc.	IA	51503		N/A
First Data Corporation	MA	01440		N/A
Amex	CT	06405		N/A
U.S. Bancorp	CA	91206		N/A
Citibank	FL	34210	Servicemember	N/A
U.S. Bancorp	VA	22801	Servicemember	N/A
PNC Bank N.A.	NC	27217		N/A
ACE Cash Express Inc.	NY	11768		N/A
PayPal Holdings, Inc.	GA	30004		N/A
Amex	NC	27537		N/A
Comerica	ND	59201		N/A
ACE Cash Express Inc.	FL	33511		N/A
Comerica	CA	95062	Older American	N/A

Prepaid Card Complaints

Based on Consumer Complaints

Submitted via	Date sent to company	Company response to consumer	Timely response?	Consumer disputed?
Web	07/21/2014	Closed with monetary relief	Yes	No
Referral	07/25/2014	Closed with explanation	Yes	No
Referral	07/25/2014	Closed with monetary relief	Yes	Yes
Web	07/30/2014	Closed with explanation	Yes	Yes
Web	07/28/2014	Closed with monetary relief	Yes	No
Web	07/31/2014	Closed with explanation	Yes	No
Web	07/28/2014	Closed with explanation	Yes	No
Web	08/08/2014	Closed with explanation	Yes	Yes
Web	07/29/2014	Closed with monetary relief	Yes	No
Web	09/08/2014	Closed with monetary relief	Yes	No
Web	08/04/2014	Closed with monetary relief	Yes	No
Phone	10/21/2014	Closed with monetary relief	Yes	No
Referral	07/30/2014	Closed with explanation	Yes	No
Web	08/27/2014	Closed	Yes	No
Web	08/08/2014	Closed with explanation	Yes	No
Referral	08/25/2014	Closed with explanation	Yes	No
Postal mail	08/29/2014	Closed with explanation	Yes	No
Web	09/05/2014	Closed	Yes	No
Phone	09/05/2014	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

Complaint ID
946991
947849
948287
955877
950060
957249
951527
968052
953852
969674
962222
975049
954971
998319
971723
993576
1001683
1008763
1009853

Prepaid Card Complaints

Based on Consumer Complaints

08/27/2014	Prepaid card	Gift or merchant card
08/21/2014	Prepaid card	Mobile wallet
08/27/2014	Prepaid card	Mobile wallet
09/03/2014	Prepaid card	General purpose card
09/03/2014	Prepaid card	General purpose card
08/13/2014	Prepaid card	Government benefit payment card
09/08/2014	Prepaid card	Government benefit payment card
08/28/2014	Prepaid card	General purpose card
09/12/2014	Prepaid card	ID prepaid card
09/18/2014	Prepaid card	ID prepaid card
09/09/2014	Prepaid card	Other special purpose card
09/25/2014	Prepaid card	ID prepaid card
10/10/2014	Prepaid card	General purpose card
09/25/2014	Prepaid card	General purpose card
09/26/2014	Prepaid card	General purpose card
10/02/2014	Prepaid card	Government benefit payment card
10/02/2014	Prepaid card	Other special purpose card
10/02/2014	Prepaid card	Government benefit payment card
09/23/2014	Prepaid card	Other special purpose card
10/20/2014	Prepaid card	General purpose card
09/29/2014	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam
Managing, opening, or closing account
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Fraud or scam
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Fees
Adding money
Managing, opening, or closing account
Advertising, marketing or disclosures
Managing, opening, or closing account
Fraud or scam
Fraud or scam
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Amex	GA	30039	Servicemember	N/A
PayPal Holdings, Inc.	CA	92708		N/A
PayPal Holdings, Inc.	AZ	85719	Older American	N/A
Citibank	CA	93117		N/A
Amex	NC	27127		N/A
Comerica	NM	87102		N/A
Comerica	FL	34233		N/A
Citibank	MA	02458		N/A
Wells Fargo & Company	MI	48336		N/A
Blackhawk Network Holdings Inc.	CO	80538		N/A
NetSpend Corporation, a TSYS Company	IL	60089		N/A
Bank of America	MA	01005		N/A
U.S. Bancorp	TN	38103		N/A
NetSpend Corporation, a TSYS Company	FL	32164		N/A
Amex	NJ	08701		N/A
Bank of America	NJ	07310		N/A
NetSpend Corporation, a TSYS Company	MA	01118		N/A
Comerica	KY	42701		N/A
Amex	CO	80227		N/A
U.S. Bancorp	OK	74059		N/A
PayPal Holdings, Inc.	NJ	08723		N/A

Prepaid Card Complaints

Based on Consumer Complaints

Web	09/02/2014	Closed with monetary relief	Yes	No
Fax	08/26/2014	Closed with explanation	Yes	No
Postal mail	09/03/2014	Closed with explanation	Yes	Yes
Web	09/08/2014	Closed with explanation	Yes	No
Referral	09/08/2014	Closed with explanation	Yes	No
Referral	08/15/2014	Closed with monetary relief	Yes	No
Phone	09/11/2014	Closed with explanation	Yes	No
Web	09/04/2014	Closed with explanation	Yes	Yes
Web	09/12/2014	Closed with explanation	Yes	Yes
Web	11/06/2014	Closed with monetary relief	Yes	No
Web	10/24/2014	Closed with explanation	Yes	Yes
Web	09/25/2014	Closed with explanation	Yes	No
Web	10/17/2014	Closed with monetary relief	Yes	No
Web	10/24/2014	Closed with explanation	Yes	No
Referral	10/02/2014	Closed with monetary relief	Yes	Yes
Web	10/02/2014	Closed with explanation	Yes	Yes
Phone	10/24/2014	Closed with explanation	Yes	No
Referral	10/08/2014	Closed with explanation	Yes	No
Phone	10/01/2014	Closed with monetary relief	Yes	No
Web	10/28/2014	Closed with monetary relief	Yes	No
Referral	10/14/2014	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1002913
994537
1004143
1011556
1011419
982066
1018821
1005717
1026273
1035136
1020909
1044805
1066339
1044033
1047012
1054503
1055136
1055725
1041283
1077210
1050179

Prepaid Card Complaints

Based on Consumer Complaints

09/23/2014	Prepaid card	Government benefit payment card
10/02/2014	Prepaid card	General purpose card
10/24/2014	Prepaid card	Government benefit payment card
10/02/2014	Prepaid card	Other special purpose card
10/21/2014	Prepaid card	Mobile wallet
09/29/2014	Prepaid card	General purpose card
10/30/2014	Prepaid card	Mobile wallet
10/27/2014	Prepaid card	Government benefit payment card
10/16/2014	Prepaid card	General purpose card
10/22/2014	Prepaid card	Gift or merchant card
11/20/2014	Prepaid card	General purpose card
11/20/2014	Prepaid card	Mobile wallet
11/17/2014	Prepaid card	General purpose card
11/20/2014	Prepaid card	Gift or merchant card
11/17/2014	Prepaid card	General purpose card
11/06/2014	Prepaid card	Electronic Benefit Transfer / EBT card
11/03/2014	Prepaid card	Mobile wallet
11/12/2014	Prepaid card	General purpose card
10/29/2014	Prepaid card	General purpose card
11/03/2014	Prepaid card	General purpose card
10/29/2014	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Fraud or scam
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Fraud or scam
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Fraud or scam
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Managing, opening, or closing account
Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Comerica	IL	60649		N/A
Woods Oviatt Gilman LLP	NY	10452		N/A
Comerica	IA	50627	Older American	N/A
JPMorgan Chase & Co.	GA	30032		N/A
PayPal Holdings, Inc.	OH	44511		N/A
Amex	FL	33433	Servicemember	N/A
PayPal Holdings, Inc.	TX	78212		N/A
Comerica	OH	43920		N/A
U.S. Bancorp	CA	91754		N/A
U.S. Bancorp	CA	91006		N/A
NetSpend Corporation, a TSYS Company	NV	89030		N/A
PayPal Holdings, Inc.	CA	91910		N/A
Comerica	MI	48089		N/A
U.S. Bancorp	TX	77546		N/A
Blackhawk Network Holdings Inc.	CA	90034		N/A
BB&T Financial	FL	34239		N/A
PayPal Holdings, Inc.	TX	75069	Older American	N/A
Amex	NJ	08722		N/A
Bank of America	CA	90026		N/A
NetSpend Corporation, a TSYS Company	NV	89183		N/A
U.S. Bancorp	PA	17050	Servicemember	N/A

Prepaid Card Complaints

Based on Consumer Complaints

Referral	09/30/2014	Closed with explanation	Yes	No
Web	10/09/2014	Closed with non-monetary relief	Yes	No
Referral	10/31/2014	Closed with monetary relief	Yes	No
Postal mail	10/08/2014	Closed with explanation	Yes	Yes
Referral	10/26/2014	Closed with non-monetary relief	Yes	No
Web	10/06/2014	Closed with explanation	Yes	No
Referral	11/01/2014	Closed with non-monetary relief	Yes	No
Phone	10/31/2014	Closed with explanation	Yes	No
Web	10/22/2014	Closed with monetary relief	Yes	No
Web	10/28/2014	Closed with explanation	Yes	No
Web	11/26/2014	Closed with explanation	Yes	No
Referral	11/24/2014	Closed with non-monetary relief	Yes	No
Referral	11/18/2014	Closed with explanation	Yes	No
Web	11/26/2014	Closed with monetary relief	Yes	No
Web	11/20/2014	Closed with explanation	Yes	No
Phone	11/06/2014	Closed with explanation	Yes	No
Web	11/03/2014	Closed with explanation	Yes	No
Web	11/17/2014	Closed with monetary relief	Yes	Yes
Web	11/04/2014	Closed with explanation	Yes	Yes
Phone	11/07/2014	Closed with explanation	Yes	No
Web	11/04/2014	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1041803
1055722
1085406
1054409
1079849
1050514
1094463
1090405
1073908
1081557
1132473
1128091
1120812
1124192
1119968
1105222
1098794
1113183
1092636
1099214
1091543

Prepaid Card Complaints

Based on Consumer Complaints

11/18/2014	Prepaid card	General purpose card
12/04/2014	Prepaid card	General purpose card
11/27/2014	Prepaid card	Government benefit payment card
11/13/2014	Prepaid card	ID prepaid card
12/04/2014	Prepaid card	Mobile wallet
12/04/2014	Prepaid card	Mobile wallet
12/04/2014	Prepaid card	Mobile wallet
11/05/2014	Prepaid card	General purpose card
11/29/2014	Prepaid card	Other special purpose card
12/05/2014	Prepaid card	ID prepaid card
11/24/2014	Prepaid card	Mobile wallet
11/04/2014	Prepaid card	General purpose card
11/05/2014	Prepaid card	Gift or merchant card
11/19/2014	Prepaid card	Government benefit payment card
11/10/2014	Prepaid card	Government benefit payment card
11/24/2014	Prepaid card	Other special purpose card
12/05/2014	Prepaid card	General purpose card
12/05/2014	Prepaid card	Gift or merchant card
12/01/2014	Prepaid card	General purpose card
11/19/2014	Prepaid card	General purpose card
12/02/2014	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Fraud or scam
Fees
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Fees
Managing, opening, or closing account
Managing, opening, or closing account
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Overdraft, savings or rewards features
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	NV	89030		N/A
U.S. Bancorp	TX	75062	Servicemember	N/A
NetSpend Corporation, a TSYS Company	CA	90503		N/A
Citibank	TX	75758		N/A
PayPal Holdings, Inc.	AR	72903		N/A
Google Inc.	AZ	85253		N/A
PayPal Holdings, Inc.	AZ	85138		N/A
Blackhawk Network Holdings Inc.	OR	97701	Servicemember	N/A
Citibank	OR	97401	Servicemember	N/A
JPMorgan Chase & Co.	GA	30060		N/A
Amex	NY	10977		N/A
NetSpend Corporation, a TSYS Company	FL	33936		N/A
U.S. Bancorp	CA	90013		N/A
Comerica	GA	30233		N/A
NetSpend Corporation, a TSYS Company	CA	94102		N/A
Citibank	FL	33612		N/A
Amex	GA	30188		N/A
U.S. Bancorp	CA	90230		N/A
Amex	CA	92253	Older American	N/A
First Tennessee Bank	VA	22003		N/A
Amex	FL	34232		N/A

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/21/2014	Closed with explanation	Yes	No
Web	12/08/2014	Closed with explanation	Yes	Yes
Web	12/04/2014	Closed with monetary relief	Yes	No
Web	11/15/2014	Closed with explanation	Yes	No
Referral	12/09/2014	Closed with explanation	Yes	Yes
Referral	12/09/2014	Closed with explanation	No	
Referral	12/09/2014	Closed with monetary relief	Yes	Yes
Postal mail	11/12/2014	Closed with monetary relief	Yes	No
Web	12/03/2014	Closed with explanation	Yes	No
Web	12/10/2014	Closed with explanation	Yes	No
Web	12/02/2014	Closed with explanation	Yes	No
Web	11/13/2014	Closed with explanation	Yes	No
Web	11/10/2014	Closed with monetary relief	Yes	No
Referral	11/24/2014	Closed with explanation	Yes	No
Web	11/14/2014	Closed with monetary relief	No	No
Phone	12/01/2014	Closed with monetary relief	Yes	Yes
Web	12/10/2014	Closed with monetary relief	Yes	No
Referral	12/10/2014	Closed with monetary relief	Yes	No
Web	12/05/2014	Closed with explanation	Yes	No
Web	11/26/2014	Closed with explanation	Yes	Yes
Web	12/03/2014	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1122025
1142245
1134444
1114386
1142985
1143139
1143267
1103989
1135837
1144408
1128338
1100726
1103811
1127866
1110032
1129509
1144792
1145737
1137635
1123431
1138530

Prepaid Card Complaints

Based on Consumer Complaints

12/02/2014	Prepaid card	Government benefit payment card
12/12/2014	Prepaid card	Gift or merchant card
11/25/2014	Prepaid card	General purpose card
12/13/2014	Prepaid card	ID prepaid card
12/14/2014	Prepaid card	General purpose card
12/15/2014	Prepaid card	Government benefit payment card
01/07/2015	Prepaid card	General purpose card
01/08/2015	Prepaid card	Gift or merchant card
12/10/2014	Prepaid card	Government benefit payment card
12/10/2014	Prepaid card	Other special purpose card
12/21/2014	Prepaid card	General purpose card
12/15/2014	Prepaid card	Gift or merchant card
12/22/2014	Prepaid card	Gift or merchant card
01/08/2015	Prepaid card	General purpose card
12/29/2014	Prepaid card	ID prepaid card
01/05/2015	Prepaid card	General purpose card
01/09/2015	Prepaid card	General purpose card
01/05/2015	Prepaid card	Gift or merchant card
01/09/2015	Prepaid card	ID prepaid card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam
Managing, opening, or closing account
Overdraft, savings or rewards features
Managing, opening, or closing account
Fraud or scam
Fraud or scam
Fraud or scam
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Managing, opening, or closing account
Managing, opening, or closing account
Fees
Fraud or scam
Fraud or scam
Managing, opening, or closing account
Managing, opening, or closing account
Managing, opening, or closing account
Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Comerica	TX	78336		N/A
Amex	CO	80817	Servicemember	N/A
NetSpend Corporation, a TSYS Company	CA	90018	Older American	N/A
JPMorgan Chase & Co.	OH	43221		N/A
Amex	OK	73089		N/A
NetSpend Corporation, a TSYS Company	FL	33012	Older American	N/A
U.S. Bancorp	CA	90630	Older American, Servicemember	N/A
Amex	CA	93221	Older American, Servicemember	N/A
Comerica	NY	11216		N/A
NetSpend Corporation, a TSYS Company	AE	09354	Servicemember	N/A
Amex	CA	91104		N/A
Citibank	TX	78734		N/A
Amex	NY	10012		N/A
CashCall, Inc.	CA	95521	Older American	N/A
NetSpend Corporation, a TSYS Company	NV	89403		N/A
U.S. Bancorp	IL	62321		N/A
Citibank	MO	63366	Servicemember	N/A
Citibank	VA	22181		N/A
Citibank	PA	16002		N/A

Prepaid Card Complaints

Based on Consumer Complaints

Phone	12/05/2014	Closed with explanation	Yes	No
Web	12/15/2014	Closed with monetary relief	Yes	No
Web	12/03/2014	Closed with explanation	Yes	No
Web	12/16/2014	Closed with explanation	Yes	No
Web	12/16/2014	Closed with monetary relief	Yes	No
Web	12/17/2014	Closed with explanation	Yes	No
Web	01/13/2015	Closed with monetary relief	Yes	No
Phone	01/13/2015	Closed with explanation	Yes	No
Web	12/12/2014	Closed with monetary relief	Yes	No
Web	12/10/2014	Closed with explanation	Yes	No
Web	12/24/2014	Closed with non-monetary relief	Yes	No
Web	12/17/2014	Closed with explanation	Yes	Yes
Web	12/24/2014	Closed with explanation	Yes	No
Postal mail	01/26/2015	Closed with explanation	Yes	No
Web	12/29/2014	Closed	Yes	No
Web	01/09/2015	Closed with explanation	Yes	No
Web	01/14/2015	Closed with monetary relief	Yes	No
Web	01/09/2015	Closed with monetary relief	Yes	No
Web	01/15/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1138937
1154285
1131773
1155701
1155916
1156646
1185131
1187211
1150403
1150425
1165644
1157453
1166275
1187551
1174298
1180759
1187750
1180889
1187981

Prepaid Card Complaints

Based on Consumer Complaints

01/09/2015	Prepaid card	Gift or merchant card
01/09/2015	Prepaid card	General purpose card
01/09/2015	Prepaid card	General purpose card
01/11/2015	Prepaid card	General purpose card
01/21/2015	Prepaid card	Mobile wallet
12/17/2014	Prepaid card	Transit card
12/30/2014	Prepaid card	General purpose card
01/13/2015	Prepaid card	Gift or merchant card
01/06/2015	Prepaid card	General purpose card
01/07/2015	Prepaid card	Gift or merchant card
01/13/2015	Prepaid card	General purpose card
01/22/2015	Prepaid card	Mobile wallet
01/27/2015	Prepaid card	General purpose card
01/13/2015	Prepaid card	General purpose card
01/23/2015	Prepaid card	General purpose card
02/18/2015	Prepaid card	Mobile wallet
02/04/2015	Prepaid card	Gift or merchant card
02/09/2015	Prepaid card	Government benefit payment card
01/26/2015	Prepaid card	General purpose card
02/09/2015	Prepaid card	General purpose card
02/09/2015	Prepaid card	Government benefit payment card
02/12/2015	Prepaid card	Mobile wallet

Prepaid Card Complaints

Based on Consumer Complaints

Fees
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Fraud or scam
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Fraud or scam
Fraud or scam
Unauthorized transactions/trans. issues
Fraud or scam
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Fraud or scam
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Fraud or scam
Fraud or scam
Managing, opening, or closing account
Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Citibank	VA	23185	Older American	N/A
The Western Union Company	OH	43213		N/A
ERC	FL	33305		N/A
NetSpend Corporation, a TSYS Company	CA	91101	Servicemember	N/A
PayPal Holdings, Inc.	OR	97378		N/A
Citibank	AL	36611		N/A
NetSpend Corporation, a TSYS Company	AZ	85349		N/A
U.S. Bancorp	CA	91006		N/A
Amex	GA	31606	Older American	N/A
U.S. Bancorp	CA	92103		N/A
PayPal Holdings, Inc.	NJ	08043	Older American	N/A
PayPal Holdings, Inc.	OR	97459		N/A
The Western Union Company	NJ	07202		N/A
Amex	WI	53204		N/A
Amex	CA	92627		N/A
PayPal Holdings, Inc.	MN	55330		N/A
Blackhawk Network Holdings Inc.	CA	95124		N/A
Comerica	OH	43207		N/A
Blackhawk Network Holdings Inc.	WA	98027		N/A
Blackhawk Network Holdings Inc.	WA	98665		N/A
Comerica	NY	11361		N/A
PayPal Holdings, Inc.	NY	11219		N/A

Prepaid Card Complaints

Based on Consumer Complaints

Web	01/14/2015	Closed with explanation	Yes	No
Web	01/16/2015	Closed with explanation	No	Yes
Web	01/14/2015	Closed with non-monetary relief	Yes	Yes
Web	01/14/2015	Closed with explanation	Yes	No
Referral	01/27/2015	Closed with explanation	Yes	Yes
Web	12/17/2014	Closed with explanation	Yes	Yes
Web	01/06/2015	Closed with explanation	Yes	No
Web	01/15/2015	Closed with monetary relief	Yes	No
Web	01/13/2015	Closed with explanation	Yes	No
Web	01/12/2015	Closed with monetary relief	Yes	No
Web	01/15/2015	Closed with explanation	Yes	No
Referral	01/27/2015	Closed with explanation	Yes	No
Phone	01/30/2015	Closed with explanation	Yes	No
Web	01/16/2015	Closed with explanation	Yes	No
Web	01/28/2015	Closed with explanation	Yes	No
Referral	02/24/2015	Closed with non-monetary relief	Yes	Yes
Referral	02/25/2015	Closed with explanation	Yes	No
Referral	02/12/2015	Closed with explanation	Yes	Yes
Web	01/29/2015	Closed with explanation	Yes	No
Web	02/12/2015	Closed with explanation	Yes	No
Referral	02/12/2015	Closed with explanation	Yes	No
Referral	02/19/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1188269
1188700
1187568
1189507
1202690
1160775
1175100
1195643
1183093
1183819
1194119
1204649
1212781
1196160
1206626
1245095
1224513
1233016
1209458
1231318
1232204
1238563

Prepaid Card Complaints

Based on Consumer Complaints

02/05/2015	Prepaid card	Mobile wallet
01/27/2015	Prepaid card	General purpose card
01/30/2015	Prepaid card	General purpose card
01/31/2015	Prepaid card	Other special purpose card
03/02/2015	Prepaid card	General purpose card
02/14/2015	Prepaid card	General purpose card
02/14/2015	Prepaid card	ID prepaid card
02/15/2015	Prepaid card	Gift or merchant card
03/02/2015	Prepaid card	General purpose card
02/06/2015	Prepaid card	Gift or merchant card
02/06/2015	Prepaid card	Gift or merchant card
02/11/2015	Prepaid card	General purpose card
02/17/2015	Prepaid card	General purpose card
03/03/2015	Prepaid card	General purpose card
02/26/2015	Prepaid card	General purpose card
02/23/2015	Prepaid card	Mobile wallet
02/24/2015	Prepaid card	General purpose card
03/14/2015	Prepaid card	Gift or merchant card
03/18/2015	Prepaid card	Government benefit payment card
03/09/2015	Prepaid card	ID prepaid card
03/04/2015	Prepaid card	Mobile wallet

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam
Adding money
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Fraud or scam
Fraud or scam
Fraud or scam
Fraud or scam
Fraud or scam
Managing, opening, or closing account
Fees
Fraud or scam
Fraud or scam
Unauthorized transactions/trans. issues
Adding money
Fraud or scam
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Fraud or scam
Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

PayPal Holdings, Inc.	VA	23901		N/A
NetSpend Corporation, a TSYS Company	NC	28806		N/A
NetSpend Corporation, a TSYS Company	NJ	08030		N/A
Amex	CA	94804		N/A
Amex	NY	11003		N/A
U.S. Bancorp	CA	92620		N/A
NetSpend Corporation, a TSYS Company	VA	24244		N/A
Amex	TX	77082		N/A
Citibank	NY	10011		N/A
Amex	WA	98074		N/A
Citibank	VA	23229		N/A
The Western Union Company	IL	60629	Older American	N/A
Barclays PLC	VA	22315		N/A
U.S. Bancorp	TN	38103		N/A
Amex	TX	78412		N/A
Blackhawk Network Holdings Inc.	WA	98031		N/A
Amex	SD	57110	Servicemember	N/A
U.S. Bancorp	WA	98075		N/A
Amex	IL	60609	Servicemember	N/A
NetSpend Corporation, a TSYS Company	CA	95363		N/A
Amex	TX	77539		N/A

Prepaid Card Complaints

Based on Consumer Complaints

Referral	02/10/2015	Closed with explanation	Yes	No
Web	01/30/2015	Closed with explanation	Yes	No
Web	02/05/2015	Closed with explanation	Yes	No
Phone	02/02/2015	Closed with explanation	Yes	No
Web	03/09/2015	Closed with monetary relief	Yes	Yes
Web	02/26/2015	Closed with monetary relief	Yes	No
Web	02/14/2015	Closed with explanation	Yes	No
Web	02/23/2015	Closed with explanation	Yes	No
Web	03/09/2015	Closed with monetary relief	Yes	No
Web	02/10/2015	Closed with monetary relief	Yes	No
Web	02/11/2015	Closed with explanation	Yes	No
Web	02/18/2015	Closed with explanation	Yes	Yes
Web	03/13/2015	Closed with explanation	Yes	No
Web	03/10/2015	Closed with explanation	Yes	No
Web	03/02/2015	Closed with explanation	Yes	No
Web	03/02/2015	Closed with explanation	Yes	Yes
Web	03/02/2015	Closed with monetary relief	Yes	No
Web	03/20/2015	Closed with monetary relief	Yes	No
Web	03/18/2015	Closed with explanation	Yes	No
Web	03/16/2015	Closed with explanation	Yes	No
Web	03/04/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1228391
1211873
1218784
1219282
1262755
1241032
1241148
1241295
1263753
1228356
1228591
1235269
1243124
1266024
1257916
1252440
1253518
1283380
1289233
1274110
1267674

Prepaid Card Complaints

Based on Consumer Complaints

03/10/2015	Prepaid card	Gift or merchant card
03/19/2015	Prepaid card	Mobile wallet
03/24/2015	Prepaid card	Gift or merchant card
03/11/2015	Prepaid card	General purpose card
03/29/2015	Prepaid card	General purpose card
03/29/2015	Prepaid card	General purpose card
03/11/2015	Prepaid card	Mobile wallet

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Fraud or scam
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

i loaded my card and i made an online purchase in XXXX, in XXXX of this year i loaded more funds on the card and made a few purchases, then when i checked my card it said i had XXXX dollar left avaliable to me, upon calling them i was told that i had a pending transaction for XXXX dollars back in XXXX, and that when i used my card and loaded it they took the XXXX dollars, i do not understand how it is that u get a prepaid card so i can not spend what i do not have avaliable to me. i have spoken to them and i was told that it was a glitz on there end, but then i am not responsible for there mistakes, i would like my eighty dollars back, furthermore i am thinking my card had money on it because i loaded 150 dollars on it and i only made XXXX transactions after loading the card with XXXX dollars, XXXX transactions in the amount of four dollars and twenty five cents, and XXXX for forty-one dollars and another for seventeen dollars then when i go out for dinner thinking i have enough fund to pay for my meal i find out i have no funds avaliable to me, as i understand it a prepaid card can not allow things to go through if u do not have the avaliable funds to pay for it, how can the card company allow a transaction to go through when u do not have the funds on the card, the purpose of having a prepaid card is so u do not over spend.

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

U.S. Bancorp	TX	77042	N/A
PayPal Holdings, Inc.	PA	18042	Consent not provided
Synchrony Financial	MD	20876	N/A
NetSpend Corporation, a TSYS Company	TX	77052	N/A
NetSpend Corporation, a TSYS Company	MA	01752	Consent not provided
Amex	FL	330XX	Consent provided
PayPal Holdings, Inc.	VA	24060	N/A

Prepaid Card Complaints

Based on Consumer Complaints

Web	03/16/2015	Closed with explanation	Yes	No
Web	03/19/2015	Closed with monetary relief	Yes	No
Phone	03/30/2015	Closed with explanation	Yes	No
Web	03/17/2015	Closed with explanation	Yes	No
Web	04/02/2015	Closed with monetary relief	Yes	No
Web	04/02/2015	Closed with explanation	Yes	No
Web	03/11/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1275237

1290870

1298364

1277207

1306189

1306257

1277954

Prepaid Card Complaints

Based on Consumer Complaints

03/25/2015	Prepaid card	Government benefit payment card
03/11/2015	Prepaid card	Payroll card
03/11/2015	Prepaid card	Gift or merchant card
03/20/2015	Prepaid card	Mobile wallet
03/17/2015	Prepaid card	Other special purpose card
03/25/2015	Prepaid card	ID prepaid card
04/05/2015	Prepaid card	General purpose card
04/06/2015	Prepaid card	Mobile wallet

Prepaid Card Complaints

Based on Consumer Complaints

Advertising, marketing or disclosures
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Fraud or scam
Managing, opening, or closing account
Fraud or scam
Managing, opening, or closing account
Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

I tried to get a refund on {$4500.00} worth of cards. I called reloadit and they said that if I would send them a copy of the receipts I would receive my money in 20 days. This was on the XXXX of XXXX. Then they asked for a copy of the reloadit cards with the numbers on them and they said it was approved.=, but they wanted me to send them a copy of my drivers license and my utility bill. Than they said they sent the check out on XXXX XXXX. I still have n't received nothing so far and i told them if I did n't received my check by the XXXX XXXX I was going to call the FBI and the FBI said that I should contact you. I

My paypal account was permanently limited by Paypal on XXXX. I have contacted Paypal several times, but customer service department could n't explain to me why it was limited since it was done by another department. I have over {$3000.00} in the account and could n't be transferred to my bank account due to limitation. Paypal said that it will be held for 180 days. I dont think that it is legal to hold the money for that long time without proper explanation.

XXXX has frozen my safe with {$100.00} in it and is not allowing me to access my funds. I have been trying for 2 months to access my funds, but the account has been frozen. I have been trying to contact customer service, but have been unable to reach them. They are holding my {$100.00}, and I want to either load my card or have them mail it to me.

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Blackhawk Network Holdings Inc.	CT	06457		Consent not provided
Amex	CA	90048		N/A
U.S. Bancorp	CA	92630		N/A
PayPal Holdings, Inc.				N/A
Bank of America	TN	37090		N/A
Blackhawk Network Holdings Inc.	CA	956XX	Older American	Consent provided
PayPal Holdings, Inc.	TX	770XX		Consent provided
Blackhawk Network Holdings Inc.	TN	374XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	04/08/2015	Closed with explanation	Yes	No
Web	03/11/2015	Closed with explanation	Yes	No
Web	03/18/2015	Closed with monetary relief	Yes	No
Phone	03/23/2015	Closed with non-monetary relief	Yes	No
Referral	03/23/2015	Closed with explanation	Yes	No
Web	03/25/2015	Closed with monetary relief	Yes	No
Web	04/08/2015	Closed with non-monetary relief	Yes	No
Web	04/09/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1299860

1278398

1278613

1293137

1287353

1301241

1316111

1316742

Prepaid Card Complaints

Based on Consumer Complaints

03/23/2015	Prepaid card	Transit card
04/02/2015	Prepaid card	Government benefit payment card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Managing, opening, or closing account

have them mail it to me.
My username on their site to access my safe is XXXXXXXXXXXX 'm attaching a picuture of what happens when I try to log in. There is {$100.00} in the safe that is mine and they are holding.

XXXX/XXXX/15 I was a victim of a IRS scam, some XXXX called me and I fall for it and purchased the prepaid cards XXXX it and them the numbers of the XXXX prepaid cards, an around two hours later I realized it was a scam so I called the number in the back of the cards, a CSR inform me the the money was on the cards and she (XXXX) was putting a stop on the cards. I was happy as thinking did n't loose my money and everything was fine just like she said, also she give me a ITS number of the claim and explain the it will take XXXX to XXXX business day to send me a check, I explain the situation and ask her if she was sure the sto payment was done because this was a time sensitive situation and she said yes. Week latter I called the company to seek the status of my claim and the inform me they only put a stop on XXXX cards and the XXXX of them were redeem, they only can return the money on those cards and the rest was lost because the cards area like cash, I did understand that but when I called them the money was there and they supposedly put a stop, if they would it told that the stop would take time, I could redeem the cards my self and get my money back but the make me believe that my money was save and I believe them because after searched their name it seem like a legitimate company. The are regulated by the federal government, and license from XXXX XXXX XXXX XXXX XXXX XXXX FDIC. I feel the this company is as guilty as the people how called me, or more because they deliberated did n't inform me of the time a stop would take, on the other hand the make me believe the money was save and everything was fine that I should just wait for my money to come in the mail.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Blackhawk Network Holdings Inc.	PA	189XX		Consent provided
Comerica	MO	64744	Older American	N/A

Prepaid Card Complaints

Based on Consumer Complaints

Web	03/30/2015	Closed with monetary relief	Yes	Yes
Phone	04/06/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1295778

1313669

Prepaid Card Complaints

Based on Consumer Complaints

04/13/2015	Prepaid card	General purpose card
05/01/2015	Prepaid card	Mobile wallet
05/07/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fees

Fraud or scam

Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

I opened an account for a prepaid Visa card with First Progress in XX/XX/XXXX to help build up my credit score and everything was fine made all my payments on time and never had any issues until I decided to close this account out in XX/XX/XXXX for I was no longer using this account in I received my statement for the months of XX/XX/XXXX thru XX/XX/XXXX which showed they had charged me the annual fee of {$39.00} when I called in to close the account in XX/XX/XXXX the representative for First Progress informed me that as long as there were no charges made to my account that I would receive the refund of the {$39.00} annual fee along with the balance of my prepaid Visa Card which totaled {$150.00} but there would be a 60 day waiting period to make sure that there were no charges made to my account finally I received my refund in XX/XX/XXXX but it was on for the amount of {$150.00} and did not include the refund for the annual fee of {$39.00} in which the representative for First Progress indicated I was entitled to receive so I contacted customer service with First Progress and was told I would have to write a letter to the First Progress Correspondence department to request my refund which I did on XX/XX/XXXX, I received a response dated XX/XX/XXXX indicating that I would have to contact customer service to resolve this issue so I contacted customer service and they said that I would have to contact the Progress Correspondence department what they are doing is giving me the run around and violating their own policies for which I have been told XXXX different times by a Customer service representative that I am entitled to the refund of the annual fee of {$39.00} as long as there were no charges mad to my account in which I have the statements to show that no charges were made.

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Synovus Bank	FL	327XX	Consent provided
PayPal Holdings, Inc.	NJ	08012	N/A
PNC Bank N.A.	NJ	07882	N/A

Web	04/16/2015	Closed with monetary relief	Yes	No
Postal mail	05/05/2015	Closed with explanation	Yes	No
Referral	05/08/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1326610

1356824

1366015

Prepaid Card Complaints

Based on Consumer Complaints

04/22/2015	Prepaid card	Mobile wallet
05/01/2015	Prepaid card	Government benefit payment card
04/27/2015	Prepaid card	Other special purpose card
04/19/2015	Prepaid card	General purpose card
05/07/2015	Prepaid card	Mobile wallet
04/14/2015	Prepaid card	General purpose card
04/28/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Fraud or scam

Fraud or scam

Adding money

Prepaid Card Complaints

Based on Consumer Complaints

AMEX Prepaid card purchased by my company in XX/XX/XXXX and handed out to employees at a sales training event. Card has been in my possession since I received it. I did not attempt to the use card until XX/XX/XXXX. Merchant declined the card due to {$0.00} balance. Called AMEX and found out the card was used at a gas station in XXXX XX/XX/XXXX. I live in XXXX, XXXX and have never been to XXXX. AMEX tells me they can not do anything. They tried to give me the phone # of the merchant in XXXX which was unavailable.

I have purchased {$3000.00} in reload packs from the company, XXXX, a subsidiary of XXXX Holdings.
I have been only able to load {$1500.00} and this only after hundreds of attempts to use the online service. XXXX of attempts result in the same error message, 'We are experiencing technical difficulties '.
I have made multiple calls to their customer service department and was told, after HOURS on hold, that a customer service supervisor would get back to me. That never happened.
I need the money I have paid to use this companies service for a medical emergency. Please help.

I deposited a check using their American Express Serve mobile app on XXXX XXXX, 2015 and it said that the check will clear in XXXX business days. When I logged into my account on the XXXX business day the money was not available, I

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	FL	34604		N/A
Comerica	NJ	07981	Older American	N/A
NetSpend Corporation, a TSYS Company	OH	43219	Older American, Servicemember	N/A
Amex	WA	980XX		Consent provided
PayPal Holdings, Inc.	MI	48104		Consent not provided
Blackhawk Network Holdings Inc.	TX	770XX		Consent provided
Amex	PA	151XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	05/08/2015	Closed with explanation	Yes	No
Phone	05/05/2015	Closed with explanation	Yes	No
Phone	04/28/2015	Closed with monetary relief	Yes	No
Web	04/21/2015	Closed with explanation	Yes	No
Web	05/07/2015	Closed with explanation	Yes	No
Web	04/15/2015	Closed with explanation	No	No
Web	04/30/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1342342

1357129

1349110

1336331

1366079

1329876

1350092

Prepaid Card Complaints

Based on Consumer Complaints

05/04/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

called American Express Serve to let them know the money was not available and the transferred me to a XXXX party company called XXXX. XXXX told me that the check was approved and it was up to American Express Serve to make the funds available. I called back American Express Serve to tell them what XXXX said to me and I got the run around, rude and sarcastic answers from the rep. I do n't understand why my money is not available to me since the check was cleared. I am counting on that money to put gas in my car to go to work and buy groceries now I am without money today.

On XXXX XXXX, 2015 I checked my American Express Serve Card balance and had approximately {$380.00} dollars available. This was to be used to pay a bill so on Monday, XXXX XXXX, 2015 I checked my balance again so that I could withdraw the money to pay my bill and my available balance was {$9.00}. I immediately called American Express Serve and explained to them that for some reason I only had {$9.00} available when I should have had {$380.00}. I saw that there were XXXX transactions for {$120.00}, {$120.00} and a pending charge for {$120.00}. They all were from XXXX. I requested a fraud dispute document. I explained on the document that I did not make the charges and did not authorize anyone else to make them on my behalf.

However, a couple of days later I received am email from American Express Serve that they had done the following:1. Closed my account.
2. Determined that the charges were valid.

I again called American Express Serve and asked them how they came to that determination especially since I did not charge anything from XXXX, and did not authorize anyone to do so. Afterward I was told to read paragraph XXXX of the User Agreement. Upon doing so, it gave me no information regarding fraudulent

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Amex	NY	115XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	05/06/2015	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1358673

Prepaid Card Complaints

Based on Consumer Complaints

04/28/2015	Prepaid card	General purpose card
04/28/2015	Prepaid card	General purpose card
05/13/2015	Prepaid card	General purpose card
04/14/2015	Prepaid card	General purpose card
04/15/2015	Prepaid card	Other special purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Fees
Unauthorized transactions/trans. issues

Managing, opening, or closing account
Managing, opening, or closing account

transactions, or how I would get the money back that was taken from my account.

Furthermore, the email that was sent to me said I Could request what information lead them to determine that there was no fraud. However, when I called Amex Serve they kept referring me to paragraph XXXX and no help regarding what they found or how I will get the money that was taken from my account.

The gift card I bought was already used up so there was no money/balance on the gift card and American Express is refusing to help (it is an American Express gift card).

Company 's involved Comerica is the bank, XXXX is customer service and XXXX is the processing company.
In XXXX 2015 I discovered I was receiving child support payments which were going to the New Jersey XXXX a debit/credit card. I had destroyed my previous card so I called the number listed at the XXXX website to request a new XXXX. I had to confirmed my identity on the XXXX website and the XXXX website to obtain the information about the child support payments.
I called the phone number listed on the XXXX Website and requested a new card after confirming that was the only way I could have access to the money.
I made the call on a Thursday, paid extra for XXXX delivery, received the card on XXXX XXXX a Tuesday, followed the instructions to setup my pin number.
After I setup the pin I attempted to pay my car insurance with the card and the transaction was declined. I thought that was a mistake because the balance on the card at the time was {$10000.00}.

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	CA	93552		N/A
Wells Fargo & Company	NY	10965		N/A
Amex	CA	913XX		Consent provided
PayPal Holdings, Inc.	MD	21702	Older American	N/A
Comerica	TX	751XX	Servicemember	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	05/01/2015	Closed with explanation	Yes	No
Phone	05/01/2015	Closed with explanation	Yes	No
Web	05/14/2015	Closed with explanation	Yes	Yes
Phone	04/16/2015	Closed with explanation	Yes	No
Web	05/11/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1350689

1350792

1374371

1328843

1330702

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

I called the number listed on the back of the card XXXX waited for XXXX minutes. Spoke with a customer service representative (XXXX employee) with a distinctive raspy un-clear voice who explained their was fraud and she needed to confirm my identity. Well I explained I just received the card today and just setup the pin how could fraud occur. The customer service rep said the state of NJ reported fraud because I changed my address, but just had to answer a few identity questions. Because of the representative 's un-clear raspy voice I would have to ask her to repeat her questions. Well after the XXXX question she told me her system timed out and I could fax proof of my identity wait 1 hour after faxing then call the customer service number.

I faxed my identification the very next day, XXXX XXXX 2015 Wednesday waited XXXX hours then called the customer service number only to realize I had been blocked from accessing my information online and by phone. I called the XXXX number I automatically received a recording telling me about possible fraud and I should receive a letter in XXXX days. Online I automatically receive a fraud alert when I typed in my user id.

Eight days passed before I received the letter dated XXXX/XXXX/2015 with a fraud unit phone number XXXX. I called the number and spoke to the same customer service rep. I told her she sounded like the same person I spoke to at the customer service number, she confirmed she was. She also confirmed there was no fraud, due to the balance on the card they wanted to again confirm my identity. I was furious. I told her I had faxed my identification XXXX days ago and no one responded. Well while I was on the phone she located the faxed documents, My NJ drivers license, government work identification, and a letter from social security confirming my social security number and she unsuspended the card.

This all happended two weeks ago, I attempted to use my card on XXXX XXXX,

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

05/05/2015	Prepaid card	Other special purpose card
04/23/2015	Prepaid card	Mobile wallet
05/14/2015	Prepaid card	General purpose card
05/14/2015	Prepaid card	General purpose card
05/10/2015	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Managing, opening, or closing account
Fraud or scam
Unauthorized transactions/trans. issues
Managing, opening, or closing account

2015 and my card is suspended again. I am blocked from accessing my information online at their website and if I call the XXXX number I get the automatic recording.
Alleged fraud XXXX in less than a month? Consistently blocking me from accessing my information online. Blocking me from actually speaking to a representative. This is ridiculous, they are holding my child support money hostage there is no fraud. They are fraudulently claiming fraud.

XXXX is a credit card from American Express created in conjunction with XXXX.I had my back pay from XXXX XXXX deposited on this card.They currently have XXXX of my back pay money held captive and wo n't release it to me.They XXXX froze it because of a spending limit being reached.So I asked to have the balance wired into my bank account, but they said they could n't do it.So, I asked if they could wire it through XXXX XXXX ; they said they could n't do that.So, I asked if they could mail it to me, they said yes, but I have n't received it yet.it 's been a few days short of a month since their promise to mail it.They keep giving me XXXX story after another.It seems to be just XXXX lie after another.I just want my money.Neither my wife or I work.We desperately need this money to pay bills and to take care of our kids.Can you please help us get our money from American Express or XXXX XXXX ; or whomever has a hold on our money.This has been going on now for over a month now.I call customer service, they put me on hold, and they come back a few minutes later with fake promises to get me my

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Comerica	CA	90305		N/A
PayPal Holdings, Inc.	NJ	01704		N/A
Blackhawk Network Holdings Inc.	OR	97304		Consent not provided
U.S. Bancorp	MI	48457	Older American	N/A
Amex	GA	300XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	05/06/2015	Closed with explanation	Yes	No
Referral	04/29/2015	Closed with explanation	Yes	No
Web	05/14/2015	Closed with explanation	Yes	No
Postal mail	05/18/2015	Closed with monetary relief	Yes	No
Web	05/11/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1361373

1345529

1375515

1374964

1368594

Prepaid Card Complaints

Based on Consumer Complaints

05/19/2015	Prepaid card	Government benefit payment card
05/19/2015	Prepaid card	ID prepaid card
04/30/2015	Prepaid card	Government benefit payment card
05/14/2015	Prepaid card	Gift or merchant card
05/06/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Fraud or scam
Managing, opening, or closing account
Fees
Unauthorized transactions/trans. issues

money.They claim to have put a trace on the check that they suppose to have mailed on the XX/XX/XXXX.I have n't gotten any feedback on that trace yet.They just keep telling me whatever sounds good to string me along further and further.So, I 'm currently pursuing legal action because I do n't know what else to do.I 've given them ample time to release my funds but they wo n't. If you can help me, please do.My family and I would greatly appreciate it.

On XXXX XXXX 2015 @ approx. XXXX pst, I went to the XXXX located on XXXX XXXX XXXX XXXX XXXX, XXXX, NV XXXX for an ATM withdrawal. The ATM gave me an error message of " unable to process request " and gave me XXXX options- try new transaction or give back card, knowing what my true balance was I knew this was a mistake so I opted to try new transaction and received the same message " unable to process request ", so I decided to press the " give back card " option and go to the XXXX XXXX on XXXX XXXX XXXX XXXX XXXX , NV (Note : My Bluebird American Express Prepaid Credit Card is through XXXX). I went to the ATM machine at the XXXX XXXX and it was out of service so I then asked a XXXX employee if the Bluebird card allows me to do cash withdrawals at the XXXX XXXX, the XXXX employee stated yes, so I swiped my bluebird card on the keypad at the register and the XXXX employee asked how much I would like, I stated " XXXX ", the XXXX associate received an error message of unable to process transaction error message, so she asked me to swipe my card again, so I swiped my card per the XXXX associate request and received the same error

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Comerica	OR	978XX		Other
MoneyGram	VA	23505	Servicemember	Consent not provided
Comerica	FL	33127	Servicemember	N/A
SunTrust Banks, Inc.	MD	21044		N/A
Amex	NV	895XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	05/22/2015	Closed with explanation	Yes	Yes
Web	05/22/2015	Closed with explanation	Yes	No
Phone	05/04/2015	Closed with monetary relief	Yes	No
Referral	05/15/2015	Closed with monetary relief	Yes	No
Web	05/07/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1383744
1383532
1354711
1376553
1362650

Prepaid Card Complaints

Based on Consumer Complaints

05/14/2015	Prepaid card	General purpose card
05/15/2015	Prepaid card	Payroll card
05/01/2015	Prepaid card	Gift or merchant card
05/20/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Adding money

Unauthorized transactions/trans. issues

Fraud or scam

Fraud or scam

message " unable to process the request " so I asked can we do a balance inquiry, she said yes and balance inquiry stated I had XXXX, prior to going to the ATM I had just checked my account and had a balance of XXXX, so I went back to work since I was on my lunch hour, logged into my account and it showed I had a ATM withdrawal of XXXX on XXXX XXXX 2015 Transaction ID # XXXX, I grew very concerned with this information since I cane to work at XXXX and work nights and sleep during the day and I am VERY detailed and diligent with my finances, I contacted American Express at their Customer Service # (XXXX) and spoke with " XXXX " at approx. XXXX PST on Tuesday XXXX XXXX 2015 who confirmed that they had showed in their system that the ATM did NOT give me the funds and that " I " the customer would need to to write a letter to an address that she was going to provide (which is also can be found at bluebird.com) and American Express would investigate further. I then requested to speak with a supervisor who left me on hold for an obnoxious period of time which at that point I disconnected the call because I was at work and decided to file a complaint.

Used XXXX to load money on my prepaid PayPower XXXX card but it was not added to my account. Have a confirmation receipt from XXXX, have the actual hard copy of the receipt that I have emailed XXXX times to the company and called close to a dozen times, spoke with several supervisors but yet over and over again they pass the buck and can not offer a resolution. It has been almost a month and still they have not credited my money.

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Blackhawk Network Holdings Inc.	FL	330XX	Consent provided
Citibank			Consent not provided
Blackhawk Network Holdings Inc.	NC	27514	Consent not provided
Amex	IL	60465	N/A

Prepaid Card Complaints

Based on Consumer Complaints

Web	05/15/2015	Closed with monetary relief	Yes	No
Web	05/15/2015	Closed with monetary relief	Yes	No
Web	05/05/2015	Closed with monetary relief	Yes	No
Phone	05/27/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1376730

1377422

1356101

1385487

Prepaid Card Complaints

Based on Consumer Complaints

05/15/2015	Prepaid card	General purpose card
05/21/2015	Prepaid card	Gift or merchant card
05/12/2015	Prepaid card	General purpose card
05/21/2015	Prepaid card	Gift or merchant card
05/28/2015	Prepaid card	ID prepaid card
06/02/2015	Prepaid card	General purpose card
05/18/2015	Prepaid card	Other special purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Fraud or scam
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

I purchased XXXX pre-paid Visa cards at XXXX at XXXX XXXX grocery store for the total of {$1000.00} for my family as gifts each card totaled {$250.00}, i have had numerous calls to Visa who knows the cards were compromised and where, i have had no help from them on this issue!!, I filed an XXXX XXXX dispute for {$250.00} on XXXX of the pre-paid cards and won, leaving a balance of {$750.00} they owe me, they sent me a replacement card with a balance of {$55.00} on it? (still owe me {$190.00} on that XXXX) then my sister was able to use hers for {$110.00} until it was compromised and a thief stole the rest of the funds, she was told that she won that dispute but they did not send a replacement card or any way to get the funds back, they owe me {$570.00} plus fax and other expenses thru this process, they expect me to be able to reach an associate at their phone # XXXX (XXXX) XXXX never returning my calls (even though i 've faxed all per tenant information and included all info they request on the answering service), it has been a total nightmare and their hiding behind the veil of a large corporation that offers NO help or resolution to this issue, i have a paper trail and all receipts pertaining to this transaction and have had NO help, i 've called numerous people and have NO resolution.

I called Netspend and was told I could n't open a account because I have to many cards open. I told the representative I lost my DL, bank card and social security card back and 2010. I never open cards with them and I would like to. I was denied.

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	KS	67544	N/A
U.S. Bancorp	CO	801XX	Consent provided
JPMorgan Chase & Co.	FL	33142	N/A
U.S. Bancorp	KY	402XX	Other
NetSpend Corporation, a TSYS Company	TX	760XX	Consent provided
U.S. Bancorp	TX	75019	N/A
Umpqua Holdings Corporation	WA	98620	N/A

Prepaid Card Complaints

Based on Consumer Complaints

Phone	05/19/2015	Closed with explanation	Yes	Yes
Web	06/11/2015	Closed with explanation	Yes	No
Referral	05/21/2015	Closed with explanation	Yes	No
Web	05/27/2015	Closed with non-monetary relief	Yes	No
Web	05/28/2015	Closed with explanation	Yes	Yes
Referral	06/03/2015	Closed with explanation	Yes	No
Phone	05/21/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1378340

1386582

1372539

1386770

1395462

1401522

1380681

Prepaid Card Complaints

Based on Consumer Complaints

05/13/2015	Prepaid card	Gift or merchant card
06/05/2015	Prepaid card	Mobile wallet
06/05/2015	Prepaid card	General purpose card
05/28/2015	Prepaid card	General purpose card
06/06/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Fraud or scam

Managing, opening, or closing account

Fraud or scam

Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

I bought XXXX {$500.00} Gift card issued by U.S. Bank National Association at XXXX 's in XXXX, CA in XXXX. I still have the physical card, original receipt. I planed to gift them to my friend for his birthday. When I checked balance before I gave them out in XXXX, They were showing less than {$20.00} on each card. Some XXXX made purchased in XXXX, Rhode Island. I have never been there and I have my cards all the time. I called customer service, a rep shut down my account and my account was under investigation. I called them back in XXXX XXXX, the operator said my case was still in investigation and there was no time frame and there was no guarantee that I would get my money back. I am worried because {$1500.00} is a lot of money. Then I started to do research online. I found out there are a lot of gift card fraud in XXXX California and US bank has very bad reputation. Some victims waited 7 months but No one got money back after investigation.

There are a lot of victims out there like me. I attached a blog link XXXX XXXX

I purchase XXXX variable load prepaid VISA gift cards (issued by US Bank) from XXXX grocery store, with {$500.00} loaded on each. Before I even had a chance to use any of the prepaid {$500.00} gift cards, I discovered that small charges to The Gap had been run on all XXXX cards, and that XXXX cards had the remaining balance charged at XXXX. Upon logging on to the www.mygifcardsite.com to see each card 's transaction history, I discovered that all XXXX gift cards were already registered to some other person and that charges had been run on all XXXX

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

U.S. Bancorp	CA	926XX		Consent provided
Amex	CO	80528		Consent not provided
Citibank	CA	91377		Consent not provided
NetSpend Corporation, a TSYS Company	CA	94805		Other
U.S. Bancorp	TX	775XX	Servicemember	Consent provided

Web	05/14/2015	Closed with monetary relief	Yes	Yes
Web	06/10/2015	Closed with explanation	Yes	No
Web	06/09/2015	Closed with monetary relief	Yes	No
Web	06/01/2015	Closed with explanation	Yes	Yes
Web	06/10/2015	Closed with monetary relief	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1373793

1408499

1408573

1396321

1409396

Prepaid Card Complaints

Based on Consumer Complaints

06/08/2015	Prepaid card	Gift or merchant card
05/22/2015	Prepaid card	Other special purpose card
06/08/2015	Prepaid card	Other special purpose card
06/12/2015	Prepaid card	General purpose card
06/11/2015	Prepaid card	Government benefit payment card
05/23/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Fees
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Managing, opening, or closing account

registered to some other person and that charges had been run on all XXXX cards. I called the phone number on the back of the card and reported this fraudulent behavior. The Cust Svc Rep indicated that since charges had already been run on the cards, they could block the cards and that I would have to FAX information - including name, address, contact phone number, card nr, CCV nr, Exp date, and copies of the cards, front and back, along with the purchase and activation receipts to the Lost/Stolen Replacement card FAX number and also to the DISPUTES FAX number. The Cust Svc Rep indicated that since charges had been run US Bank could not just simply replace the card with the {$500.00} purchase balances until there is Dispute Resolution for the fraudulent charges - which can take up to 60-90 days. I believe this is quite a long time to wait for replacement cards with the full {$500.00} each value after I was victimized for fraud. The Cust Svc Rep indicated that they get many calls like this - so it appears that the bank is aware of this type of fraudulent activity with their variable load VISA gift cards.

During a recent audit of my account, I discovered that my account had charges totaling {$1700.00}. However, Comerica/Direct Express says I have done {$2100.00} in charges. I have done the math, have the printout and request your intervention in this matter. I have already complained to them without result.

I have a XXXX Visa Citi debit cards ($ 100/card XXXX and realized the expiration

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

U.S. Bancorp	TX	75063		Consent not provided
PayPal Holdings, Inc.	GA	30741	Servicemember	N/A
NetSpend Corporation, a TSYS Company	TX	78768		N/A
U.S. Bancorp	WA	98033		Consent not provided
Comerica	CA	953XX		Consent provided
Citibank	MN	554XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	06/10/2015	Closed with explanation	Yes	No
Phone	05/22/2015	Closed with monetary relief	Yes	No
Phone	06/11/2015	Closed with explanation	Yes	No
Web	06/16/2015	Closed with monetary relief	Yes	No
Web	06/16/2015	Closed with explanation	Yes	No
Web	05/28/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1409878

1388968

1410514

1418284

1417355

1390304

Prepaid Card Complaints

Based on Consumer Complaints

06/27/2015	Prepaid card	Other special purpose card
05/29/2015	Prepaid card	Payroll card
06/28/2015	Prepaid card	General purpose card
06/29/2015	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Fees

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

was XXXX on XXXX cards. I called today and they told me they would not reissue the cards. The cards are definitely less than 2 years old so this restrictive timeframe is not consistent with the direction provided by your site XXXX that a 5 year time frame would be allowed XXXX.

This card was originally loaded with XXXX. I must have misplaced it and forgotten about it. I recently located it and checked the balance. It is now XXXX. The card expired XX/XX/XXXX. I called and was told they will not reissue a card and I now am unable to collect the XXXX. That is wrong. I understand about the XXXX monthly rip off fee. I should be able to collect the remaining XXXX

, XXXX XXXX, II, XXXX, entity number is XXXX, and the address in Delaware is XXXX, according to the CA Secretary of States XXXX XXXX. So, this company is a customer of the prepaid city payroll. I am not speaking about other Sears, but only what happened to me, that since I was added to their account, and the management kept it a secret, they had also all the powers to control it, spend it and so on. That 's explaine, why I could not get any statements from them, and was fed tomorrows. I have every check that was deposited on the statements and every XXXX says that the money were deposited into checking account, ending XXXX (I am not going to put it here, but I will send to you). And, of course, it was not my account, it was their account. These people, I worked for, were living of me. Shame! I want justice, and I want all the refund. Not only, how emotionally had they broke me, not even including. Thank you. Please, I will wait for your response. MY phone number XXXX XXXX XXXX. Thank you, again, with all my respects, XXXX

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Amex	OH	444XX	Consent provided
Citibank	CA	944XX	Consent provided
Moneytree Inc	WA	98002	Consent not provided
Blackhawk Network Holdings Inc.	CA	92878	Consent not provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	06/27/2015	Closed with monetary relief	Yes	No
Web	06/02/2015	Closed with explanation	Yes	Yes
Web	07/02/2015	Closed with monetary relief	Yes	No
Web	07/02/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1441363

1397129

1441772

1442075

Prepaid Card Complaints

Based on Consumer Complaints

06/09/2015	Prepaid card	Payroll card
06/09/2015	Prepaid card	Mobile wallet
06/04/2015	Prepaid card	Government benefit payment card
06/18/2015	Prepaid card	General purpose card
05/31/2015	Prepaid card	General purpose card
06/05/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Fraud or scam

Fraud or scam

Managing, opening, or closing account

Fees

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

I have purchased a XXXX XXXX by American Express from XXXX store. I have added {$500.00} to it with the initial purchase. The card was not properly activated and the card can not be used.

I have contacted American Express and sent in all the materials they asked for, driver 's license, front and back of card, receipt, card package, etc.

I have not received any response for six months, which is totally unacceptable. Every time I call customer service, they would just tell me to wait for a few more days.

There was a charge from XXXX for XXXX $ that I did not authorize. I disputed the charge with in minutes of the transaction, but American express did not research the transaction and awarded the company my money, even though it was against my will. 6 months later they have refused to address the issue, and now that it 6 months later, they refuse to re investigate it. I have contacted them every month, if not more to keep up with the charge. Every time they promise to contact dispute resolution, and have the issue rectified. Every time I call back, they say the previous action did not occur. They have aided this unauthorized charge.And at this point, I consider it aiding in theft. Every time I call I 'm on the phone for more than an hour.

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company can't verify or dispute the facts in the complaint

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Citibank	NV	89445	Servicemember	Consent not provided
PayPal Holdings, Inc.	NV	89521	Servicemember	Consent not provided
NetSpend Corporation, a TSYS Company	IL	60628	Servicemember	N/A
Amex	WA	981XX		Consent provided
NetSpend Corporation, a TSYS Company	FL	34112		Consent not provided
Amex	NY	125XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	06/11/2015	Closed with explanation	Yes	No
Web	06/15/2015	Closed	Yes	No
Fax	06/08/2015	Closed with explanation	Yes	No
Web	06/22/2015	Closed with monetary relief	Yes	No
Web	06/01/2015	Closed with monetary relief	Yes	No
Web	06/09/2015	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1412099

1412661

1405707

1427978

1399366

1408295

Prepaid Card Complaints

Based on Consumer Complaints

06/19/2015	Prepaid card	Government benefit payment card
06/15/2015	Prepaid card	Other special purpose card
06/24/2015	Prepaid card	General purpose card
06/16/2015	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Fraud or scam
Unauthorized transactions/trans. issues
Advertising, marketing or disclosures

than an hour.

Issue with Card Numbers : XXXXI purchased a US Bank Visa Variable Gift cards for {$500.00} at XXXX (XXXX XXXX XXXX XXXX , XXXX XXXX , CA) on XXXX/XXXX/2015 and XXXX/XXXX/2015.

The {$500.00} gift card I purchased on XXXX/XXXX/2015 which was fraudulently used for {$490.00} at a XXXX XXXX in XXXX XXXX on XXXX/XXXX/2015. My funds are held for over XXXX months now.

I tried to use the one I purchased on XXXX/XXXX/2015 on same day due to my previous card being drained by fraudsters before I used it, but it was declined saying that it was not activated. I faxed in required information for activating it. Later, when I tried to use the gift card at a XXXX in XXXX XXXX, CA on XXXX/XXXX/2015, the purchase was declined. When I checked online I found that it was fraudulently used for a purchase of {$490.00} at XXXX in XXXX, CA on XXXX/XXXX/2015 while I still have the possession of my gift card. I did not even know it was activated and the funds were drained.

I faxed all the necessary documents to US Bank. It seems like something is really wrong with these prepaid gift cards that makes it so easy for fraudulent transaction while we still have possession of the card. I would suggest everyone not to buy these US Bank Gift cards to avoid this hassle and being out of your funds for several months.

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law
Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Comerica	FL	34431		N/A
NetSpend Corporation, a TSYS Company	SC	29445	Servicemember	N/A
U.S. Bancorp	CA	927XX		Consent provided
PayPal Holdings, Inc.	TX	75093		N/A

Prepaid Card Complaints

Based on Consumer Complaints

Referral	06/24/2015	Closed with explanation	Yes	No
Phone	06/17/2015	Closed with explanation	Yes	No
Web	06/29/2015	Closed with monetary relief	Yes	No
Phone	06/22/2015	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1430331

1421685

1436263

1423528

Prepaid Card Complaints

Based on Consumer Complaints

07/06/2015	Prepaid card	General purpose card
07/07/2015	Prepaid card	General purpose card
06/23/2015	Prepaid card	Mobile wallet
07/10/2015	Prepaid card	Government benefit payment card
07/15/2015	Prepaid card	General purpose card
07/11/2015	Prepaid card	General purpose card
07/01/2015	Prepaid card	Mobile wallet
07/24/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam
Fraud or scam
Fees
Adding money
Managing, opening, or closing account
Fees
Managing, opening, or closing account
Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

They add fees to this account

I placed an order with XXXX for appliances in XX/XX/XXXX. I filled out and mailed a rebate form for a {$120.00} Visa Debit Card for purchasing XXXX washer and dryer that was part of the order. I received a debit card through the mail sometime XX/XX/XXXX. I did not activate the card. In XX/XX/XXXX, I received a letter in the mail from Blackhawk XXXX notifying me that my debit card may have been compromised and they were sending me a new card which I received in XX/XX/XXXX

Around XX/XX/XXXX, I went to the myprepaidcenter.com web site to activate the card. I discovered only {$2.00} credit remained on the account. I called a Blackhawk representative and he stated that two purchases were made on the XXXX web site on XX/XX/XXXX in the amount of {$83.00} and {$39.00}, respectively. The representative told me he would send a dispute form in the mail for me to fill out and once received by XXXX, the account would be credited the full amount of {$120.00}.

I never received the form, so I called again on XX/XX/XXXX. This time I spoke to XXXX XXXX. She said she would email me the form that day. Once again, I was told to just fill out the form and my account would be credited the full amount. I filled out the form and tried to fax it along with supporting documentation

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	ID	83704	Older American	N/A
Blackhawk Network Holdings Inc.	AK	72076		N/A
PayPal Holdings, Inc.	NJ	08831		N/A
Comerica	WV	24910		N/A
The Western Union Company	GA	30223		Consent not provided
Atlanticus Services Corporation	TN	381XX		Consent provided
PayPal Holdings, Inc.	GA	30345		N/A
Blackhawk Network Holdings Inc.	CO	802XX	Servicemember	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	07/08/2015	Closed with explanation	Yes	No
Phone	07/13/2015	Closed with explanation	Yes	Yes
Referral	06/26/2015	Closed with monetary relief	Yes	No
Phone	07/16/2015	Closed with explanation	Yes	No
Web	07/21/2015	Closed with explanation	Yes	No
Web	07/17/2015	Closed	Yes	No
Postal mail	07/02/2015	Closed with explanation	Yes	No
Web	08/12/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1453457
1454598
1433399
1463071
1469993
1463485
1448171
1486288

Prepaid Card Complaints

Based on Consumer Complaints

07/24/2015	Prepaid card	Other special purpose card
07/21/2015	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Managing, opening, or closing account

filled out the form and tried to fax it along with supporting documentation numerous times over XXXX days XXXX XXXX XXXX and XXXX XXXX) to the fax number provided. Everything worked fine on my end, but when the fax machine connected on their end, nothing would happen and the transmission would time out. I sent an email stating the problem but did not get a response. So I emailed the dispute form and also mailed it to the address shown in the instructions.
I did not hear back from Blackhawk so I called them on XX/XX/XXXX and spoke to XXXX. He said Blackhawk received the dispute form and his management are reviewing the dispute and will contact me within XXXX business days. I never heard back from Blackhawk.
Around XX/XX/XXXX, I then received two notifications dated XX/XX/XXXX in the mail from Cardholder Services stating that they had sent me a letter concerning the unauthorized activity on my account ; then stating that since they did not receive my inquiry (which they never requested in their letters) within the timeframe allowed to pursue the dispute the claim has been closed. Each letter was for one of the two XXXX purchases.
I feel this has been a scam all along. I never activated the original card, but yet someone allegedly used the account to make the two purchases on XX/XX/XXXX Blackhawk never indicated at the beginning of this issue that I had to fill out a dispute form. They just sent me new cards and never indicated I had to fill out a dispute form. I had to initiate the discussion with Blackhawk to find out they wanted the dispute form and then it took effort and time to finally get it to them. Then they say my dispute form was received too late. Something is amiss.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

PayPal Holdings, Inc.	FL	32183		N/A
JPMorgan Chase & Co.	MA	02072	Servicemember	Consent not provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	07/25/2015	Closed with non-monetary relief	Yes	No
Web	07/27/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1485324

1478538

Prepaid Card Complaints

Based on Consumer Complaints

07/08/2015	Prepaid card	Government benefit payment card
07/08/2015	Prepaid card	Mobile wallet
07/13/2015	Prepaid card	Mobile wallet
07/29/2015	Prepaid card	Transit card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Fees

Managing, opening, or closing account

Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

Dear American Express Representative or To Whom It May Concern : I am a XXXX year old, XXXX male, and a retired U.S. Military Veteran.

I acquired and employed your services less than a year ago when a colleague had recommended your service being AMEX EXPRESS SERVE CARD/ACCOUNT services which was intended to protect my finances and enable me to have my military payments from the U.S.A Federal Government be Direct Deposited to my account/card.

I did this because since being back home to the states, I have been victim to XXXX / XXXX and XXXX on XXXX occasions. Since I have been back and attending school, I have also been working and filling in for my former trade in the XXXX XXXX XXXX. That being noted, I often have no other choice than to have to carry cash or often make cash deposits after the end of my shift. This alone, not to mention the other added benefits of being an AMEX CARDHOLDER Member and the online banking and fraud protection, and ability to have my U.S. GOVERNMENT/ GI SUPPORT Directly Deposited to one of your banks with my serve account is why I employed your services.

My card & wallet was stolen on XXXX XXXX, 2015. Upon not being able to find it and then seeing the online charges posted at XXXX and XXXX 's totally in the amount of {$870.00} in Fraudulent Charges. (not including transportation and record fees adding {$26.00}.) I called AMEX and the police THE SAME DAY. (

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Bank of America	CA	91722		N/A
PayPal Holdings, Inc.	NC	28315		N/A
PayPal Holdings, Inc.	WA	98404		N/A
Amex	MO	631XX	Servicemember	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	07/14/2015	Closed with explanation	Yes	No
Postal mail	07/14/2015	Closed with monetary relief	Yes	No
Referral	07/17/2015	Closed with explanation	Yes	No
Web	07/29/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1457267

1456089

1466720

1492961

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Incident Report # XXXX, XXXX XXXX XXXX Police, by XXXX XXXX) I have made countless calls to multiple departments within your company. I have followed all the correct procedures with contacting you and the police department for this given situation. From the time of calling for the local police for the larceny to having to acquire transportation to each individual Police Department where my card was fraudulently used and had to meet with multiple Detectives. Having done this and agreeing to press charges to retain my lost earnings since my GI Support Payment is what pays my rent. I am facing being behind on rent and potentially eviction. Not to mention other fees I have incurred like late payments, lost wages, not to imagine yet what it may cost for legal fees I will incur as I pursue this matter. As I have been ignored, continuously time and time again, by nearly all representatives I have spoke with and promised this would be " escalated to upper management with a promised call back within 48 hours " - THREE times now since this has occurred.
Initially, I was told I would have a complete refund within 7-10 business days back to my account for all of it, and the lesser charge even sooner, as it was under {$500.00}.

Not only have I faced such a situation and ordeal with your company (AMEX), I was denied my claim for these fraudulent charges, while I have worked countless hours in regards to investigate and aide your company in my loss and identity theft, but I have also provided reports with the multiple Police Departments being able to successfully acquire clear video surveillance footage of these fraudulent purchases taking place by a stranger that is clearly not me, being a white male (Accomplice and Burglar, XXXX XXXX, who is currently incarcerated on unrelated charges) making the purchases. They, nor did anyone, have permission for any such authorized use or possession of my card. The police have even arrested and

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

07/13/2015	Prepaid card	Transit card
07/08/2015	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

interrogated these people. Some of these Detectives involved with this case have spoke with AMEX, one call I witnessed in person at the Police Department.

How AMEX Investigators came to find the my claim should be rejected as claiming " the charges were authorized " is beyond me considering the ample evidence that is VERY CLEAR and STRAIGHTFORWARD that this was not me and was the person reported to have stolen it. See attach..

I purchased XXXX Regions Now cards and they were stolen and before I could report them stolen the thieves used up almost {$5800.00} of the {$9000.00} available. Regions has video footage of XXXX of these perps at XXXX of their ATMs in a hoodie and mask and it it quite evident he is of another race than I but Regions refuses to refund any of my loss.

My brother purchased a {$100.00} gift card for my XXXX yo mother and mailed it to me in XXXX. On the XXXX of XXXX 2015 we tried to use the card but it had not been properly activated at the point of sale so I contacted the card issuer (US Bank, mygiftcardsite.com, XXXX) website and and told them the problem and they said they would activate the card after I sent them a copy of the front and back of the card along with my contact info. XXXX days later I called the toll free number and used the IVR to see if my card was activated. I discovered that the card was active and had a {$78.00} charge (at XXXX) put on it in XXXX California on XXXX XXXX 2015. I live in XXXX and I have the card which I received in a sealed package from my brother. I told them that I did not make the charge and they said the card had been compromised and they said they would disable the card. I asked to be transferred to a supervisor and my call was dropped. I called a XXXX time and to verify that in fact the card had been disabled and again asked to talk to a Supervisor. I was connected to someone who was garbled. I hung up. This all took at least an hour.

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Regions Financial Corporation	LA	707XX	Older American, Servicemember	Consent provided
U.S. Bancorp	AZ	857XX	Servicemember	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	07/17/2015	Closed with explanation	Yes	Yes
Web	07/14/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1464008

1458114

Prepaid Card Complaints

Based on Consumer Complaints

07/25/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

A week later I received an affidavit to sign to dispute the {$78.00} charge. Today (XXXX XXXX 2015) I called to get status. After waiting XXXX minutes in queue, I was told that the card had a XXXX balance. I asked how that could happen because the card was supposedly disabled on XXXX XXXX. The CSR stated that there were XXXX additional charges in California, on XXXX XXXX 2015 at XXXX {$8.00}, on XXXX XXXX at XXXX {$11.00} and XXXX XXXX at XXXX XXXX {$.00}. These charges came after the card was supposedly disabled and I verified that with XXXX different CSR 's on XXXX XXXX. So I had to amend the affidavit and re-fax it to the disputed center which I did today.
I feel that this company or some of their employees are commiting fraud. I do n't know how anyone in California could have gotten the card info unless someone at the card company gave it to them. The CSR that at the dispute center (a third party) stated that this company (US Bank) has the most disputes of any of the companies that they service. Her name is XXXX and she can be reached at XXXX. I recommend you call early otherwise you will be on hold for a very long time.

P.S. the toll free number on the gift card to call for customer service is incorrect. If you go to their website (XXXX) it now shows in big red letters the correct number.

This is the worst company I have ever dealt with. I recommend that people send cash or a check, forget the gift card. At this point my time is wasted on this is worth much more than the {$100.00} gift to my mom.

Thanks.

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

U.S. Bancorp	CT	06010	Consent not provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	07/27/2015	Closed with monetary relief	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1487028

Prepaid Card Complaints

Based on Consumer Complaints

07/30/2015	Prepaid card	General purpose card
08/04/2015	Prepaid card	Mobile wallet
07/30/2015	Prepaid card	General purpose card
08/05/2015	Prepaid card	ID prepaid card
08/05/2015	Prepaid card	General purpose card
08/10/2015	Prepaid card	General purpose card
07/31/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Fees
Unauthorized transactions/trans. issues
Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

I was given an American Express gift card at my retirement luncheon. The gift card was inside a greeting card envelope and somehow, I believe it fell out of the envelope as we were leaving the restaurant. I called the restaurant and they reported an unsuccessful search of the dining area and outside on the street. I also called the local police in case someone found the card. I immediately called American Express (Classic Card) services and they told me to get a copy of the receipt. I got a copy of the receipt and faxed it to the number they gave me. They took about a week, and I received a " reference number " along with a response : " Based upon the information you provided, we are unable to locate a valid Gift Card number ". I called American Express again and was told to contact the seller (XXXX), and they provided me with the last XXXX digits of the card (which was already available on the receipt). American Express provided additional steps that I should take : Contact XXXX and request a " PROXY # or SERIAL # " from the XXXX store journal. I made another call to XXXX and was told that I would have to talk store security. Security was very nice, but denied me the information unless I went to my local Police Department and had someone make " official " contact. My local Police Officer was very nice and tried to cooperate with XXXX, but ended up

Prepaid Card Complaints

Based on Consumer Complaints

Company believes the complaint is the result of a misunderstanding
Company believes complaint is the result of an isolated error
Company chooses not to provide a public response
Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	FL	32305		N/A
PayPal Holdings, Inc.	NY	10941		N/A
Blackhawk Network Holdings Inc.	NY	11374		Consent not provided
U.S. Bancorp	NV	89135	Servicemember	Consent not provided
Amex	NJ	07018		N/A
U.S. Bancorp	NY	11415		Consent not provided
Amex	PA	174XX	Older American	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	08/05/2015	Closed with explanation	Yes	No
Referral	08/12/2015	Closed with non-monetary relief	Yes	No
Web	08/06/2015	Closed with explanation	Yes	Yes
Web	08/13/2015	Closed with monetary relief	Yes	No
Referral	08/12/2015	Closed with explanation	Yes	No
Web	08/17/2015	Closed with monetary relief	Yes	No
Web	08/03/2015	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1494142
1502409
1494565
1503092
1502962
1511669
1497141

Prepaid Card Complaints

Based on Consumer Complaints

07/28/2015	Prepaid card	General purpose card
07/28/2015	Prepaid card	General purpose card
08/11/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Unauthorized transactions/trans. issues

Managing, opening, or closing account

with NO additional information, only the last XXXX digits again. Another call to American Express and the shared their regrets and said I was at the end of the search ... they could not help me further.

I purchased a USBank XXXX prepaid card on XXXX XXXX 2015 and received an activation slip showing {$500.00} was loaded. With the purchase fee it came to {$500.00}.

When I tried to use it that evening, it had been frozen by USBank for fraud. This was because a transaction had been attempted PRIOR to my purchase. USbank instructed me to fax in information and wait XXXX business days. Information was faxed on XXXX/XXXX/15 and I have not heard back.

This is a serious scam that USBank is running in that they are knowingly selling compromised cards, and they are knowingly selling cards with sequential numbers so that thiefs can guess other card values and brute force the XXXX. If they knew the card was bad, they should have prevented its sale. Furthermore, I still have not received the funds I was owed despite faxing in information.

I have regular Amex and a prepaid Amex. My prepaid Amex ends in # XXXX. Amex is doing away with the prepaid Amex card apparently. They sent me XXXX letters telling me that their fees were going up or they suggested I close the account. I called XXXX to close the account. I was told they had to mail me a check for {$1.00} (the remaining balance on the card) in order to close the account and avoid the fees. In order to mail the check I was required to update my address. With the help of the rep, I tried and tried and can not update my address because they need to validate my information. In order to validate my information I am required to send them proof of my address by fax or mail. I am not going to

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

U.S. Bancorp	CT	064XX	Consent provided
U.S. Bancorp	CA	92054	N/A
Amex	MT	598XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	07/30/2015	Closed with monetary relief	Yes	No
Referral	08/04/2015	Closed with monetary relief	Yes	No
Web	08/17/2015	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1491277

1490733

1514024

Prepaid Card Complaints

Based on Consumer Complaints

07/29/2015	Prepaid card	Gift or merchant card
08/12/2015	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Unauthorized transactions/trans. issues

am required to send them proof of my address by fax or mail. I am not going to send in paperwork on my address or anything else simply to close out a prepaid card and get a {$1.00} cent refund just so I can avoid the monthly fees that are accruing. I spoke to the " supervisor " of the information validation department (XXXX), who told me this is the only way I can avoid the fees. This is absolutely ridiculous on all levels. In order to avoid the fees I have to close the account, but can not close the account. Seems dumb. Just close the stupid account, keep the {$1.00} or send it to me, I do n't care, but I am not going to mail things back and forth just to update an address on an very old prepaid card. Seriously ridiculous. I may not be a customer of any Amex product, including the cc version if this ignorant behavior continues.

I bought a {$200.00} Amex gift card around XXXX XXXX. It had n't been authorized properly by the store clerk, so I could n't use it. After calling Amex, I sent them everything they asked for via the fax number they gave me - copies of both sides of the card, the sales receipt, and my NY XXXX i.d .

I waited for weeks, got no response, called Amex & was told they were " working on it ". More weeks, no response, I call again and am told the copy of my i. d. was too dark to be legible. I send them a lighter copy, more weeks pass, I called yesterday and was told a portion of my I. d. still could n't be read. I informed them I was n't faxing anything else but was contacting CFPBAmex has gone way beyond any necessary fraud protection. There are cites online documenting many, many similar complaints. Obviously, the longer Amex delays refunds, the more interest money they make on the float.

I bought couple of prepaid cards at XXXX in XXXX, TX around XX/XX/2015. When I checked the balance couple of days later I found unauthorized charges on these cards. Someone had called and registered those cards in their name and made

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Amex	NY	100XX	Consent provided
U.S. Bancorp	TX	787XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	07/29/2015	Closed with monetary relief	Yes	No
Web	08/17/2015	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1491904

1515004

Prepaid Card Complaints

Based on Consumer Complaints

08/03/2015	Prepaid card	Other special purpose card
08/12/2015	Prepaid card	General purpose card
08/20/2015	Prepaid card	Government benefit payment card
08/21/2015	Prepaid card	ID prepaid card
08/13/2015	Prepaid card	Other special purpose card
08/26/2015	Prepaid card	General purpose card
08/27/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Advertising, marketing or disclosures
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Fraud or scam
Managing, opening, or closing account

few online purchases.

I called issuing bank on XX/XX/2015, they said they will send an affidavit for me sign so they can start investigation. I was told the affidavit would arrive in XXXX days, but it never came. I called again on XX/XX/XXXX, they took a fresh complaint and said the affidavit would arrive in XXXX days. Again no affidavit. I called again and again and again ... .. Finally affidavit arrived on XX/XX/XXXX!. I filled and faxed it the same day. No response from them so far.

My funds are stuck for XXXX days. BTW, the issuing bank is U.S. Bank and the card type is Master Card (Gold colored). This is what they told me : certain prepaid gift cards in similar situations would first refund the money to the consumer and then they do their investigation, but not with this card. So, stay away from these type of cards (US Bank National Association issued Master Card gold colored prepaid card).

We received a " virtual " prepaid Citi Visa card containing {$250.00} XX/XX/XXXX. When we tried to use it XX/XX/XXXX we found that it expired XX/XX/XXXX. I subsequently learned that the federal CARD act requires prepaid Visa cards to not expire in less than 5 years. I contacted Citi, but they refuse to extend the

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Amex	CO	802XX	Servicemember	Other
Amex	CA	90266		N/A
Comerica	NY	12528		N/A
Amex	NY	12302		Consent not provided
PayPal Holdings, Inc.	OH	44485		N/A
Comerica	NY	10469		N/A
Citibank	CA	949XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	08/03/2015	Closed with monetary relief	Yes	No
Referral	08/13/2015	Closed with explanation	Yes	Yes
Referral	08/30/2015	Closed with explanation	Yes	No
Web	08/24/2015	Closed with explanation	Yes	No
Phone	08/20/2015	Closed with explanation	Yes	No
Referral	09/02/2015	Closed with monetary relief	Yes	No
Web	09/01/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1499849
1516073
1529203
1529875
1517261
1536843
1539350

Prepaid Card Complaints

Based on Consumer Complaints

08/18/2015	Prepaid card	ID prepaid card
09/11/2015	Prepaid card	Mobile wallet
09/01/2015	Prepaid card	Other special purpose card
09/08/2015	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Fees
Fraud or scam
Managing, opening, or closing account
Advertising, marketing or disclosures

expire in less than 5 years. I contacted Citi, but they refuse to extend the expiration date. I have uploaded a file containing an email I sent to Citi requesting the extension, and their reply in which they claim their card is exempt from the legislation.

A Citi bank debit card was issued in the amount of {$66.00}, from XXXX due to a battery leak in XXXX of our electronic devices. The card had an expiration date of XXXX and was not used.

We called to have the card reissued, but were told by Citi Bank they would not reissue the card, because it fell outside of 180 days of their reissue policies.

We then explained that per the XX/XX/XXXX Credit Card Act that all prepaid Visa and MasterCard 's have a 5 year protection via the Credit Card Accountability Responsibility and Disclosure Act of XX/XX/XXXX that was passed into federal law.

XXXXWe asked for an escalation, but were told the exact same thing by another representative, which brought us here to your site and services.

If Citi Bank is exempt from this particular piece of legislation then we would like in writing why they are. Please have them state, in writing, per the XX/XX/XXXX CCA, the exact clauses that allow them to not comply with the 5 year federal expiration timeline.

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response
Company believes it acted appropriately as authorized by contract or law
Company chooses not to provide a public response
Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

U.S. Bancorp	CA	940XX		Other
NetSpend Corporation, a TSYS Company	NC	28212	Servicemember	N/A
Citibank	MI	481XX		Consent provided
Citibank	IL	61822	Servicemember	Consent not provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	08/18/2015	Closed with monetary relief	Yes	No
Postal mail	09/17/2015	Closed with explanation	Yes	No
Web	09/06/2015	Closed with explanation	Yes	No
Web	09/14/2015	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1523895

1561393

1547581

1555274

Prepaid Card Complaints

Based on Consumer Complaints

09/14/2015	Prepaid card	General purpose card
08/24/2015	Prepaid card	General purpose card
08/24/2015	Prepaid card	Government benefit payment card
08/25/2015	Prepaid card	General purpose card
09/14/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Advertising, marketing or disclosures
Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

midland funding llc, through their attorneys XXXX XXXX XXXXhave been calling my home number constantly for the past several days, in the afternoon, their phone number is not being displayed on my caller ID, they are in direct violation of Harrasement # XXXX XXXX Paragraphs XXXX & XXXX they are attempting to collect a debt (credit Card) that is XXXX years old since XXXX

On XXXX XXXX, 2015 I was online trying to file for identity theft on the symmetry website which is the federal government website upon completing the identity theft application submitted it automatically took me to a PDF filler require me to pay {$4.00} I authorized it by giving them my pre-pay American express serve card when the discharge was placed on my cardit was pending for {$71.00} so I contacted American Express serve to dispute the matter they explained to me that I would have to wait to the transaction poles so I waited till I saw to Transaction the next day probably XXXX XXXX, 2015 I was informed by the individual look at the place to dispute for the transaction and that I would have to wait five to set 10 days for it to process it is now I contacted American Express serve XXXX XXXX, 2015 to inquire about my refund of the dispute I was informed that the person did not I guess did not put it in intentionally and only indicated that I wanted to dispute it I requested to have the recording pool they jumped on the route because they know they intentionally did not want the recording to be pulled to show that what I requested then I asked the young lady to submit the dispute again leaving me having to wait amount of 20 to 25 days just to get my dispute or my refund back I

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

				provided
Blackhawk Network Holdings Inc.	NY	10016		Consent not provided
Amex	TN	37604		N/A
Comerica	TX	75233		N/A
Encore Capital Group	LA	700XX	Older American	Consent provided
Amex	NJ	070XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	09/15/2015	Closed with explanation	Yes	No
Referral	09/02/2015	Closed with explanation	Yes	No
Referral	09/01/2015	Closed with explanation	Yes	Yes
Web	08/26/2015	Closed with non-monetary relief	Yes	No
Web	09/15/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1562642

1532368

1532381

1535058

1563956

Prepaid Card Complaints

Based on Consumer Complaints

09/03/2015	Prepaid card	General purpose card
09/09/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Adding money

asked them why I could not be see my statements they could mansard said that this is such Internet website and I will have the printed this brings people that do not have printers the required to go somewhere and print it and pay someone to print my statements to be mail they can you direct me to where to find it so what I 'm doing now is I would have to go print them and pay for it because American Express sir can not mail me or direct me to have a requested in my Internet website account I asked they said the only way I 'll be able to view it is through a desktop not a mobile not napped happen that table is the only way I can access my account information accurately I will be only able to do it is through a test my right XXXX because if I do not have a desk that I should be able to use a tablet by mobile device on my laptop which stay website tonight account is not capable of handling I would like to request a investigation of American Express or XXXX XXXX contact and management to be investigated in all indivisible charged according to United States federal law

The merchant told me that the AMEX prepaid gift card declined and that the purchase did n't go through so I paid with a XXXX. When I went to use the AMEX prepaid gift card again, I found that the funds were drained. I checked the AMEX gift card website and the transaction that was supposedly declined is still showing up on the gift card transaction statement. I called the merchant to double check if the card went through and they continue to claim that it was declined.

I have an American Express Prepaid Redcard. It is loaded at XXXX. I went to a XXXX on XXXX XXXX, 2015 at XXXX.
I loaded {$490.00} to my Redcard using my debit card. The receipt printed. On the receipt in showed an incorrect balance for the Redcard. This indicated that the load failed on American Express end. The receipt also shows that the money came off of my debit card. I initiated a dispute with American Express at (XXXX) XXXX immediately. I kept in touch with American Express for XXXX weeks. Still no

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Amex	VA	232XX	Consent provided
Amex	SC	295XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	09/08/2015	Closed with monetary relief	Yes	No
Web	09/12/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1550534

1557915

Prepaid Card Complaints

Based on Consumer Complaints

09/15/2015	Prepaid card	Government benefit payment card
09/21/2015	Prepaid card	Government benefit payment card
09/15/2015	Prepaid card	Mobile wallet

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Fraud or scam

money. On XXXX XXXX I spoke to someone at American express again. They got someone on line from American Express in Utah. This person was XXXX XXXX. XXXX said send him a copy of my receipt and I would have my money in XXXX days. It has been XXXX days since then and XXXX days since I first contacted AMex. XXXX XXXX ' XXXX email is XXXXXXXXXXXX. I have sent numerous messages to him with no response. So this evening I called the number again. I was told they were not doing anything. That they determined no money was due. So they take the money off my debit card, do n't load my prepaid card and keep the money. This is unacceptable.

I have attached a copy of my receipt. This clearly shows the money was taken from my debit card.

On XXXX XXXX, 2015 I made a purchase on XXXX. I went through paypal to make the payment with my credit card on file. On XXXX XXXX, 2015 I received a notice that paypal had ran a credit check on me which I did not request or authorize. On XXXX XXXX I received an email from Paypal Credit saying that they had approved a credit line for me for {$1200.00} Again, I never knowingly applied for a credit line. Why would apply for a credit line for a {$38.00} purchase that I could use my credit card for? I called paypal through XXXX to report fraud today, XXXX XXXX and paypal told me it was for my purchase on toyrus.com and they would immediately close my account. They claimed that I would 've had to go through the process of filling out an application for an account which I never did. I still have to go through the process of paying the balance because they would not take credit card payment, they would only take a bank account payment so I have to wait for them to send me a paper statement.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Comerica	MN	55746	N/A
Comerica	TX	77396	N/A
PayPal Holdings, Inc.	CA	921XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	09/18/2015	Closed with monetary relief	Yes	No
Phone	09/30/2015	Closed with explanation	Yes	Yes
Web	09/16/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1565461
1571848
1565782

Prepaid Card Complaints

Based on Consumer Complaints

09/16/2015	Prepaid card	Gift or merchant card
09/16/2015	Prepaid card	General purpose card
09/27/2015	Prepaid card	Other special purpose card
09/22/2015	Prepaid card	Gift or merchant card
09/28/2015	Prepaid card	Other special purpose card
10/01/2015	Prepaid card	ID prepaid card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Fraud or scam

Fraud or scam

Fraud or scam

Unauthorized transactions/trans. issues

Fraud or scam

to wait for them to send me a paper statement.

After buying a XXXX rebate eligible product from XXXX, I filled out all the necessary rebate forms and my rebate was approved. I wait the time to receive the card.

AMEX/XXXX never sent the gift card or was sent back to them by USPS.

The rebate terms clearly state a fee only AFTER receipt by the cardholder.
" a {$2.00} monthly service charge applies but is waived for the initial four (4) months after receipt by cardholder. " XXXXI see this as fraud since when I called AMEX they inform me of the fee and refuses to issue the card in the full amount. Instead I am to be sent a new card with {$2.00} less. I asked for a check but was refused also (as expected).

To further this, the XXXX product that was purchase is an online storage service for 1 year that no longer provides the service.

I received a NetSpend prepaid master card in the mail today, which I did not request.In their disclosure they admit that they received my name & address because I indicated interest in offers similar to this and not in response to an

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

U.S. Bancorp	CA	92841	Consent not provided
Blackhawk Network Holdings Inc.	NY	12804	Consent not provided
Amex	PA	175XX	Consent provided
Amex	AZ	85331	Consent not provided
Citibank	PA	19401	N/A
NetSpend Corporation, a TSYS Company	TX	774XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	09/16/2015	Closed with explanation	Yes	No
Web	09/16/2015	Closed with monetary relief	Yes	No
Web	10/19/2015	Closed with explanation	Yes	No
Web	09/25/2015	Closed with explanation	Yes	No
Referral	09/30/2015	Closed with explanation	Yes	No
Web	10/06/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1567955

1567932

1581969

1574328

1582929

1588113

Prepaid Card Complaints

Based on Consumer Complaints

10/13/2015	Prepaid card	General purpose card
10/07/2015	Prepaid card	Mobile wallet

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Managing, opening, or closing account

application. They are lying because I have not expresses an interest in a prepaid card. I have a real credit card and a Bank that I have dealt with over 30 years.

This madness started when I was doing a job search on a site for XXXX about a month ago. I immediately started receiving tons of spam by email & telephone.. NetSpend said to opt out of this offer & future mailings to call XXXX or if you want to activate it call XXXX. I called the number to opt out, expecting to speak to a live Rep but it was not to be. The automated line stated to press option XXXX to opt out & asked for the card number. After entering that info, it requested that you hold on until they activate the card?? I hung up before the next message came on.This is on the opt out line. This is nothing but a scam because I did not request or need this.

I have had a Google account for 8+ years, and I have had a Google Wallet account for over a year. Recently, I requested a Google Wallet XXXX which is a co-branded XXXX debit card (essentially a prepaid debit card). On the morning of XXXX XXXX, 2015, I received an email that my account was temporarily blocked due to suspicious activity that I reported to Google. When I called in, I was unable to speak with anyone in the Risk Department. Then, I received another email this time indicating that Google had flagged my account for fraudulent activity. There were no improper transactions on my account. The third communication from Google indicated that they had to close my account, and there was nothing I could do because they had the right to close any account at anytime without notice and without liability if the terms of service were violated. I do not know what I did wrong, and I guess I never will.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	MN	55123	Consent not provided
Google Inc.	VA	245XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/03/2015	Closed with monetary relief	Yes	Yes
Web	10/09/2015	Closed with explanation	No	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1604732

1597964

Prepaid Card Complaints

Based on Consumer Complaints

10/13/2015	Prepaid card	General purpose card
10/13/2015	Prepaid card	General purpose card
10/13/2015	Prepaid card	Payroll card
10/13/2015	Prepaid card	General purpose card
09/17/2015	Prepaid card	General purpose card
09/29/2015	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Managing, opening, or closing account

Managing, opening, or closing account

Fraud or scam

Managing, opening, or closing account

Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

I was an XXXX for a number of years, and we never closed accounts without providing specific reasons.

RushCard had scheduled maintenance for XXXX XXXX from XXXX XXXX to XXXX XXXX well on XXXX XXXX at XXXX XXXX they stated it would be a little longer and they would fix the system issue well long story short its XXXX XXXX and my funds on my card has been lost and their cutomer service line is down and my payroll deposits and my other deposits are suppose to be on my card on this day XXXX XXXX and i have important bills thats due..it one thing to give a time frame and i prepared for the update but its gone to long and i cant access my online account or anything the website is down and each update that rushcard puts on facebook its a new issue. first it was maintainace now its an outage. well i was able to call my card after hours an check my balance and its not my correct balance. it money missing i cant get in touch with customer service because they are not picking up the phone and on XXXX XXXX at night i sat on hold for 58 mins before i gave up and hung up

US Bank Corp denied me the ability to rescind a credit card offer violating federal law.

I received a Citi bank Visa pre paid visa card as a rebate from XXXX XXXX. The card had an extremely short expiration date of 6 months. The funds in the account were removed once past the expiration date. Per Federal Regulations I believe the card should not have had an expriation date under 5 years. I have contacted Citi

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	TN	38141	Consent not provided
Empowerment Ventures, LLC	AL	35211	Consent not provided
Empowerment Ventures, LLC	IL	60411	Consent not provided
Empowerment Ventures, LLC	NC	282XX	Consent provided
U.S. Bancorp	TX	774XX	Consent provided
Citibank	CT	067XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/04/2015	Closed with non-monetary relief	Yes	No
Web	11/02/2015	Closed with non-monetary relief	Yes	No
Web	11/02/2015	Closed with non-monetary relief	Yes	No
Web	11/02/2015	Closed with non-monetary relief	Yes	No
Web	09/18/2015	Closed with explanation	Yes	No
Web	10/01/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1604618

1604719

1604722

1604848

1569745

1584252

Prepaid Card Complaints

Based on Consumer Complaints

09/18/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fees

card should not have had an expriation date under 5 years. I have contacted Citi bank who refuses to re instate the funds.

I was charged a {$2.00} per month service fee which I believe is illegal under Credit Card Accountability Responsibility and Disclosure Act of 2009 (H.R. 627).

Title IV on gift cards : " it shall be unlawful for any person to impose a ... service fee ... with respect to ... general-use prepaid card " Exceptions : a) The fee starts *seven months* from issuance therefore it does not meet that exception.
b) disclosure requirements are met (see below) c) N/a (there is only one fee per month) d) I will refer to Bureau experts on additional rule-makings (3) Disclosure req.
a) Clearly and conspicuously states : (i) that a fee may be charged - this is *not clear nor conspicuous* as the only place it was mentioned was in the verbiage of the terms sheet which no consumer reads and on the back of the card ... so I had no reason to look for it until I checked my balance.

(ii) the amount of the charge - this is clearly listed on the back of the charge but it is *definitely not conspicuous* especially when I was aware that charges on prepaid cards are illegal I expected extra-ordinary notice with references to these exceptions.

(iii) how often such a fee may be issued - the term on the boiler plate of the back of the card states " monthly " I do not know if that meets the specificity requirements here.

(iv) *** The term does not list this as an inactivity fee just a service charge but that is exactly what this is.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Amex	NJ	078XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	09/18/2015	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1569830

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

(B) " the issuer or vendor of such certificate or card informs the purchaser of such charge or fee before such certificate or card is purchased, *regardless of whether the certificate or card is purchased in person, over the Internet, or by telephone. * " I was not made aware of these fees before I received these cards from rebates. Moreover, given the media attention this act received the default position is that there are no fees so any fees need to receive explicit notice (s) in order to be clear and conspicuous given the context.

I spoke with Supervisor XXXX of the Rewards Team Ext : XXXX who even after I explained why these terms are illegitimate said they would not reverse the XXXX {$2.00} charges as a response to the law or as a courtesy due to the terms and conditions.

These sort of fees which fly in the face of the spirit of the regulations in place to protect consumers also violate the letter by not informing recipients before they receive the card and not clearly and conspicuously stating terms. As I 'm sure many people go by the expiration date and when they go to use their card it is declined for insufficient balance and they find themselves with less than half there expected balance.

Currently the back of the card tells you to go to americanexpress.com/reward or call customer service. And the website tells you to call customer service number listed on the card. This is classic diversion and time wasting tactics to keep consumers ill informed.

This deceitful practice grants American Express and and other prepaid company a

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

09/18/2015	Prepaid card	Other special purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

windfall of XXXX dollars in the form of {$2.00} per month charges times up to 6 years.

The CFPB needs to be strict on these cases because it is not worth disputing {$2.00} at a time for the consumer but millions are being stolen this way.
I received XXXX American Express prepaid reward cards as rebates for purchases from XXXX and XXXX from XXXX. I was informed that they were accepted nearly everywhere, but was embarrassed time and again as I tried to use the cards in crowded lines at local stores including chains like XXXX and XXXX and online retailers as I scanned card after card only to be rejected and having to find another way to pay. On XXXX XXXX, XXXX I called their automated, XXXX phone number to get the amounts remaining on each card. I was told : {$14.00} remained on the XXXX {$20.00} cards, {$6.00} on a {$10.00} card, {$4.00} on another {$10.00} card, and {$0.00} on the remaining XXXX {$10.00} cards even though I had been denied use on these cards. (The only card I had been able to use in the past was the {$30.00} Am Ex card from XXXX for a purchase of {$23.00} so it had a balance of {$6.00}.) Later on XX/XX/XXXX I made a purchase at XXXX and was denied XXXX cards with balances remaining, but the receipt showed that {$0.00} was taken from XXXX card and declared XXXX-out, though the automated phone called an hour earlier said it had a balance of {$14.00}. {$1.00} was taken from the {$30.00} XXXX card with an actual balance of {$6.00} and declared XXXX. {$1.00} was taken from another card and XXXX-out though the phone call claimed there was {$6.00} remaining on it. And finally {$14.00} was taken from a card that the phone called claimed had {$14.00} on it and declared XXXX-out. This has been a confused, embarassing experience in which I saw my money randomly disappear with no logical explanation. There is no web address to contact and Amercan Express 's phone number is automated.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Amex	CA	950XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	09/22/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1569890

Prepaid Card Complaints

Based on Consumer Complaints

10/14/2015	Prepaid card	Payroll card
09/18/2015	Prepaid card	Mobile wallet
09/23/2015	Prepaid card	Other special purpose card
10/14/2015	Prepaid card	Payroll card
10/08/2015	Prepaid card	General purpose card
10/14/2015	Prepaid card	Payroll card
10/19/2015	Prepaid card	General purpose card
10/14/2015	Prepaid card	Payroll card
10/14/2015	Prepaid card	General purpose card
10/19/2015	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Adding money
Adding money
Managing, opening, or closing account
Fraud or scam
Managing, opening, or closing account
Managing, opening, or closing account
Fraud or scam
Adding money
Adding money

Prepaid Card Complaints

Based on Consumer Complaints

The Google Wallet iOS application said I would have " access to my funds within minutes " on the transfer screen. After I hit submit, it said I would n't have access for 5 days. It did n't give me the option to cancel. An email inquiry that followed said it would take XXXX hours to receive a response. No other way to contact them.

I am unable to access my rushcard.com account via web, app, atm. I have direct deposit and not able to view any balances. They have given bogus postings on their facebook page as this is the only way to get to anyone. Customer service hangs up on you. I am now not able to move and have lost my deposit due to inability to provide the remaining rent due. I want my funds and compensation.

Was informed of an update to take place XX/XX/XXXX,2015 by rush card ... ..as of today XX/XX/XXXX2015 I am still unable to receive my funds or my direct deposit from work. They are no longer answering phone calls or it will automatically hang up. This is unfair. I have bills and daily living to do which I ca n't because I ca n't access my money

I have been utilizing the services of XXXX XXXX XXXX Rush card for several years. Never have I ever had such a horrible experience. I work for XXXX XXXX,

Prepaid Card Complaints

Based on Consumer Complaints

Company believes the complaint is the result of a misunderstanding

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	SC	29360	Consent not provided
Google Inc.	CA	926XX	Consent provided
NetSpend Corporation, a TSYS Company	PA	19056	N/A
Empowerment Ventures, LLC	CA	917XX	Consent provided
NetSpend Corporation, a TSYS Company	KS	67217	Other
Empowerment Ventures, LLC	MI	48223	N/A
Empowerment Ventures, LLC	PA	19111	Consent not provided
Empowerment Ventures, LLC	MI	492XX	Consent provided
Empowerment Ventures, LLC	OH	45237	Consent not provided
Empowerment Ventures, LLC	OH	454XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/03/2015	Closed with monetary relief	Yes	No
Web	09/22/2015	Closed with explanation	Yes	No
Phone	09/28/2015	Closed with monetary relief	Yes	No
Web	11/02/2015	Closed with non-monetary relief	Yes	No
Web	10/09/2015	Closed with explanation	Yes	No
Phone	11/02/2015	Closed with monetary relief	Yes	No
Web	11/06/2015	Closed with non-monetary relief	Yes	No
Web	11/02/2015	Closed with non-monetary relief	Yes	No
Web	11/02/2015	Closed with non-monetary relief	Yes	No
Web	11/06/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1605572

1569982

1576600

1605672

1598532

1605830

1613021

1605858

1605883

1613059

Prepaid Card Complaints

Based on Consumer Complaints

10/14/2015	Prepaid card	General purpose card
10/19/2015	Prepaid card	Mobile wallet
10/14/2015	Prepaid card	General purpose card
10/14/2015	Prepaid card	Payroll card
10/14/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Adding money
Managing, opening, or closing account
Managing, opening, or closing account
Adding money
Managing, opening, or closing account

my payday was Friday XXXX/XXXX/15. Normally Rushcard deposits two days early but since Monday was a holiday I expected a delay and not to get my posted direct deposit until Thursday. Thursday came and went still no money. Friday morning still no money so I decided to reach out to a friend who also uses them for her direct deposit. She began to inform me that there was a big issue and almost every single RushCard customer either had not recd their directly deposit or the money they had on their cards was missing and they now had a zero balance. Customer service can not help, they just keep telling us that they were going through a system transition and that we will be notified once the systems are back up and our money is deposited. I heard that they were in fact hacked and we will never see our money. How true that is I do n't know but I am beginning to believe it when I ca n't even get an answer out anyone. You ca n't even provide us loyal faithful customers with a time frame. Bills can not get paid, gas in vehicles, my kids can not be provided for because I have missing money from my hard earned paycheck. I need/ We nee answers we need help and a solution. This is not okay

I have a rush card and they were supposed to be going through a system update just for the day of XXXX/XXXX/2015. I get paid tomorrow XXXX/XXXX/2015 and I have read many reviews that no one had received their direct deposit, and the website and app is down. All rush card phone number does when you call it is ring. This is a big inconvenience because I have XXXX babies and bills to pay. I live check to check and work haRd for my money.

RushCard has somehow offloaded all its clients funds to never land! I ca n't access my account. Ca n't get thru to customer service. No explanation from

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	NJ	07018	N/A
PayPal Holdings, Inc.	CA	92694	N/A
Empowerment Ventures, LLC	GA	30165	N/A
Empowerment Ventures, LLC	MI	482XX	Consent provided
Empowerment Ventures, LLC	IL	606XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	11/02/2015	Closed with monetary relief	Yes	No
Phone	10/21/2015	Closed with explanation	Yes	No
Phone	11/03/2015	Closed with monetary relief	Yes	No
Web	11/02/2015	Closed with non-monetary relief	Yes	No
Web	11/02/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1605935
1613173
1606120
1606141
1606206

Prepaid Card Complaints

Based on Consumer Complaints

10/14/2015	Prepaid card	Government benefit payment card
10/19/2015	Prepaid card	General purpose card
10/14/2015	Prepaid card	Gift or merchant card
10/14/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Adding money

Fraud or scam

Adding money

Prepaid Card Complaints

Based on Consumer Complaints

RushCard. I 've called, been hung up on and on hold for a XXXX ... then hung up on again. I do n't know what 's going on, but I want my money! I 'm being told by their app that I have no cash ... when indeed I just got direct deposit which was released to their banks ... no lost ... Help! Only thru XXXX did I figure out what was going on .... I followed RushCard instructions and to no avail ....

RushCard started a system update on XXXX XXXX that was to be complete on XXXX, it has been a week and the update has caused huge problems for cardholders. My direct deposit from work showed pending starting XXXX XXXX, 2015 and posted on XXXX2015, however the card has been showing inactive for a week. When you call customer service if you reach someone, they read this scripted message about a glitch in the upgrade and transfer you to another department which then rings and hangs up or you 're on hold for an hour or more and it just hangs up. I spoke to someone today, she pulled up my account told me how much my direct deposit was, showed it was posted but the card needed to be activated, transferred me to the activation department and the call went on hold for about XXXX minutes and then hung up. Now when you call the automated system has you put in your info, transfers the call, it rings a few times then disconnects. I have bee a RushCard member for a little over 2 years. I need to have access to my money. I have done everything RushCard has instructed me to do with no resolution to this matter. I know that thousands are affected by this and we need some help.

I added money on XXXX/XXXX/15 and the money is still not available. When I call customer service it says my card has not been activated when in fact it has. I still do not have my money an its XXXX/XXXX/15 and NO ONE ANSWERS CUSTOMER SERVICE #

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Comerica	LA	71404	N/A
Empowerment Ventures, LLC	OH	441XX	Consent provided
NetSpend Corporation, a TSYS Company	DC	20020	N/A
Empowerment Ventures, LLC	IN	479XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Fax	10/16/2015	Closed with monetary relief	Yes	No
Web	11/06/2015	Closed with monetary relief	Yes	No
Phone	10/16/2015	Closed with explanation	Yes	No
Web	11/04/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1606273

1613437

1606585

1606350

Prepaid Card Complaints

Based on Consumer Complaints

10/22/2015	Prepaid card	Payroll card
10/19/2015	Prepaid card	Government benefit payment card
10/14/2015	Prepaid card	General purpose card
10/19/2015	Prepaid card	Payroll card
10/22/2015	Prepaid card	General purpose card
10/22/2015	Prepaid card	Transit card
10/22/2015	Prepaid card	Payroll card
10/23/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Managing, opening, or closing account

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Adding money

Fraud or scam

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

CUSTOMER SERVICE #

They said they updating their system XXXX been calling for a week about my account and to get a new card because I lost my old one I keep calling Rushcard and the phone just keep hanging up and my benefits come on that card in about week please help me

Ca n't access my money

I have a prepaid rush card. My direct deposit was deposited today and I went to pay for something with my card and the funds were not available. I had used the card previously and everything was fine. I repeatedly called customer service but I kept getting disconnected. I went online and noticed there was an unauthorized transaction in the amount of XXXX from XXXX XXXX XXXX Bank. I have no idea where this transaction came from. I did NOT authorize it. I was unable to pay my bill due to this issue and I am asking for immediate reimbursement.

I loaded XXXX dollars to my prepaid rush card this afternoon. My card doesnt show the load. The reps are not helpful. They insist system is down. I need that money. If they are having so many issue 's then why allow money to continue to be loaded. I need my money. Then im closing the account.

Not sure what category it falls under, but I am a Rush card holder and has not had access to the remaining money on my card.

On XXXX/XXXX/15 {$950.00} was directly deposited to my rushcard. Immediately I made some purchases. Leaving an available balance of {$590.00} on my rush card. On XXXX/XXXX/15 I received a text message saying my card has been

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	IL	60707	Consent not provided
Empowerment Ventures, LLC	TX	770XX	Consent provided
Empowerment Ventures, LLC	TX	77065	Consent not provided
Empowerment Ventures, LLC	OK	748XX	Consent provided
Empowerment Ventures, LLC	CT	061XX	Consent provided
Empowerment Ventures, LLC	PA	176XX	Consent provided
Empowerment Ventures, LLC	TX	750XX	Consent provided
Empowerment Ventures, LLC	WI	532XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/06/2015	Closed with non-monetary relief	Yes	No
Web	11/02/2015	Closed with monetary relief	Yes	No
Web	11/06/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1620381

1613617

1606578

1613759

1620706

1620820

1620841

1621342

Prepaid Card Complaints

Based on Consumer Complaints

10/19/2015	Prepaid card	General purpose card
10/19/2015	Prepaid card	General purpose card
10/23/2015	Prepaid card	General purpose card
10/23/2015	Prepaid card	General purpose card
10/23/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Adding money

Managing, opening, or closing account

blocked and to contact a representative at rush card. Numerous attempts were made to contact a rep. On XXXX I found out I would have to wait for rush card officials to " fix " their system in order to spend my own money. Not one rep could tell me when this would take place. As of this evening I 'm still not given a specific time frame my hard earned money would be available to me

I have been with Rushcard for over 4 years. As of late, they have held my money for over a week and refuse to give me a time frame on when my money will be released. I am a full time college student and have daily expenses that I can not take care of now because they refuse to release my money.

XXXX/XXXX/15 airline ticket for {$190.00} was purchased rushcard declined the purchase, i cancelled the XXXX airlines faxed a merchant authorization released letter twice to them .. i have called over XXXX times since friday XXXX to get the funds reversed and they are still holding the money also while taking funds from my account in the amount of {$170.00}

I loaded money on my RushCard Visa @ XXXX. I logged onto my account & my money was n't loaded on my RushCard. I called RushCard & waited on the phone to talk to a rep for 2 hours. I finally got tired of waiting for a rep so I hung up. I 'm so disgusted, disappointed & upset. I called the number on my XXXX receipt for a refund, I typed my card number & XXXX digit security #. It said my card was invalid. That 's XXXX! My RushCard is n't invalid. I want my {$52.00} + {$3.00} reload fee refunded.

I have a RushCard and had a deposit of over {$400.00} automatically put into my account on XXXX/XXXX/2015 and have not been able to access any funds. I can not reach a customer service representative when I call their contact number on the card or get access through the app or online. I 've been trying to access my

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	MO	63114		Consent not provided
Empowerment Ventures, LLC	DE	199XX		Consent provided
Empowerment Ventures, LLC	NV	891XX		Consent provided
Empowerment Ventures, LLC	CT	065XX	Older American	Consent provided
Empowerment Ventures, LLC	CA	916XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/06/2015	Closed with non-monetary relief	Yes	No
Web	11/06/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1613953

1613971

1621368

1621387

1621396

Prepaid Card Complaints

Based on Consumer Complaints

10/23/2015	Prepaid card	Mobile wallet
10/23/2015	Prepaid card	General purpose card
10/23/2015	Prepaid card	Payroll card
10/08/2015	Prepaid card	Gift or merchant card
10/19/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Adding money

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Fraud or scam

the card or get access through the app or online. I 've been trying to access my money for over a week now and do not know what to do.

For two weeks I have no access to my account They have removed my active card and put an expired card on file so I have no access to my funds. Plus I had {$330.00} in my account they removed it and my balance was {$0.00} the next day it went to {$32.00} then to {$12.00} now it 's is back to {$32.00} my {$300.00} is still missing and my direct deposit was sent today I have the money in the account and no way to use it.

I have added money to my Rush Card today and have not been able to access it. I spoke with a rep and was told that she was unaware of when my funds would be available for me to use, now my family of XXXX will be without a phones and have to pay reconnection fees to get them turned back on. This is very unacceptable being that i have a set income and do not have the money to pay them. I will no longer use this company after i receive my funds.

I completed my tax return using XXXX online service. On the last page, there 's an inquiry as to how I 'd like to receive my funds. It also advertised a quicker way to receive my funds by receiving it on a debit prepaid card, PayPower. This prepaid visa card is powered XXXX. I went with this option.

The XXXX deposited {$9.00}, XXXX into my account with these people and I have yet to receive my funds. PayPower claims that they 've returned the money to the XXXX. The XXXX confirmed that XXXX received the funds on my behalf and has cashed it. PayPower confirmed receipt of said funds ; however, they continue to claim that they 've returned the funds to the XXXX, which is not true.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	FL	333XX	Consent provided
Empowerment Ventures, LLC	OK	730XX	Consent provided
Empowerment Ventures, LLC	GA	30058	Consent not provided
Amex	NY	11361	N/A
Blackhawk Network Holdings Inc.	FL	331XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Referral	10/14/2015	Closed with explanation	Yes	No
Web	10/21/2015	Closed with monetary relief	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1621398

1621411

1621413

1598374

1614103

Prepaid Card Complaints

Based on Consumer Complaints

10/23/2015	Prepaid card	Payroll card
10/23/2015	Prepaid card	General purpose card
10/23/2015	Prepaid card	General purpose card
10/23/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Adding money

Adding money

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

claim that they 've returned the funds to the XXXX, which is not true.

I 'm working with XXXX XXXX, a XXXX XXXX Advocate who can confirm that the XXXX has not received the funds. She can be reached at : XXXXPayPower can be reached at : XXXX can be reached at : XXXX 've been getting the " run-around " since XXXX XXXX, 2015. The XXXX deposited the funds on XXXX XXXX, 2015.

PayPower was not satisfied with all my attempts to prove my identity. They claimed that they returned the money to the XXXX on XXXX XXXX, 2015.

Since then, it 's been a back and forth and no real answers.
I 've been evicted from my home. I was homeless with my children. This has devastated my life in ways I did n't think possible.

I believe I am a victim of fraud. Please look into this and help me recover my due funds.

Thanks a million.

My direct deposit still is not going through on my account. Same issue last week. I can not pay my bills and this is the second time within ten days I have trouble accesing my money. Customer service keeps hanging up the phone on me.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	OH	43612	Consent not provided
Empowerment Ventures, LLC	MA	018XX	Consent provided
Empowerment Ventures, LLC	CA	94602	Consent not provided
Empowerment Ventures, LLC	CT	061XX	Other

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1621462

1621468

1621488

1621492

Prepaid Card Complaints

Based on Consumer Complaints

10/23/2015	Prepaid card	Payroll card
10/19/2015	Prepaid card	General purpose card
10/23/2015	Prepaid card	General purpose card
10/20/2015	Prepaid card	Mobile wallet
10/23/2015	Prepaid card	General purpose card
10/20/2015	Prepaid card	ID prepaid card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Adding money

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

My direct deposit has not posted and it was sent to Rushcard 3 days ago, my water has been turned off, my phone is going to be turned off, we have no food for the week end, I have XXXX children and a XXXX mother, Rush card system update was more of a Downgrade.

I have no money and now everything is becoming late with additional late fees added.

I have not been able to access my account. I have not received my direct deposit from my employer yet. I can not get an answer from the customer service associates at Rushcard.

i have a transaction on my rushcard of {$140.00} on XXXX XXXX, 2015 that I did not authorize! I was already locked out of my account and could not receive my direct deposit and pay my rt i need my rent, car note or put gas in my car to get to work. I have tried calling to dispute this transaction and ask how could they let this happen? Ive never had this problem before. But I need my money to buy food for my XXXX year old and formula for my XXXX month old and I have to pay my cable bill as well. I do not feel that my funds are safe with rush card. I really need someone to contact me ASAP because my balance is now {$1.00} and I want to know where this transaction came from I am livid! All rushcard services keep doing is hanging up on me and I feel extremely disrespected!

I Deposit {$520.00} XXXX XXXX Ref Num XXXX To Loud My RushCard XXXX On XXXX/XXXX/15 XXXX My Acc Balance Is {$0.00} Custumer Service Is Not Avelable (not one XXXX number is working I Ca n't Access to No Rep) I Do n't Have Access To My Money Day 7 With No Access To My Money XXXX/XXXX/15

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	FL	330XX	Servicemember	Consent provided
Empowerment Ventures, LLC	NY	10451		Consent not provided
Empowerment Ventures, LLC	DE	19801		N/A
Empowerment Ventures, LLC	WI	532XX		Consent provided
Empowerment Ventures, LLC	FL	334XX		Consent provided
Empowerment Ventures, LLC	NJ	071XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/05/2015	Closed with monetary relief	Yes	No
Web	11/09/2015	Closed with monetary relief	Yes	No
Phone	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/09/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/09/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1621591

1614271

1621713

1615217

1621767

1615177

Prepaid Card Complaints

Based on Consumer Complaints

10/20/2015	Prepaid card	General purpose card
10/23/2015	Prepaid card	General purpose card
10/15/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Fraud or scam

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

Have Access To My Money Day 7 With No Access To My Money XXXX/XXXX/15 XXXX

I have a rush card and I lost my card and reordered a replacement card on XXXX/XXXX/15. I paid for the 2 day service for XXXX and was told my card would be here by XXXX/XXXX/15. When it did n't show up I tried to contact their customer service department and it took a day in a half to get thru to them. I spoke to a rep who guaranteed me I would receive it via overnight express thru XXXX and would receive by Friday XXXX/XXXX/15. Also I was told to call in the morning and get my tracking number and the fees would be waived. I called the entire next day and didnt get the until the evening and a diifernt rep told me that they do n't have an overnight service I would have to wait one to two more business days (monXX/XX/2015 to receive my card and not only was the fee not waived I was charged twice for the service. Needless to da its kinda I received no card, cant get thru and now I have no way to feed my family which includes a XXXX year old and I 've had to miss work because of this. This is an unbelievable with no resolution in sight. The company is Rushcard services and there are literally thousands of us affected by this please do something. My name is XXXX XXXX

a load reversal in the amnt of XXXX was made on my acct (call it a) from merchant affiliated with card company in error on XX/XX/XXXX info was verified by my credit card (card b) that funds were removed and posted on orginal date of transactionand prepaid card company cant figure why funds removed nor seem willing to return.. I have spoken with fraud dept, acct protection and merchant affiliated with amex serve and have been given incorrect info, no call backs as promised.. I keep having to contact my cc company and have given my personal cc info 3 times along with my ssn to these reps (not smart I know)

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	NC	276XX		Consent provided
Empowerment Ventures, LLC	TN	37207		N/A
Amex	TX	782XX	Servicemember	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/09/2015	Closed with monetary relief	Yes	No
Phone	11/13/2015	Closed with monetary relief	Yes	No
Web	10/19/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1615251

1621860

1607900

Prepaid Card Complaints

Based on Consumer Complaints

10/20/2015	Prepaid card	Transit card
10/20/2015	Prepaid card	Payroll card
10/23/2015	Prepaid card	General purpose card
10/23/2015	Prepaid card	General purpose card
10/23/2015	Prepaid card	General purpose card
10/23/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Adding money
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

rushcard did not load direct deposit its veen a week

My account was froze for 5 days. I could not access my money or check my account. My payroll deposit was 2 days late and as of right now I cant log in 2 see my transactions or account balance. You call Customer service and the phone just hangs up. I had to borrow money just to pay my bills. This has been one of the most stressful weeks of my life.

I have been a Ruch Card holder for over 4 yrs. I am not able to get my money for over 2 weeks. My bill have fell behind and I am about to be evicted from my apt . I am at my witts end on what to do. Please help me get my money off my RushCard.
XXXX XXXX Worried

On XXXX XXXX, 2015 I should have received my direct deposit from my employer to my Rushcard account and I did not receive it. I tried to access my account through my mobile app and I got locked out. I called the customer service and every call I got two different types of responses. One response is that I have an available balance but it was from XXXX XXXX, 2015 not the previous pay period on XXXX XXXX, 2015. The second response is that they 're sorry but they ca n't access my account and I 'll be directed to an customer service representative and the phone would hang up on me. I also noticed it is XXXX different female voice operators. Numerous times the phone hung up on me and I only spoke to XXXX representative XXXX separate times and when they told me the issue and said they were going to resolve my account issue they had me on hold for over and hour and when I would call back the phone hangs up before it can even ring or the

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	GA	309XX	Consent provided
Empowerment Ventures, LLC	NC	273XX	Consent provided
Empowerment Ventures, LLC	IL	60411	N/A
Empowerment Ventures, LLC	NJ	08618	Consent not provided
Empowerment Ventures, LLC	NC	271XX	Consent provided
Empowerment Ventures, LLC	FL	330XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/09/2015	Closed with monetary relief	Yes	No
Web	11/09/2015	Closed with non-monetary relief	Yes	No
Phone	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1615299

1615315

1621970

1622078

1622158

1622272

Prepaid Card Complaints

Based on Consumer Complaints

10/23/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

holding music plays. I called again on XXXX XXXX, 2015 and spoke with a representative on how can I have them send the deposit back to my employer and I got put on hold for almost over XXXX minutes. I see I 'm still apart of the ones whose account issues did not get resolved and it 's holding me up from paying rent, bills, food, gas and other necessities. Mind you it has been over two weeks now and I still have n't got an email, text or anything in the mail about the issue or contacted about how they apologize for the action and how they were going to resolve the issue. Very unprofessional and I feel like I 'm being scammed and I want everything owed back to me and I want to close my account with Rushcard and I do not want them to have any of my information no longer nor conduct any business with them because this is ridiculous.

Rushcard : I lost my card on XXXX I was told a replacement card would be sent but could take XXXX business days to receive. On XXXX XXXX marked the 10th business day and I had not receievd the replacement. I attempted to call and with all of the issues occuring due to the system glitch I have yet to get a hold of anyone that could help me with the replacement of my card. At this point XXXX deposits of XXXX each are sitting on the card with inability to use as they told me the card was blocked. I did later not sure how or why was able to use my card via XXXX (saved on my account), but because I can not remember the card # and or XXXX digits on the back I 'm only limited to purchases on XXXX. The transfer option is not available (a friend also has XXXX and was willing to help by giving me the funds after transferring to her). I was able to addmyself as a payee and submitted a partial payment as a test to see if the payment would come. BUT this was only 2 days ago, and the scheduled time for arrival is 5 business days. We shall see if this option works in any way. Needless to say with {$1000.00} sitting on a card I ca n't acess has put me in a tight spot as my other cards are used for paying bills and in doing so am left scrambling to purchase other things. The

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	IL	606XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/13/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1622485

Prepaid Card Complaints

Based on Consumer Complaints

10/23/2015	Prepaid card	General purpose card
10/23/2015	Prepaid card	General purpose card
10/23/2015	Prepaid card	General purpose card
10/23/2015	Prepaid card	Other special purpose card
09/30/2015	Prepaid card	Government benefit payment card
10/15/2015	Prepaid card	General purpose card
10/05/2015	Prepaid card	ID prepaid card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Fraud or scam
Managing, opening, or closing account
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Fees
Fraud or scam

service has been nothing but disspppointing, with NO ONE I have spoken to having no access to view my account, so they say, because many others have had the ability to check. There has been no effort to provide me with any updates other than those found on their site and it 's even more dissappointing that they are lying about being back up and running. I expect there be much more offered by the company than waiving of fees for a few months. That 's absolutely ridiculous to think that will resolve any issues they have caused for the thousands affected.

My money was deposited into my rush card and i have n't been able to access my money. I 've called rush card and no one ever answers the phone and when your on hold, phone hangs up. I also faxed over to them a letter explaining that my card was deactivated and that the deposit id was incorrect. No one ever got back to me.

i get an automatic deposit from job XXXX, this money was deposited to the rushcard. These funds are being held by rushcard. THEY BASICALLY HAVE TAKEN MY PAYCHECK!

On XXXX XXXX, 2015, I purchased a Reloadit Pack and loaded XXXX onto the card to later transfer onto my son XXXX XXXX card the OnlyXXXX Visa loadable card. I contacted the Reloadit customer service at XXXX. I spoke with the first person out of at least XXXX foreign speaking reps., they gave me the run around like I have never experienced. I contacted the company XXXX XXXX and asked

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	GA	303XX		Consent provided
Empowerment Ventures, LLC	NV	891XX		Consent provided
Empowerment Ventures, LLC	GA	30087		Consent not provided
Empowerment Ventures, LLC	MI	48213		N/A
Comerica	NC	28303	Older American	N/A
Empowerment Ventures, LLC	MD	20871		Consent not provided
Blackhawk Network Holdings Inc.	IL	605XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Phone	11/13/2015	Closed with monetary relief	Yes	No
Referral	10/02/2015	Closed with explanation	Yes	No
Web	11/05/2015	Closed with non-monetary relief	Yes	No
Web	10/07/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1622508

1622530

1622615

1622586

1586392

1608144

1593463

Prepaid Card Complaints

Based on Consumer Complaints

10/09/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

what I needed to do if anything on my end. XXXX XXXX told me that they are no longer doing business with Reloadit. I called Reloadit back and asked to speak with a supervisor. Supervisor denied knowing anything about XXXX XXXX discontinued there relationship with them. Supervisor asked wait ANOTHER 4 hours to see if my money would transfer, mind you this is the 3rd time I have been asked to wait a 4 hour period. The money was not there again. I called back again and spoke with another rep., and was told to go purchase another prepaid card of any type. I called them back and gave them the card numbers and I was told they were not compatible that I needed to go purchase a specific card! I called back and asked to speak to another supervisor. He told me that I had to wait for another 4 hours. At this point I believe they are operating under a scam. Blackhawk Network is the owner of this operation. They do n't answer their phone. XXXX.
A list of names I spoke with in less than 24 hours : XXXX, XXXX, XXXX, XXXX, XXXX XXXX and a list of other names)

My XXXX-year old son bought a " pre-paid " debit card " NETSPEND " so he could pay for something on his own on the internet. Little did he know that he had to (this is their wording that he found out when he could n't use it) " provide your name , street address, date of birth, and other information that will allow us to identify you. We may also ask you to provide a copy of your driver 's license or other documentation as proof of identification. Approval of your request for a NetSpend Prepaid Debit Card requires passing our identification verification process. Residents of the State of Vermont are ineligible to open a Card Account. " All as part of Patriot Act/Anti Money Laundering requirements. I work for a financial institution that follows these regulations ; NetSpend requires someone to " Open an Account " and thus in that manner they require the " know your customer " rules. Thus many people do n't want to give this information and never can use the card when they think they are purchasing a prepaid CREDIT card. My

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	CA	934XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	10/14/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1600639

Prepaid Card Complaints

Based on Consumer Complaints

10/20/2015	Prepaid card	Gift or merchant card
10/29/2015	Prepaid card	General purpose card
10/09/2015	Prepaid card	General purpose card
10/23/2015	Prepaid card	General purpose card
10/23/2015	Prepaid card	General purpose card
10/29/2015	Prepaid card	Payroll card
10/29/2015	Prepaid card	General purpose card
10/23/2015	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Fraud or scam
Managing, opening, or closing account
Managing, opening, or closing account
Managing, opening, or closing account
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues

son only got bilked out of {$10.00} but there 's instances all over the internet of {$100.00}, {$200.00} and {$300.00}. At my bank we do n't let someone give us their money and " open an account " account they then ca n't use. They know up front that they will provide personal information ; if they do n't want to provide the information, then they walk away. NetSpend is violating consumer laws by not providing disclosures to customers, or at least making them aware of the depth of the requirement at the time of the purchase.

No access to my account or my money

I have a prepaid Rushcard that I still cant use at this time. The company states that the problem is fixed, but I am still getting error messages when I try to transfer money.

I am a customer of Rushcard for several years. About 2 weeks ago they had a system change which rendered my card useless. Since then my balance is missing XXXX I tried contacting member services for days. The phone would hang up after XXXX rings. I sent emails and XXXX messages that were unanswered. After finally holding for XXXX hours I get a rep that says he sees the discrepancy and will send it to the risk team and I will get a call back. I have not received a call. As of today the systems are down again. This is insane.

I sent my complaint last week ... I Mentioned how they Dont answer, when they do answer u on hold for XXXX hours, every time I ask for a supervisor they transfer

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	FL	33407	N/A
Empowerment Ventures, LLC	FL	331XX	Consent provided
JPMorgan Chase & Co.			N/A
Empowerment Ventures, LLC	MI	48336	Consent not provided
Empowerment Ventures, LLC	GA	316XX	Consent provided
Empowerment Ventures, LLC	NC	27801	Consent not provided
Empowerment Ventures, LLC	MI	482XX	Consent provided
Empowerment Ventures, LLC	NJ	083XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Postal mail	11/09/2015	Closed with explanation	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Phone	10/14/2015	Closed with explanation	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1615613

1630721

1600936

1622662

1622676

1630827

1630830

1622699

Prepaid Card Complaints

Based on Consumer Complaints

10/23/2015	Prepaid card	Payroll card
10/29/2015	Prepaid card	Transit card
10/23/2015	Prepaid card	Payroll card
10/23/2015	Prepaid card	Payroll card
10/23/2015	Prepaid card	Transit card
10/24/2015	Prepaid card	Payroll card
10/24/2015	Prepaid card	General purpose card
10/29/2015	Prepaid card	General purpose card
10/24/2015	Prepaid card	General purpose card
10/24/2015	Prepaid card	General purpose card
10/24/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Managing, opening, or closing account
Managing, opening, or closing account
Managing, opening, or closing account
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

me to another agent, or they transfer me and I get disconnected, they wo n't give me straight forward answers I need answered, i got put on hold without knowing and how they lying on social sites this is all on top of whats going on with my account..I should have receive my paycheck direct deposit on XXXX/XXXX/15 to this date no check and today is XXXX/XXXX/15 no agent has called me or anything. Most of the rep just do n't say anything I 'm tired of this this is so stressful

I am unable to spend any funds on my RushCard. I have waited on hold for more than XXXX hours. I ca n't get anyone to assist me.

I ca n't access my funds with RushCard

I ca n't access my money. And I ca n't make transfers. My dedit card says blocked.

This is to address the issue that is still on going with Rush Card. I have been dealing with this very unfortunate situation and have since lost my Satellite TV service, my car insurance is threatened to lapse in a day, and I had to borrow

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	FL	33578		N/A
Empowerment Ventures, LLC	NY	10989		Consent not provided
Empowerment Ventures, LLC	MN	55107		N/A
Empowerment Ventures, LLC	TN	370XX		Consent provided
Empowerment Ventures, LLC	IA	52402	Servicemember	Consent not provided
Empowerment Ventures, LLC	NY	10705		Consent not provided
Empowerment Ventures, LLC	MA	011XX		Consent provided
Empowerment Ventures, LLC	WI	532XX		Consent provided
Empowerment Ventures, LLC	NJ	07112		Consent not provided
Empowerment Ventures, LLC	KY	41071	Servicemember	Consent not provided
Empowerment Ventures, LLC	MD	210XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Phone	11/30/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with explanation	Yes	No
Web	11/04/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1622710
1630910
1622807
1622813
1622871
1623218
1623251
1631018
1623275
1623313
1623331

Prepaid Card Complaints

Based on Consumer Complaints

10/24/2015	Prepaid card	Payroll card
10/24/2015	Prepaid card	Mobile wallet

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Fraud or scam

service, my car insurance is threatened to lapse in a day, and I had to borrow XXXX to pay my cell bill that had been given a XXXX hour extension due to this outage. I do not who told the commission that this issue was fixed but I 'm here to tell you that today XXXX/XXXX/2015 @ XXXX XXXX Est. That issue is still ongoing. I hope they will compensate peole for reconnection charges that we will be charged this is the most horrific experience I have ever had to endure with any financial institution and for them to tell clients they have no idea when this issue will be resolved is ludicrous. People are being evicted, losing daily home resources such as power and telephone services this is really really bad and I hope that something is done to assure this wo n't happen again. My son sure would appreciate it after he had to miss his home coming because we could n't purchase his anything not even a haircut. I 'm very disappointed and I hope they pay for all that we had to endure.

I have an account with Rushcard and I 'm sure you know why I 'm sending this complaint. I have not received mymy direct deposit from my employer due to the " technical glitch " they suffered. It 's quite obvious I 'm struggling to get by I jus want wages and dealing with these representatives for 10 days has made things more stressful. Yesterday I called and they said my funds are showing but there 's a problem from it to deposit on to my card. The lady said that she put in an escalation ticket to a higher up to deposit my funds. I wake up today to find no funds in my account still. I called to find out what happened and they told me my deposit is not showing. From there I asked to talk to a supervisor and they came to the resolution of sending an email to her supervisor or board to handle the situation. I 've been demanding a certified check and they told me that the higher ups will make that decision. Everything is recorded I just hope I get my money

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	GA	31792	Consent not provided
Empowerment Ventures, LLC	CT	061XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1623342

1623349

Prepaid Card Complaints

Based on Consumer Complaints

10/24/2015	Prepaid card	Payroll card
10/24/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Unauthorized transactions/trans. issues

soon.

I have a prepaid debit card with rush card on XXXX XXXX there was supposed to be doing some kind of update to their system and it was only supposed to last a couple of hours here it is 13 days later I 've had XXXX pay checks deposited into this account and I can not access any of my money you call rush card to try to find out what 's going on your on hold for XXXX to XXXX hours once you finally get someone they tell you they ca n't help you because their system is down but most of the time you 're put on hold for XXXX to XXXX hours to pick up and then hang up on you I have changed my direct deposit so no more of my checks will be going into this account but I would like to have access to the money that is on the card now but I called on XXXX XXXX and that was my last straw the customer service rep told me that I should change my direct deposit which I kindly inform her that I already did that I just wanted to know when will I have access to the money that 's on the card right now she told me that it could be weeks before I will have access to that money this situation has caused me and my family unneeded stress in my life my landlord is threatening to evict me before the situation happened I was a little behind with my rent I made an agreement with my landlord I would pay him {$300.00} a week until I was caught up and he would n't evict me and I was doing that until this situation happened now I have missed XXXX payments and my landlord is threatening to evict me I 'm scared that by the time this whole situation is fixed me and my family will be in the streets every customer service rep for Rush card that I have spoken to I have explained the situation to them and they do n't care why they keep saying is they sorry they sorry me sorry I do n't want to hear sorry anymore I want my money how could this be legal that they can hold your money like this and a Rush Card representatives are telling people that the

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	VA	23847	Consent not provided
Empowerment Ventures, LLC	CT	060XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1623350

1623366

Prepaid Card Complaints

Based on Consumer Complaints

10/24/2015	Prepaid card	General purpose card
10/24/2015	Prepaid card	ID prepaid card
10/24/2015	Prepaid card	Other special purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

cards are working and that 's a lie my card has n't worked for over 13 days and counting at this point I feel no one at Rush Card cares about me and my family I have XXXX kids that depend on me where we supposed to go if my landlord evict us I hope you can help

Took XXXX days to get my funds from XXXX act and ten days for the other

There has been several issues. I was charged incorrectly for my card. Rush card owes me XXXX and refuses to pay. I had XXXX fraud fees on my card of XXXX each and they still have not investigated it and have not taken measures to refund y account or secure it.
For two week + I have not been able to use my card.I have direct deposits that have mysteriously disappear and my balances have fluctuated They are crooks and I want compensation for all the turmoil I have been though I have called the company a number of times with no resolution.

It has now been almost 2 weeks and I have n't been able to access any of my money.. this issue started XXXX XXXX and still persist till this day. I have n't been able to get anyone on the phone the line keeps hanging up on me. I can finally go online to if see my funds are there which they are but the card they have there on the account is my old expired card ... At the end of the day I just want my money back that I worked hard for ... My vacation has already been ruined by this unfortunate event in which I have finally accepted, but I will not accept this unprofessional conduct by Rushcard. I also feel that its messed up how no one has stepped up to help us. why? is it because we do n't bank with XXXX XXXX, XXXX, XXXX XXXX etc. Sorry but our money matters too and it pays taxes just like every one else 's does. I 'm a single Female without kids and a XXXX XXXX that do n't make much as is but get almost {$200.00} dollars taken from me every two weeks for taxes. I want to know what our Government that I pay so well is going to do to help us tax payers that has been effected by this.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	NE	681XX	Consent provided
Empowerment Ventures, LLC	CA	930XX	Consent provided
Empowerment Ventures, LLC	GA	303XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1623364

1623161

1623447

Prepaid Card Complaints

Based on Consumer Complaints

10/24/2015	Prepaid card	Mobile wallet
10/24/2015	Prepaid card	General purpose card
10/24/2015	Prepaid card	Payroll card
10/20/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Adding money

Managing, opening, or closing account

Adding money

Fraud or scam

going to do to help us tax payers that has been effected by this.

Rush card holder my direct deposi was sent rush on XXXX XXXX 2015 an as of to have received my funds on my card

Starting XXXX, XXXX 2015 Rushcard stated that they are updating their systems and it would take XXXX hours. Days pasted and none of my funds was available. I call and they would hang up or keep me on hold for more than XXXX hours. It is now XXXX XXXX, 2015 and as of today I still can not access my paycheck from XXXX XXXX, 2015. This has caused financial stress on me with the issue of paying bills and having money to get to work and eat daily. For the past weeks I had to stress over how I am going to have enough gas to get to work. Today I called and was told that the system is yet again down and my account has went from {$500.00} to {$0.00} XXXX times today. On the occurrences that I seen money available I went to the ATM and get invalid responses and is told to contact my financial institution. I call them and they have NO answers of the time frame, its been 2 weeks. All they ask for is your number so that they can send you a text when the system is fixed. When I asked to speak to a manager I was put on hold and never returned to. The HARDSHIP this has caused for me and so many lower class citizens in America is unfair and should be unjust. There has to be some why this can be avoided in the future. Currently I am at home with {$10.00} in my pocket that I can not spend because it is my last. What do I do next week up until payday?

Last week Rushcard did a system update in which all cards would be down for a couple of hours. After said time my account has not been correct. I was suppose to get my direct deposit on that wendesday and it is now the following Tuesday and my deposit is still not in my account. I continue to call yet very time I mention

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	MI	480XX	Consent provided
Empowerment Ventures, LLC	WI	532XX	Consent provided
Empowerment Ventures, LLC	NC	27409	Consent not provided
Empowerment Ventures, LLC	VA	235XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/09/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1623481

1623462

1623493

1616233

Prepaid Card Complaints

Based on Consumer Complaints

10/29/2015	Prepaid card	ID prepaid card
10/25/2015	Prepaid card	Payroll card
10/26/2015	Prepaid card	Other special purpose card
10/20/2015	Prepaid card	Other special purpose card
10/29/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Fraud or scam

Managing, opening, or closing account

and my deposit is still not in my account. I continue to call yet very time I mention direct deposit I get hung up on. I have been without gas and food in my house. Bills are being to be late and my rent is about to be due. On eve I do finally get to speak to someone they ca n't tell me anything that is going on except they are trying to fix the issue.

Monday XXXX XXXX, 2015 I was emailed from the rush card company stating that the rush card would be down from XXXX until XXXX on Monday XXXX XXXX. I called rush card on the XXXX because I was n't able to access my account only to be informed that they were working around the clock to get the issue resolved. Then I stated that my card says it 's blocked on my application for rush card that I have downloaded to my cell phone. The girl representative stated that the website is uploading and she ca n't access my account. So I called back on the XXXX only to get the same results. I was placed on hold for XXXX hours to speak with a supervisor about the issue only to be hung up on. So I called again on Thursday XXXX XXXX to be placed on hold for another XXXX hours and again hung up on I was told that the systems were still uploading and they could n't get access to my account. So I hung up to call again for my card and then to hear that my card has n't been activated but they ca n't give me any information. I have rent due, cable, car note, utility bill due.

I have been trying to speak with someone by calling Rushcard XXXX number. Every time I call I 'm either on hold for XXXX hours or they hang up, this last time the young lady was so rude I forgot why I was calling. These past few weeks have

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	GA	300XX	Consent provided
Empowerment Ventures, LLC	NY	14220	Consent not provided
Empowerment Ventures, LLC	CT	06120	N/A
Empowerment Ventures, LLC	AL	36535	Consent not provided
Empowerment Ventures, LLC	GA	300XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Phone	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/09/2015	Closed with monetary relief	Yes	Yes
Web	11/13/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1631249

1623535

1624222

1616261

1631275

Prepaid Card Complaints

Based on Consumer Complaints

10/29/2015	Prepaid card	Government benefit payment card
10/20/2015	Prepaid card	General purpose card
10/25/2015	Prepaid card	General purpose card
10/20/2015	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Unauthorized transactions/trans. issues

the young lady was so rude I forgot why I was calling. These past few weeks have been a headache. I went from missing money to not receiving my deposits. I understand they might not come early anymore but it 's past my pay date and no XXXX will come to the phone. I have been a member since 2011 and you would think they would handle this more professionally. They need more customer service reps and to keep their customers in the loop.

With the XXXX XXXX updates to the UniRush system I do not have access to my funds. I was anticipating a direct deposit yesterday and I never received it. To date my account reflects a zero balance and I have pending charges reflected on my account that are duplicates of charges paid weeks ago. Today, XXXX XXXX, I was on hold for 3 and 1 / 2 hours before I actually got to speak with a customer service representative. He told me that he could see my direct deposit in the system and he qued it to deposit, telling me to give it about 2 hours as they are depositing funds every two hours. So far I still have a XXXX balance. Given this debacle, we are at risk of having our utilities shut off. I need that money as it is my unemployment benefit and I am a single parent on XXXX from my job.

I too have had rushcard, my deposit came late. Although it told me it was ok to use, it got declined every other transaction, I have no access to my online account, it says I have to call. I called several times, and a few times it hung up, other times I waited on hold the longest I waited was almost 3 hours. I had a transaction I needed to dispute and can not because I ca n't get through. This company is unprofessional, and does not keep the best interest of the customers in mind ... .I have lost having to deal with this inconvenience.

I have not been able to use my rush card or access my funds since Monday XXXX XXXX, 2015 and today is Tuesday XXXX XXXX, 2015. I have called customer service everyday three and four times a day and wait on hold for an hour or longer

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	LA	70501	N/A
Empowerment Ventures, LLC	TX	752XX	Consent provided
Empowerment Ventures, LLC	TX	750XX	Consent provided
Empowerment Ventures, LLC	FL	346XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	11/30/2015	Closed with non-monetary relief	Yes	No
Web	11/09/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/09/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1631319

1616331

1623652

1616388

Prepaid Card Complaints

Based on Consumer Complaints

10/26/2015	Prepaid card	General purpose card
10/26/2015	Prepaid card	Payroll card
10/20/2015	Prepaid card	General purpose card
10/26/2015	Prepaid card	General purpose card
10/20/2015	Prepaid card	General purpose card
10/20/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Fraud or scam

Unauthorized transactions/trans. issues

Fraud or scam

Fraud or scam

Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

service everyday three and four times a day and wait on hold for an hour or longer to be told they are working on it and they dont have an exact time it will be corrected. That is when I am able to reach someone the other time I get disconnected. How am I expected to live without access to my money, I have bills due and no food to eat, also no gas to get to work!!

I am a customer with rush card / meta bank and I have not received my direct deposit that was processed by my employer and I have been unable to contact customer service to get any updates as to when I will receive my funds.

After system glitch, I am missing XXXX dollars due to incorrect balance projected. Funds were also removed from my saving account without concent and removed from my transaction history. I have contacted rush card for over 2 weeks without a resolution I 've been avised it would be resolved at the highest priority. No one has us reach out to me via phone email and or XXXX on social media. I have multiple screen shots proving unauthorized activity.

I have not received money from Rushcard

I HAVE NOT HAD ACCESS TO MY MONEY SINCE XXXX/XXXX/15 WITH RUSHCARD. I CA N'T GET GROCERIES, PAY BILLS OR MOVE. THEY KEEP SAYING THEIR FIXING IT BUT NOTHING HAS HAPPENED BUT FALSE PROMISES. LONG WAIT HOURS ON THE PHONE, THEN LINE HANGS UP AFTER WAITING FOREVER. THEY CLAIM TO CALL YOU TO HELP YOU WITH THE PROBLEM BUT NOTHING YET. IM FRUSTRATED AND CRIED OUT WITH THIS PROBLEM. THIS CA N'T BE FAIR.

Currently, I am having my money deposited on my Rushcard. About two weeks ago, Rushcard stated that they 'll be updating their system and within 3 hours we could n't view our accounts nor withdrawal money. A couple of weeks have gone

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	IN	465XX		Consent provided
Empowerment Ventures, LLC	CT	060XX		Consent provided
Empowerment Ventures, LLC	GA	31093		Consent not provided
Empowerment Ventures, LLC	OH	450XX	Servicemember	Consent provided
Empowerment Ventures, LLC	MI	490XX		Consent provided
Empowerment Ventures, LLC	VA	221XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/09/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/09/2015	Closed with monetary relief	Yes	No
Web	11/09/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1624093

1624101

1616436

1624103

1616497

1616508

Prepaid Card Complaints

Based on Consumer Complaints

10/20/2015	Prepaid card	General purpose card
10/26/2015	Prepaid card	Payroll card
10/20/2015	Prepaid card	General purpose card
10/21/2015	Prepaid card	General purpose card
10/21/2015	Prepaid card	General purpose card
10/21/2015	Prepaid card	Government benefit payment card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Adding money
Managing, opening, or closing account
Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

could n't view our accounts nor withdrawal money. A couple of weeks have gone by and I still can not access my funds. I 've called customer service numerous times and have gotten hung up on. When I finally got a hold to customer service they tell me they ca n't do anything about it, and to give them my number and have yet to receive a phone call. At this point I 'm wondering if my direct deposit will even be deposited this week.

I have a Rushcard. Where do I start? My paychecks were deposited late and my balance has continued to be wrong. My card is not working for some bills. My car payment and credit cards are now late and have been assessed fees. IXXXXwas forced to pay out additional money to keep utlites on because i failed to keep original agreements. Customer service is not taking calls. It hangs up on you or you wait on hold for hours. Items having been pending for 10+ days. iXXXXhave been overcharged at the gas pump and double charged for online purchases that occurred prior to realizing my account was having a problem

Unable to receive my paycheck that 's been direct deposited.

Put money on my card on XXXX XXXX 2015 and I 'm still waiting for it to be credited to my account I have called a whole bunch of times to the XXXX number is the XXXX number to get hung up on that is the runaround I 've left messages via rush card via XXXX XXXX unirush ... too no avail..

I ordered a replacement card from the rush card company. I am unable to activate the card over the phone or on the Internet. customer service does not answer any of the phone calls or return any emails. I have been calling for almost a week about the situation. I simply want to get the rest of my money out and I will not use this card anymore. Please help.

Will discuss upon receiving notification.

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	OH	441XX	Consent provided
Empowerment Ventures, LLC	OH	44105	N/A
Empowerment Ventures, LLC	NV	891XX	Consent provided
Empowerment Ventures, LLC	VA	234XX	Consent provided
Empowerment Ventures, LLC	MA	023XX	Consent provided
NetSpend Corporation, a TSYS Company	CT	063XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/09/2015	Closed with monetary relief	Yes	No
Phone	11/13/2015	Closed with monetary relief	Yes	No
Web	11/09/2015	Closed with non-monetary relief	Yes	No
Web	11/09/2015	Closed with monetary relief	Yes	No
Web	11/09/2015	Closed with monetary relief	Yes	No
Web	10/23/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1616573

1624209

1616639

1617486

1617507

1617513

Prepaid Card Complaints

Based on Consumer Complaints

10/29/2015	Prepaid card	Payroll card
10/29/2015	Prepaid card	General purpose card
10/21/2015	Prepaid card	Mobile wallet
10/21/2015	Prepaid card	General purpose card
10/21/2015	Prepaid card	ID prepaid card
10/21/2015	Prepaid card	General purpose card
10/26/2015	Prepaid card	Payroll card
10/26/2015	Prepaid card	General purpose card
10/21/2015	Prepaid card	Payroll card
10/21/2015	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Fraud or scam

Managing, opening, or closing account

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

For a little over a week now I have not been able to get to my money on my rushcard I have called everyday with no luck i have sent emails I live pretty much paycheck to paycheck I 'm a single mother XXXX and I just want my money that I work hard for ...

I was n't able to access my account then I call and found out that Netspend had closed my Account with out my permission. And not notifying me right away when this ERROR TOOK place! I had to find out on my own that my account was closed .because I wanted to pay a bill. And when they closed my account They took out all my money which I wanted it to stay in my account but they did n't put back in my account.INSTEAD they mail me my money which is going to take another 2 weeks or so just to get my money. They really put me in a bad situation.

i have been calling ruschcard since wednesday about my direct deposit and all they have been telling me is that, they are working to fix the problem. {$470.00} direct deposit hasnt been recieved and now i have bills piled up and a car about to get repoed because i dont have my money.. i have a XXXX baby to take care of

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes complaint is the result of an isolated error

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	IL	62221		N/A
Empowerment Ventures, LLC	MD	21215		N/A
Empowerment Ventures, LLC	CT	06105		Consent not provided
U.S. Bancorp	CA	90305	Older American	Consent not provided
Empowerment Ventures, LLC	KS	66048		Consent not provided
Empowerment Ventures, LLC	IL	606XX		Consent provided
Empowerment Ventures, LLC	NY	13088		N/A
Empowerment Ventures, LLC	NC	28208		Consent not provided
NetSpend Corporation, a TSYS Company	HI	968XX		Consent provided
Empowerment Ventures, LLC	MS	387XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	11/13/2015	Closed with monetary relief	Yes	No
Phone	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/12/2015	Closed with monetary relief	Yes	No
Web	10/26/2015	Closed with explanation	Yes	No
Web	11/10/2015	Closed with non-monetary relief	Yes	Yes
Web	11/10/2015	Closed with monetary relief	Yes	No
Phone	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	10/23/2015	Closed with monetary relief	Yes	No
Web	11/10/2015	Closed with non-monetary relief	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1631658

1631668

1617595

1617603

1617605

1617617

1624480

1624487

1617315

1617632

Prepaid Card Complaints

Based on Consumer Complaints

10/10/2015	Prepaid card	Payroll card
10/10/2015	Prepaid card	Gift or merchant card
10/21/2015	Prepaid card	General purpose card
10/21/2015	Prepaid card	Other special purpose card
10/26/2015	Prepaid card	Payroll card
10/26/2015	Prepaid card	General purpose card
10/21/2015	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Fraud or scam

Fraud or scam

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Fraud or scam

Fraud or scam

and she needs alot of things that i can not get. XXXX transactions were made at atm but i recieved no money out of and my account was charged for. Rushcard said theres nothing that they can do about it.

My prepaid card was hacked I have unlock iPhone my account had some charges on it I ask them to investagte I got 1 back but the other one I did n't than prepaid card company lock me out of my online account this is how I get paid buy my employer than company with out my concent took XXXX that I had on card it when to XXXX balance I get text alert on what my balance is what I buy when my employer deposit my payroll check they we 'll not let me have my wages. They say I have to wait a month so they can make sure money is mine it is they payroll send it to them they know how much I get paid they send me text alerts

Rushcard perform a system upgrade on the morning of XX/XX/2015 and ever since then I have not been able to access my funds. I have gotten the same answer for the past 9 days and they have all been inaccurate. I have called at least 3-4 times a day since XX/XX/2015 and I never got my issue resolved. I have bills to pay and ca n't because they can not or will not figure out what has happened to the funds I loaded previously not can they tell me when the funds I have directly deposited from my employer will be available

Locked out of my account for weeks ... .not able to access funds ... rude customer service..Rushcard

Rushcard has blocked me from retrieving my funds out of my account for

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	MO	641XX	Consent provided
Citibank	TX	750XX	Other
Empowerment Ventures, LLC	TX	77060	Consent not provided
Empowerment Ventures, LLC	TN	381XX	Consent provided
Empowerment Ventures, LLC	FL	34609	Consent not provided
Empowerment Ventures, LLC	TX	750XX	Consent provided
Empowerment Ventures, LLC	TX	770XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	10/14/2015	Closed with explanation	Yes	No
Web	10/15/2015	Closed with explanation	Yes	No
Web	11/10/2015	Closed with non-monetary relief	Yes	No
Web	11/10/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/10/2015	Closed with monetary relief	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1602267

1602306

1617755

1617767

1624702

1624704

1617856

Prepaid Card Complaints

Based on Consumer Complaints

10/21/2015	Prepaid card	Payroll card
10/21/2015	Prepaid card	Payroll card
10/26/2015	Prepaid card	Payroll card
10/26/2015	Prepaid card	ID prepaid card
10/29/2015	Prepaid card	Payroll card
10/30/2015	Prepaid card	ID prepaid card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Fraud or scam

Managing, opening, or closing account

Fraud or scam

Fraud or scam

Managing, opening, or closing account

{$900.00} that are in my account due to their update of the system on XXXX/XXXX/2015. I have talked to customer service on many occasion just to be told the system is still updating and an escalation had been placed in the back office for review of my account. Plus due to the system update it caused my current debit cards to be inactive which is keeping me from getting my money.

My name is XXXX XXXX and as of XXXX XXXX I am unable to access my funds from Rushcard that 's all it needs to be said I have my money and they wo n't let it go and its been 10 days.They say it 's a glitch in the computer

Last week i was surpose to get my money in my rushcard account but my money was not in it. I called some many times. I would look on my account. To see if it posted and it is not. Now it the last week of XXXX and i still did not received my last week pay. What is going on. I need my money now. I know i have my money in the account but with the glitch and cant access my account i have no money now.

I opened RUSHCARD and had paycheck go direct deposit on card for my first deposit, which applied on XXXX XXXX, which I assumed until i tried to pay for gas to get to work. When I called customer service was told just wait a day or two since they were trying to update system. On many fail attempts was unable to pay bills, provide food for my family nor pay for my rent. My card kept appearing inactive online and made several phone calls that card was inactive and not able to be used. It took me 8 days for my paycheck to post and was only able to use a part of it.

If I have a voided transaction (Bluebird by AMEX) and the merchant has already swiped my card, they will hold the funds for 8 days-even after the other merchant

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	NJ	07088		N/A
Empowerment Ventures, LLC	NJ	071XX		Consent provided
Empowerment Ventures, LLC	VA	22437	Servicemember	N/A
Empowerment Ventures, LLC	NJ	071XX		Consent provided
Empowerment Ventures, LLC	NY	142XX		Consent provided
Amex	IL	606XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	11/10/2015	Closed with non-monetary relief	Yes	No
Web	11/10/2015	Closed with monetary relief	Yes	No
Phone	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/02/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1617257

1617948

1624889

1625039

1632182

1632945

Prepaid Card Complaints

Based on Consumer Complaints

10/26/2015	Prepaid card	General purpose card
10/21/2015	Prepaid card	ID prepaid card
10/27/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Managing, opening, or closing account

Fraud or scam

has processed the credit within 3 days. They wo n't even accept a receipt for proof.

I have a Rushcard account, which I opened XX/XX/2015. I have been adding funds to the card without any issues, However, on XXXX XXXX, 2015, I added a total of {$1000.00} to the card XXXX XXXX separate transactions of {$500.00} each). There is no record of the the reload that I made on XXXX XXXX. On XXXX XXXX, I added another {$500.00} to the card, which is also not being reflected when I call Rushcard 's card services automated line. I called the company on XXXX XXXX and was able to speak with a representative who told me that they were updating their systems and that the system would be working by XXXX XXXX on XXXX XXXX. I checked my balance again on XXXX XXXX, and my balance was still XXXX. I called Rushcard again and spoke with a representative who asked me for all of the numbers on the receipt, including a transaction number. Once I read every number on the receipt, I was informed that none of those numbers were recognized by their system. She then told me to go back to the retail outlet where I reloaded the card to ask them for the transaction number, I did and was told by the store manager that the numbers on the receipt should suffice for Rushcard to identify my reload. I called Rushcard again on XXXX XXXX and told the representative what the store manager said, and at that time the representative told me that she would escalate my complaint. Since XXXX, I have not received a response from Rushcard, and to make matters worse, I have called card services at Rushcard at least 30 times since then. When I press " XXXX " for a representative, the phone rings once or twice and then I am disconnected. The automated system is still reflecting a XXXX balance on my account.

I have a rushcard and I 've been locked out if my funds for over 2 weeks now.I 've missed a car payment, and i have XXXX kids all under XXXX yrs old and a XXXX

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	NY	11212	N/A
Empowerment Ventures, LLC	CT	067XX	Consent provided
Empowerment Ventures, LLC	MA	027XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/10/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1625533

1618783

1626266

Prepaid Card Complaints

Based on Consumer Complaints

10/27/2015	Prepaid card	Payroll card
10/22/2015	Prepaid card	Mobile wallet
10/22/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

missed a car payment, and i have XXXX kids all under XXXX yrs old and a XXXX wife.I 've been told they would call me the one time i actually got through to them that was well over a week ago.i know stuff happens sometimes but this should have been resolved a long time ago.i just want my money that i worked hard for.

Rushcard system is down my balance is not accurate they keep telling me it will be fixed soon. I ca n't even pay my bills because my funds are n't available due to their system outage. They keep putting me on hold and transferring me. The longest I 've been on hold was 50 minutes. Never had any issues before with them but now this is ridiculous

I am a recent victim of the rush card scam. I have never in my life dealt with a company that has such low regards for their customers. Not one person has contacted me yet. I have put myself in a financial burden because of the rushcard. I can eat food, let alone feed my children. Please please please I am disgusted to the XXXX power and I want to take some legal actions. I have my next check being directly deposited. So does this mean they will take my money again. What are they doing gambling with my check for their own corporate scheme. I want my money so I can cancel their services. I have been embarrassed on so many levels. This is a joke and shame that people can do this to you without America protecting the citizens of this great nation. please will someone help me or send information about how I can take this to the next legal step

I have a Rushcard that I use to make Direct Deposits for on my payroll every 2 weeks. I received an email that they were having some maintenance done with their website on XXXX/XXXX/15. On XXXX/XXXX/15 there was another email stating to take any funds out of the card just in case it was needed while the maintenance was still in progress. I had no funds in there at the time. On Wednesday night XXXX/XXXX/15 my direct deposit was supposed to hit my account and then I usually withdraw the funds the next day. Since XXXX/XXXX/15,

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	NC	285XX	Consent provided
Empowerment Ventures, LLC	NY	114XX	Consent provided
Empowerment Ventures, LLC	NV	891XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/10/2015	Closed with monetary relief	Yes	No
Web	11/10/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1626356

1619647

1619658

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

I have not been able to get my funds out of my card. My card says my account is inactive. The website will say my funds are there but then the day after it would show as XXXX dollars.When calling the company for more information it either rings and hangs up, or when they answer it is a " our systems are down " speech and unable to see your account please call tomorrow. I have relentlessly called them every day twice a day, on hold for 3 hours, emailed them over 20 times to their email address XXXXXXXXXXXX. I have XXXX messaged them over 30 times. Then on Sunday XXXX/XXXX/15, my account stated my deposit was there on another card I had previously but that one expired on XX/XX/2015. Since then they issued me a new caed which expires in 2018. This is still the case. I can not access my funds in any way at all. I get nothing but no explanations on the phone when you speak with agents. They are not in XXXX but outsourced from XXXX. They say they will call you back but they do n't. I still have not had any of my money returned to me since this has happened and there should not be any excuse for them not to update the card with the money unless they have taken it and are not saying so. My livelihood depends on my payroll checks, If I do n't have then bills will not get paid, there will be no food on the table, I take the bus to work so no bus fare, and my dog whom i love very much has no food to eat as well. I do n't have it as bad as the XXXX people who have been affected by this. But it is still my earnings that I worked hard for and I should not have to wait for them to give me what is rightfully mine. I called my HR payroll department and because it was posted as " received fund " from Rushcard as it seemed to be an open account at the time, they are unable to reverse the money to cut me a live check. I am one of the many who needs this to be corrected and as soon as I am able to I am going to take all of my money and burn the Rushcard into ashes. But in the meantime I still need my money and it has not been resolved. This is not how a business is run especially if involves money and banking. If this was just a technical issue then

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

10/22/2015	Prepaid card	General purpose card
10/22/2015	Prepaid card	General purpose card
10/22/2015	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Adding money

Managing, opening, or closing account

Managing, opening, or closing account

there are ways to get the money back. They could issue checks. They could issue money orders. But instead they ignore our emails, avoid our calls, lie to us on the media, and the contract says no arbitration allowed. There has to be some justice done to get this corrected.

{$300.00} cash load was made to my XXXX card on XXXX/XXXX/15 through XXXX. The money was never credited to my account even though money gram shows it as having been received. Rush card customer service is non-existent. I have called and been hung up on repeatedly. I have emailed, private messaged on XXXX and twitter (per XXXX XXXX request) and have not been contacted in response. I have copies of all the receipts and proof that the money was paid and should have been loaded to my card immediately, but no one will help me

I ca n't believe a system upgrade on XXXX XXXX, 2015 is still having glitches. It took me 4.5 days to get them on the phone so I can ask what is going on with my account. And when I did get a hold with someone they could n't answer my question. They told me they were working on it. Customer service rep needs training. She got me more upset by having no knowledge as to what was going on. Just that it 's being handled. I asked what the ETA was or a ball park ETA once again I was told I do n't know. I asked a couple days, weeks. months????? Once again the response was I do n't know. They need to get together. Who in the world upgrades their system and not have knowledgeable technical support to fix the glitches. It is now XXXX XXXX 2015, still not resolved. Please hire a real technical staff to fix this or you wo n't have any customers left. This has been frustrating and stressing. I have had anxiety issues over this. This kind of service is inappropriate and disastrous to your business. I want any fees back and credited to my account asap. Also the day of the upgrade it stated I had money in my account, then hours

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	GA	303XX	Consent provided
Empowerment Ventures, LLC	CA	90291	Consent not provided
Empowerment Ventures, LLC	CT	061XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/10/2015	Closed with monetary relief	Yes	No
Web	11/12/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1619661

1619722

1619739

Prepaid Card Complaints

Based on Consumer Complaints

10/22/2015	Prepaid card	Payroll card
10/22/2015	Prepaid card	ID prepaid card
10/27/2015	Prepaid card	General purpose card
10/16/2015	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Fraud or scam

Adding money

later it stated I had a XXXX balance. I yet still have n't seen where my money went. PLEASE FIX THIS. Hire compentent employees, compentent IT technical support for upgrades.

I have a RUSHCARD through XXXX. I dont have acess to my paycheck. My paycheck waa supposed to go on the card. I can not even get throught to RUSHCARD to have them reverse my money back to my employer to get a papercheck. I just got married and because my paycheck didnt get added to my card oN RUSHCARD end. I lost a weeks pay plus couldnt have a honey moon! Im not happy. I need that momey to live. Just like everyone else who they did this too. I 'm hoping you can help me. I need my paycheck.i 'm canceling this card once I can get through to a person. Can get through to either it rings and hangs up. Or just hangs up. Ive been without pay simce XXXX XXXX. Please help me get justoce against this RUSHCARD!!

Looked at my deposit this morning and it is not accurate ... Rushcard deposiy only XXXX into my account when it should have been XXXX I have been on hold for 30 minutes.

Starting XXXX XXXX 2015 I was not able to use my rush card to access my money due to what they called a update that was suppose to happen at XXXX and end by XXXX the same day. It end up going on for several weeks. I was locked out of my account my debit card was inactive for several weeks. My direct deposit was late. I also incurred late fees for bills that did not get paid because I have no access to my money. When I tried to call customer support I was hung up on every single time not even getting the chance to speak with anyone.

Has not posted my direct deposit in the amount of {$1100.00} on my payday which is today. When I call no one can tell me when it will post or why it has not. Please help!

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	NH	034XX	Consent provided
Empowerment Ventures, LLC	SC	299XX	Consent provided
Empowerment Ventures, LLC	PA	191XX	Consent provided
Empowerment Ventures, LLC	OH	432XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/06/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1619741

1619742

1626539

1610772

Prepaid Card Complaints

Based on Consumer Complaints

10/22/2015	Prepaid card	Payroll card
10/30/2015	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

ON XXXX XXXX COMPANY RUSH CARD DID A SOFTWARE UPGRADE AND IN THE TRANSACTION PROCESSING SYSTEM DID N'T GO AS PLANNED CAUSING MY ACCOUNT TO SHOW XXXX BALANCE AND I HAD NO ACCESS TO MY MONEY I HAD ON THE RUSH CARD WHICH MEANT I WAS UNABLE TO PURCHASE FOOD, I COULD N'T PAY MY CAR PAYMENT, PAY MY BILLS WHICH CAUSE SOME TO BE LATE AND ADDED LATE FEES WHICH I WILL BE RESPONSIBLE FOR NOT RUSH CARD, AS OF TODAY XXXX/XXXX/2015 SOME REMAIN WITHOUT ACCESS TO THEIR MONEY MORE THAN A WEEK AFTER TECHNICAL PROBLEMS FIRST BEGIN THINGS ARE STILL NOT RIGHT AND THINK RUSH CARD SHOULD BE HELD RESPONSIBLE FOR ALL THE PAIN THEY HAVE CAUSED ME AND MILLIONS OF OTHER USERS ... THANK YOU!!!

I have been locked in and out of access to my rush card and account since XXXX/XXXX/15. I have called the Rush Card Company numerous of times just to be hung up on or stayed on hold for and hour. Since then I have been struggling to get food for me and my children, I 've had to think of ways to make it back and fourth to work because no access to money to get gas. I have missed XXXX weekends of moving my furniture out of storage including each week I have been charged fees to pay just to get my things and now unable to pay them. I have not been able to pay the rest of my car note, unable to go to my eye appointment because of the {$100.00} fee that is needed and now I have developed and ulcer in my right eye that needs antibiotics to cure or it will get worst. My phone was stolen and now without any money I ca n't get mobile and I have XXXX jobs in which XXXX jobs require me to have a phone so I ca n't resolve that issue ether. I have been reading were this problem was fixed and I have been calling them since Tuesday and the automatic system is saying that my card is not activated in which I never put in a request for a new card. I 'm stressed out to the max and have been

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	SC	293XX	Consent provided
Empowerment Ventures, LLC	AR	722XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1619894

1633284

Prepaid Card Complaints

Based on Consumer Complaints

10/22/2015	Prepaid card	Payroll card
10/27/2015	Prepaid card	Government benefit payment card
11/10/2015	Prepaid card	Gift or merchant card
10/16/2015	Prepaid card	Payroll card
11/05/2015	Prepaid card	General purpose card
10/31/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Fraud or scam
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Fees
Unauthorized transactions/trans. issues

having more then XXXX and I 'm just over all the lies that they have told me since XXXX/XXXX/15. As of XXXX/XXXX/15 was the start date that I have had no luck with speaking to anyone at Rush Card regarding my issue.
I ca n't access my account because it says my card is not activated but the money is showing on my account.

We have XXXX prepaid debit cards from Suntrust bank that had a beginning balance of {$25.00}.

We were charged monthly inactivity fees for no activity after 4 months of not using the card, which violates our understanding of the CARD act, which only permits the charging of fees after 12 months of no activity.

The terms and conditions of the Suntrust prepaid debit card are here : " Inactive Account Fee {$2.00} per month following 3 months of inactivity. Inactivity is defined as no transactions (cash or purchases) or account inquiries made on the Card account. " https : XXXX $ XXXX in activity fees $ XXXX in activity feesI 'm asking for Suntrust bank to be held accountable for violating the law on protections against fees within a 1 year period, and for a refund of these activity fees.
I was suppose to recieve a reversal from the merchant two days ago. However it has n't posted to my account there was an atm error in which the money that I was suppose to recieve was not dispensed to me however the full amount wss charged to my card.

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	LA	708XX	Consent provided
Comerica	CT	06112	N/A
BB&T Financial	CA	90201	N/A
Empowerment Ventures, LLC	MI	49006	Consent not provided
SunTrust Banks, Inc.	IA	522XX	Consent provided
Empowerment Ventures, LLC	MD	212XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/13/2015	Closed with monetary relief	Yes	No
Phone	10/30/2015	Closed with explanation	Yes	No
Referral	11/12/2015	Closed with explanation	Yes	No
Web	11/06/2015	Closed with monetary relief	Yes	No
Web	11/05/2015	Closed	Yes	No
Web	11/13/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1620239

1627316

1647851

1611552

1642774

1634134

Prepaid Card Complaints

Based on Consumer Complaints

10/31/2015	Prepaid card	Payroll card
11/05/2015	Prepaid card	General purpose card
10/31/2015	Prepaid card	General purpose card
10/17/2015	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

I have contacted rush card on a consistent bases just to get the run around. I am pregnant and ca n't eat because they have took my money. I have no help! I am devastated please help me!

On XXXX the XXXX my car loan company accidentally double charged my account. I contacted them and they refunded the funds well by Wednesday the XXXX these funds were still pending. I contacted rush card and they assured me my funds would be posted by Friday. That never happened, I called rush card and I held for over an hour finally a lady came on I explained again what happened she then called my auto loan company on XXXX way and was told they already refunded the amount and on their end it was adjusted and closed she even gave the transaction number. The rep assured once again that the funds should post with in the hour. I went to make a purchase XXXX hours later and my card declined. I called back held for another XXXX hours she then told me she escalated the issue and the funds will show available. Again no money has posted of course I call back held for another hour only to hear the guy did n't have access to the system and after he offered a supervisor rudely hung up on me. It 's wrong and unfair it 's been over the time frame they gave and I still do n't have my money which means bills ca n't get paid and o ca n't make purchases to take care of my children. Rush card customer service if rude absAnd unpleasant I have been patient but this is over board.

I have not been able to use my RUSH card for emergency situations sch as traveling to see my kids and also pay bills. I think it is flat wrong to be hung up on by service reps, and lied to at every turn. I need to get my money out of this system ASAP

My payroll check is deposited on this card weekly. I was informed by Rushcard

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	OH	450XX		Consent provided
Empowerment Ventures, LLC	CA	91304		Consent not provided
Empowerment Ventures, LLC	NY	108XX		Consent provided
Empowerment Ventures, LLC	AL	363XX	Servicemember	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/05/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/06/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1634139

1640914

1634151

1612215

Prepaid Card Complaints

Based on Consumer Complaints

10/31/2015	Prepaid card	ID prepaid card
10/31/2015	Prepaid card	General purpose card
10/31/2015	Prepaid card	Government benefit payment card
10/31/2015	Prepaid card	ID prepaid card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

that system updates would take place on Monday at XXXX. It is Friday at XXXX. I have no access to my funds. I can not withdraw or make purchases with my card. My money is being held hostage. 1 day maybe, but XXXX. We have rights. This cant be legal!

The issue first began on XXXX XXXX when the company tried to switch to a payment system with XXXX and ran into a technical malfunction. Since this has happened I have had no access to my monies. No access to my account what so ever. I ca n't access the website, I ca n't access the mobile app and when you call customer service you either wait on hold for hours and then get hung up on or you get hung up on right away. I have had XXXX major direct deposits go in there and I ca n't have access to them. They were suppose to be looking into this but at this point no one has returned my call and no one answers the phone.

I receive a monthly social security benefit check of {$740.00} direct deposited to Direct Express. Starting XXXX/XXXX/2015 through XXXX/XXXX/2015 my card that was provided to me through Direct Express, card # XXXX would not work once I put it in an ATM machine. It stated the card was invalid. The last time I used the above card was the first week in XXXX of 2015. I have not used the above card since the first week in XXXX nor have I authorized anyone else to use the above card, nor have I requested a new card between XXXX. A new card was obviously issued through Direct Express without my authorization. I have contacted Direct Express on several occasions and have provided them with notarized statements and affidavits that I did not authorize them to issue a card and have requested them to refund my money that they issued to someone else without my authorization.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	NC	284XX	Consent provided
Empowerment Ventures, LLC	KY	40211	Consent not provided
Comerica	AR	716XX	Consent provided
Empowerment Ventures, LLC	NC	28328	Consent not

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/03/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/02/2015	Closed with explanation	Yes	No
Web	11/03/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1634207

1634231

1634235

1634334

Prepaid Card Complaints

Based on Consumer Complaints

10/31/2015	Prepaid card	ID prepaid card
11/01/2015	Prepaid card	Transit card
10/18/2015	Prepaid card	Payroll card
10/19/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Adding money

Fraud or scam

Fraud or scam

Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

Hello, I have a Rush Card. Today I loaded XXXX dollars to my card at XXXX though greendot. Then I called to check my balance to make sure It was credit. It said it was. Later I went online to pay my care note and the system said I have insufficient funds. I called Rush company, they had me on hold forever. I talked to XXXX ppl. Then I finally talked to someone they said they cant locate my money. I provided ref # and everything. All they tell me that they send to higher authority and there 's nothing they can. So now Im out of XXXX dollars and carnote not paid. I read on the internet ppl have not be getting their money. what can we do about our money.

They was suppose to send me a new card and it never came and they wo n't re activate my old. My car insurance will cancel tomorrow my rent late.

I have a Rushcard and since XXXX XXXX 2015 I have not got access to my funds and it 's saying I have XXXX balance and I do n't even got a card to spend my money, they keep saying they do n't know when it 's gon na work and I have to miss work due to no money my daughter has no pampers and I got a eviction notice as well

On XXXX XXXX I activated my visa rush card. I was due for a payment from my employer on XXXX. I checked with my employer and they informed me that the money was sent to my account at XXXX night. When I called to check my balance on my rush card it says my card is inactive. I called the rush people and they explained to me that they were having computer issues and they would have my card active in XXXX hours and assured me my money would be there. Since then I have called everyday and I am not able to speak to a customer service rep my card is still inactive and I am unable to get my money. I was also promised an email and still have not heard anything.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

			provided
Empowerment Ventures, LLC	MD	212XX	Consent provided
Empowerment Ventures, LLC	NJ	086XX	Consent provided
Empowerment Ventures, LLC	NY	104XX	Consent provided
Empowerment Ventures, LLC	CA	910XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/06/2015	Closed with non-monetary relief	Yes	No
Web	11/06/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1634357

1634693

1612584

1612903

Prepaid Card Complaints

Based on Consumer Complaints

11/02/2015	Prepaid card	General purpose card
11/05/2015	Prepaid card	General purpose card
11/02/2015	Prepaid card	General purpose card
11/10/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Adding money

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

On XX/XX/XXXX 2015 I made an online purchase using my American Express Serve Card. On XX/XX/XXXX,2015 I contacted the merchant explaining I did not receive all of the items and the items I did receive where melted. The merchant stated they would send my return labels to return the merchandise. I never heard from the merchant or received the return labels. I then contact American Express Serve to dispute the charges on my card. I emailed documents and a statement explaining what happened. I called to check the status and was told I would have to wait until XX/XX/XXXX 2015 to receive a provisional credit. I asked to speak to someone and they placed me on hold for over an hour to talk to a supervisor. Once the supervisor got on the phone she told me it was nothing she could do and I would have to wait until I get an email from the dispute department. I asked if I could speak with the dispute department and she stated no, they only communicate internally by email. I informed the supervisor this was unfair.

I had my pay check of {$530.00} check # XXXX direct deposited to my RushCard on XXXX/XXXX/15. I received my actual RushCard on XXXX/XXXX/15 and activated it. On XXXX/XXXX/15 my account reflected the my funds available to me in my account. On XXXX/XXXX/15 {$530.00} (my entire check) was deducted from my account as a " Processor credit reversal " transaction ID XXXX. I have called every day since XXXX to resolve the issue and keep getting the run around. I have spent countless hours on the phone and when I finally get a live person, they hang up on me. On XXXX/XXXX/15, I was finally able to get a live person on the phone and they were working to fix the error and credit my account back the missing money since the funds were taken out in error. I was told it would be fixed in 24 hours. Today is XXXX/XXXX/15 and I still have not received my funds. I have still continued to call every day and I am told they will fix it within 24 hours, but

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	IN	46235	N/A
Amex	MO	631XX	Consent provided
Empowerment Ventures, LLC	FL	32812	N/A
Empowerment Ventures, LLC	MA	021XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	11/13/2015	Closed with monetary relief	Yes	No
Web	11/06/2015	Closed with explanation	Yes	No
Phone	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1635282

1641468

1635351

1648545

Prepaid Card Complaints

Based on Consumer Complaints

11/02/2015	Prepaid card	Payroll card
11/16/2015	Prepaid card	General purpose card
11/05/2015	Prepaid card	Payroll card
10/27/2015	Prepaid card	General purpose card
10/28/2015	Prepaid card	Payroll card
11/11/2015	Prepaid card	General purpose card
11/11/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Adding money
Adding money
Unauthorized transactions/trans. issues

still continued to call every day and I am told they will fix it within 24 hours, but they still have not returned my funds. This is creating great financial hardship for me as I am not about to pay my bills or buy my daughter what she needs. They have essentially stolen my entire paycheck from me and no one is doing anything after seeing this was an error on the processors part. I need your help to please quickly resolve this matter.

I had my direct deposit set up with Rushcard and now I ca n't access my funds. It posts the funds to the account but when I try to withdraw it from the ATM it does n't allow me to. It also wipes out my balance when I try to use it in any store or contact them about not being able to use it. Also, when I contact them they hang up in my face or tell me that there is nothing they can do until it 's fixed and they have not estimated date or time that it will be corrected. I call them everyday and as soon as I 'm connected to an agent they hangs up on me.

My money has not posted yet and its been two weeks and i see transactions on my card i didnt do

I received a {$75.00} Master Card gift card XX/XX/XXXX. XX/XX/XXXX I proceeded to use the gift card at a restaurant where I was advised by the waitress that the card did not have sufficient funds. I immediately went onto the web site listed on the card and I come to find out that the card was registered to XXXX XXXX where this person made XXXX online purchases, one with XXXX XXXX and the second with XXXX. The remaining balance was {$15.00}. I called the customer

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	IL	60411	Servicemember	N/A
Empowerment Ventures, LLC	OK	74126		N/A
Empowerment Ventures, LLC	TX	76140		N/A
Empowerment Ventures, LLC	LA	712XX		Consent provided
Empowerment Ventures, LLC	MI	484XX		Consent provided
Empowerment Ventures, LLC	VA	23462		Consent not provided
U.S. Bancorp	NY	117XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	11/13/2015	Closed with monetary relief	Yes	No
Referral	11/18/2015	Closed with non-monetary relief	Yes	No
Phone	11/06/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1635419
1656363
1642075
1627789
1628647
1650324
1650490

Prepaid Card Complaints

Based on Consumer Complaints

10/28/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

service number on the card to advise that the charges were fraudulent. The customer service rep XXXX told me that before they can reissue me a new gift card I would have to send proof that I was the owner of the card. I was told to send a copy of my drivers license and a copy of the front and back of the gift card - proving I was the owner of the card. I faxed all of these requirements within 24 hours. Once month later I received a letter stating that they would not reissue a new card because the charges were over 120 days old. This company not only would not reissue a new card they also blocked the usage of the remaining {$15.00} on the card. I was advised that I would have to dispute these fraudulent charges with the vendors. These charges were made XX/XX/XXXX and XX/XX/XXXX, I reported the issue well with 120 days yet this company will not follow through and reissue a new card. I need your help to obtain a replacement gift card.

I switched my service over XXXX with the understanding that they would pay my cancellation fees XXXX. I cancelled XXXX and payed the cancellation fees and XXXX sent a prepaid card for {$240.00} to cover the cancellations fee. My problem is that the card expired last month, XXXX. I called to request a new card from Citi Bank and they told me they could n't give me a new XXXX as it had expired and I lost my all my funds.

I called XXXX back and explained what happened and the agent told me to call XXXX and speak to Citi at this number. She said it should n't be problem and that I should be able to get a new card. So I called that number and spoke with the supervisor XXXX who explained that he could n't do anything and that the funds were gone. He stated that he could not do anything and that the card had expired and I lost my money. I explained that I read on XXXX that even if the card had expired I should be able to get my money. It states " If you have a prepaid debit

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Citibank	FL	331XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	10/29/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1628984

Prepaid Card Complaints

Based on Consumer Complaints

11/02/2015	Prepaid card	General purpose card
10/28/2015	Prepaid card	General purpose card
11/07/2015	Prepaid card	General purpose card
11/07/2015	Prepaid card	Payroll card
11/12/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Managing, opening, or closing account

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Managing, opening, or closing account

card and the card expires while you still have money on it, you can request a replacement card to access the funds. '' It 's still my money at the end of the day. I paid {$240.00} to switch XXXX with the understanding they would pay for it. So I 'm still owed that money. XXXX then informed me that he could not do anything and that I 'm not entitled to a new card.

According to the CFPB '' The funds on a gift card will be good for at least five years, even if the physical card expires at an earlier time. If your card expires and there are unspent funds on it that have not expired, the issuer may give you a replacement card or give you the money by another means, such as a check. Either way, they may not charge you a fee. XXXX

My card was made inactive as usual when you go over the limit for your plan in a month, prior to this the amount I had available at that time was XXXX {$.00} it was there until RUSH card system went down then the balance changed to {$0.00} when I access my online account. I 've called customer service several times and have been told the system is still down at this time and no answers for me.

I have a charge on my account for {$640.00} that I did not make. I have tried to contact Rushcard for a week now with no help. I am put on hold for hours and i went online and filled out a dispute form and faxed it in. I have yet to receive a call, email or acknowledgement that they have received my complaint. I have also had double charges on my account and then the charges go away but my money is never returned to me.

I am trying to open an American Express Serve prepaid account XXXX After applying successfully online, I was asked by email to provide additional identity

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	MN	55122	N/A
Empowerment Ventures, LLC	NC	282XX	Consent provided
Incomm Holdings, Inc.	NY	12983	Consent not provided
Empowerment Ventures, LLC	TX	761XX	Consent provided
Amex	CA	945XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	12/16/2015	Closed with explanation	No	No
Web	11/10/2015	Closed with non-monetary relief	Yes	No
Web	11/16/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1635461

1629141

1644904

1644959

1651199

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

applying successfully online, I was asked by email to provide additional identity verification documents, at which point I provided images of my US Passport and a recent XXXX credit card statement. I called in to American Express Serve to verify and was told these documents were received properly. I was instructed it would take 24 hours for review.

A few hours later, I received two emails, spaced one minute apart ; the first notifying me my Serve account was " locked ", the second stating my account was " suspended " per Member Agreement, section : XXXX D.

I called XXXX and spoke to the XXXX team several times but was unable to obtain more information as to why my account could not be opened, or was " suspended " just hours after my application was submitted. The representatives were unprofessional and terse, just instructing me to refer to the email, which (attached) is very sparse in details.

Trying to understand why this newly applied-for account was suspended was even more challenging as it was difficult to communicate with any of the XXXX representatives. All XXXX were based in the XXXX and spoke with heavily XXXX XXXX, forcing me to ask several times for them to repeat themselves, as well as for me to have to repeat myself while speaking slowly. Finally, upon asking for a supervisor, I was first placed on hold for 58 minutes before my phone was devoid of power and the line disconnected. The second time I called and requested a supervisor, I was told s/he was preoccupied and would return my call at a later time, only for me to not receive any calls back.

Although the representatives were unable to explain the suspension, in reading

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

10/28/2015	Prepaid card	Payroll card
10/28/2015	Prepaid card	Payroll card
10/28/2015	Prepaid card	ID prepaid card
10/28/2015	Prepaid card	Payroll card
11/20/2015	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Fraud or scam

through section XXXX D of the Member Agreement, there is mention of potential fraudulent or inappropriate activity. Having only applied for the account hours ago and not receiving any card or account number, I have n't had the opportunity to even make use of the XXXX account, much less engage in any activity violating the Member Agreement.

I 'm not sure what is more bewildering, the decision to suspend my account before I could open or use it, or the ineptness of the customer service agents in not being able to assist me.

I am simply looking to open an American Express Serve account for XXXX shopping.
I have not been able to access my account accept via phone, I tried to call the company to ask when my deposit this week would be available to my card and the line to card services disconnects every time Ive called. I am not able to monitor the account transactions by phone, the recording only provides the last XXXX transactions and the online log in locked me out of my account even though I provided all the correct information. I would just like to know if Im going to get paid this week.

for weeks my check been delayed late post it 's very wrong

Last month due to the inability to access my account through rush card for almost three weeks i occurred numerous late fees and penalties through my creditors. I have submitted XXXX bill for review through the upload and i will attach it to this

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	AZ	852XX	Consent provided
Empowerment Ventures, LLC	MS	391XX	Consent provided
Empowerment Ventures, LLC	MI	48141	Consent not provided
Empowerment Ventures, LLC	SC	29567	Consent not provided
Empowerment Ventures, LLC	TX	751XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with explanation	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/25/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1629429

1629594

1629595

1629616

1666056

Prepaid Card Complaints

Based on Consumer Complaints

11/02/2015	Prepaid card	Payroll card

11/02/2015	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Adding money

have submitted XXXX bill for review through the upload and i will attach it to this as well showing that on the water bill i had a XXXX late fee/reconnect fee because my service was disconnected for non payment. Me and my kids ages XXXX and XXXX went 5 days with no running water in our home as a result to your company 's mishap. No to mention my landlord charge me a addition XXXX on the rent due to late fees that where accumulated. As far as rent goes I tried to pay my rent to my landlord and even he and I contact Unirush together and spoke to a lady from the XXXX and all she could do was tell me that there is a issue she cant pull up anything and hung up we called back three time following and each time they told us to hold and transferred us to the disputes department who does even handle that. My car note charge me an additional XXXX dollars for being late on my note they threaten repo and not only that my reputation with them is shot because i could n't give them a time frame on when my note could be paid. Unirush messed up so many people lively hood. While XXXX XXXX was at home eating with his family i had no money to pay for groceries for my kids due to his company had my money lock up. We ate noodles. I work daily and barely make it from pay check to paycheck now and then you hold my money causing me extra strife I do n't think its fair and i think you need to step up and cover the damages your company caused. At this point there may not be a XXXX cause i have to pay all this extra in late fees this outage was crippling to my family.

Have my payroll check deposited to a rush card. Unable to access my funds using PIN number. Tried to change PIN number without success. Unable to access funds. Could still call activity number and get my balance. Could pay bills that did not require PIN number. As of today I am unable to get my balance or any information on my account. No one will answer the phone either. I have XXXX that I ca n't access to pay my bills.

My name is XXXX XXXX i have a rush card, I went to XXXX to had money to my

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	AR	723XX	Consent provided
Empowerment Ventures, LLC	CT	060XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/03/2015	Closed with non-monetary relief	Yes	No
Web	11/04/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1636369

1636461

Prepaid Card Complaints

Based on Consumer Complaints

10/28/2015	Prepaid card	ID prepaid card
12/02/2015	Prepaid card	Mobile wallet
10/28/2015	Prepaid card	General purpose card
11/17/2015	Prepaid card	Gift or merchant card
11/17/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Adding money

Unauthorized transactions/trans. issues

Fraud or scam

Fraud or scam

Fraud or scam

card I did XXXX cash deposit XXXX for XXXX dollars and the other was for XXXX. And I never got my money on my card. It 's been 3days ever since Friday. I have bills that is due by a certain time and every time I call rush customer service there is always a long wait with no answers. My money is missing and I wan na it now. I have XXXX plus a grandson so I need my cash.

A deposit was made to my new RushCard by a friend. When I tried to access the funds I could not. Then I heard about the problems RushCard was having so waited several weeks. She made another deposit to my card. I still could not get the money off. Then, the original deposit amount disappeared. While attempting to deal with RushCard on that matter, the second deposit was transfered to another card by Customer Service. I emailed customer service just to be told I needed to call. I have called, been on hold for over XXXX hour just to be told they could not help me. To email. I have mailed, emailed and called. Everyone says to contact the other (mail said nothing, email says call, call says email. See attached documents. Final straw today. See # XXXX attached. Thanks for any help you can give me!!

Visa gift card scam.

well, i cash my income tex check with XXXX XXXX in 2008 i put the sum of XXXX dollars a cuple weeks after with XXXX XXXX and netspend was the card holder at that time, well i was told that the card would be sent to the address i was staying at, well i ended up moving before the card came, so i went to the place where i was staying at and talk to one of the guys who work there and he said that a card came but he sent it back to the sender where the card came from. so i went to the

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	NJ	07307	Consent not provided
Empowerment Ventures, LLC	MO	641XX	Consent provided
Empowerment Ventures, LLC	IN	47714	N/A
U.S. Bancorp	CA	919XX	Consent provided
NetSpend Corporation, a TSYS Company	NV	891XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	12/07/2015	Closed with non-monetary relief	Yes	No
Phone	11/13/2015	Closed with monetary relief	Yes	No
Web	11/18/2015	Closed with monetary relief	Yes	No
Web	11/19/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1629792

1680241

1629933

1658373

1658398

Prepaid Card Complaints

Based on Consumer Complaints

10/28/2015	Prepaid card	ID prepaid card
11/27/2015	Prepaid card	General purpose card
11/22/2015	Prepaid card	General purpose card
11/03/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Adding money

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

place where i put my money at and they told me that they didnt have any paper work on or about my money or anything showing about what or how much money i put in that i would have to talk to netspend, well i talk to netspend and they lie, d about every thing, i know what i did and how much money they owe me, and if i dont get my money real soon im going to sue them i talk to my lawyer yester day. thank you XXXX XXXX XXXX XXXX

I was paid by my employer on XX/XX/XXXX, but never rec'vd my funds to my account. After ten (10) days Rush Card has still yet to release the funds as they are ... and i quote, " trying to locate my account in order to post my funds. I 've had the same deposit information on file with my employer for Rush Card for XXXX months now as well as I 've had the same account since XX/XX/XXXX ... how is my account invalid. I have an eviction, disconnect on utilities, phone bill, storage fees, cancellation of my car insurance which I have to carry XXXX. I NEED HELP!

On XXXX XXXX, 2015 there was a direct deposit made by job of {$80.00} to my Rushcard account. That same day Rushcard made a duplicate deposit of {$80.00} and then made a duplicate reversal of {$160.00}. I contacted the company on XXXX separate occasions to explain why this transaction occurred and when can I expect to have my money returned to me. On each occasion I was placed on hold for more than an hour and despite promises to rectify my account the money has not been returned to me. The last representative I spoke to advised that he would take this matter straight to the corporate office to resolve and would send me an email confirmation of our conversation. This was on XXXX and I have not heard from anyone nor did I receive the email. I am very frustrated at this situation and the lack of resolution.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	OH	430XX	Consent provided
Comerica	CA	95203	N/A
Empowerment Ventures, LLC	NY	115XX	Consent provided
Empowerment Ventures, LLC	FL	32514	N/A

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/13/2015	Closed with monetary relief	Yes	Yes
Referral	12/03/2015	Closed with explanation	Yes	No
Web	11/30/2015	Closed with monetary relief	Yes	No
Phone	11/04/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1630068

1673837

1667165

1637814

Prepaid Card Complaints

Based on Consumer Complaints

11/27/2015	Prepaid card	General purpose card
11/12/2015	Prepaid card	General purpose card
12/03/2015	Prepaid card	General purpose card
11/03/2015	Prepaid card	General purpose card
11/03/2015	Prepaid card	General purpose card
11/04/2015	Prepaid card	General purpose card
11/13/2015	Prepaid card	General purpose card
11/04/2015	Prepaid card	General purpose card
11/13/2015	Prepaid card	Payroll card
11/04/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Managing, opening, or closing account
Fraud or scam
Fraud or scam
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

I order an item and before I received the item I cancel the order. I tried to dispute the charge to my card, but American Express refused allow me to file a dispute.

Rushcard took my whole direct deposit from my account because of a system glitz they are having..i was told since the XXXX of XXXX that they working on getting my money back ..it is now XXXX..customer service wo n't help ... keep telling me it up to corporate office..i been treated so unfair for something that not my fault.i ca n't pay my rent ..im upset and dissatisfied with how they act like they dont carr..the sytem was suppose to have deposit my account twice but it didnt..but they took XXXX deposit out if my account..so ehen i got pay on the XXXX of XXXX account was in the negative..so they took XXXX of my XXXX check..now yhey gettinge the run around about my money..please help me get my money thank you

On XXXX/XXXX/2015 I was notified by Net Spend Prepaid (issued by XXXX) that my card had been compromised. I emailed a list of all fraudulent transactions. The fraudulent pending transactions have been posted to my account after Net Spend knew these transactions were unauthorized. I has been two weeks since I filed the

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Citibank	CO	80207		Consent not provided
Amex	MN	553XX		Consent provided
U.S. Bancorp	OK	73570	Older American, Servicemember	Consent not provided
Empowerment Ventures, LLC	CA	92346		N/A
Empowerment Ventures, LLC	TN	38111		N/A
Empowerment Ventures, LLC	OH	45750	Older American	N/A
Empowerment Ventures, LLC	NY	12209		Consent not provided
Empowerment Ventures, LLC	NY	14622		Consent not provided
Empowerment Ventures, LLC	PA	191XX		Consent provided
NetSpend Corporation, a TSYS Company	CA	900XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	12/03/2015	Closed with explanation	Yes	No
Web	11/16/2015	Closed with explanation	Yes	No
Web	12/08/2015	Closed with explanation	Yes	No
Phone	11/04/2015	Closed with non-monetary relief	Yes	No
Phone	11/05/2015	Closed with non-monetary relief	Yes	No
Phone	11/04/2015	Closed with monetary relief	Yes	Yes
Web	11/17/2015	Closed with non-monetary relief	Yes	No
Web	11/05/2015	Closed with explanation	Yes	No
Web	11/17/2015	Closed with monetary relief	Yes	No
Web	11/05/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1673929

1652362

1682080

1639884

1638601

1639945

1653529

1640225

1653687

1640515

Prepaid Card Complaints

Based on Consumer Complaints

11/13/2015	Prepaid card	General purpose card
11/13/2015	Prepaid card	Payroll card
11/18/2015	Prepaid card	Government benefit payment card
11/30/2015	Prepaid card	Government benefit payment card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Managing, opening, or closing account

Managing, opening, or closing account

Managing, opening, or closing account

claim and today XXXX/XXXX/15 Net Spend allowed XXXX of the fraudulent transactions to be posted to my account and I have yet to receive any credit for these unauthorized transactions.

I have direct deposit put on my card weekly. I tried to log into my account on line and there was a block put on my card. I received an email and a text about the block and called to inquire and get the block released. I have called this company FIVE times and keep getting agents that speak very broken XXXX who make me go through answering security questions before telling me they have to transfer me to their " Fraud " department. I am literally put on hold for 20 minutes at a time and go into a voicemail asking me to leave a message and I will receive a call back the next business day. This is totally UNACCEPTABLE. A small portion of my paycheck is direct deposited weekly and I can not believe I can not get immediate assistance and access to my money.

On XXXX XXXX, 2015 netspend closed my account I called that day asking what was going on and all they told me is that they closed it due to a deposit. I explained to them that I had received that check as payment and did n't know that the check was a forged check. Well on XXXX XXXX XXXX was deposited in to my account I called them back up and asked for my money I was told that they will be mailing me out a refund check with my money and that it would take 20 business days. I called a week later to make sure my check was mailed out I was told it was sent out on XXXX, 2015 while on the phone I asked to make sure my address was right cause I had moved and changed it. Well while they was repeating my address they said my zip code wrong I told them that is not what I had gave them and I was told that it would be fixed and another check would be sent out and this

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Blackhawk Network Holdings Inc.	DE	19962		Consent not provided
NetSpend Corporation, a TSYS Company	MD	212XX		Consent provided
Empowerment Ventures, LLC	AR	72202	Older American	N/A
NetSpend Corporation, a TSYS Company	PA	151XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/17/2015	Closed with explanation	Yes	No
Web	11/17/2015	Closed with explanation	Yes	No
Referral	12/01/2015	Closed with non-monetary relief	Yes	No
Web	12/16/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1654302

1654265

1662446

1675982

Prepaid Card Complaints

Based on Consumer Complaints

11/24/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fees

and I was told that it would be fixed and another check would be sent out and this XXXX will come in 10 business days. I call a week later again to check I was told something completely different saying that the check was sent out on XXXX XXXX and I had to wait 20 business days. Nothing about the previous call about the zip code being wrong and nothing about another check being mailed out. I called back on XXXX XXXX and was told that I will get my refund check on XXXX XXXX I asked how is that possible if that is thanks giving then they changed it to the XXXX of XXXX I asked o talk to a supervisor and she told me that it would be their on the XXXX and gave me some number telling me this is how I would be able to track my check. The number I was giving was not any number usps used and I was upset again for giving me another lie. I called back on XXXX XXXX and told them.I still have not recived my money and was told that they sent out another check and that I would Ger it in 3 to five days. I called again on the XXXX and was told another story about how my account was just called as of XXXX XXXX and that a check was never mailed out till the XXXX cause I didnr turn in the paper work thatbwas requested since I requested to close the account. I told her that was a lie and that I never asked to close my account and that my account was closed on XXXX XXXX I was told the was not true and that it was closed XXXX XXXX and that was when the refund check was issued. Today is XXXX XXXX and I still have not received my money and I 'm about to be evicted and lose my car and no food to feed my XXXX kids. I really need my money and I 'm tired of getting the running around with them with my money.

I was given XXXX (XXXX) XXXX gift cards ({$50.00} each). The front of the packaging indicates that the cards were valid through XX/XX/2020. On the back of the card there is verbiage that " U.S. Bank will deduct from your balance an inactivity fee of {$2.00} per month after 12 consecutive months of inactivity ... " What I did not realize and which I believe is intentionally unclear is that the cards

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

U.S. Bancorp	GA	303XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/30/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1669847

Prepaid Card Complaints

Based on Consumer Complaints

12/10/2015	Prepaid card	Gift or merchant card
12/01/2015	Prepaid card	Mobile wallet
11/24/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues

were " ticking " from the time the person who gifted me bought them. I do not know how long my donor had them ; I tucked them away to use for some future special purchase, confident in the 2020 expiration date. Recently I was ready to make that " special purchase " and was surprised to find that the cards could not be used because their value had been whittled away to {$8.00} each because of inactivity fees! I was able to get only {$24.00} restored to each card by working with U.S. Bank (their records supposedly only go back one year (XXXX x {$2.00} = {$24.00}). I truly believe that the packaging of these particular gift cards is intended to be vague so that neither the donor or the recipient is aware that " time is of the essence ". I truly thought that the $ XXXX monthly deduction would begin after the first time I used the card at a retail register. I have other gift cards that I have received, and none of them have these harsh conditions (you can be sure I looked closely at that after this event). It is fine with me if MC and U.S. Bank want to run their business by eroding the value of a gift card (for which they have received their money), but I do think that they should have to make it clear (and abundantly so) that their gift cards are diminishing in value second by second, minute by minute. " Use your card NOW or it could be worth very little or nothing in the near future " should be emblazoned on the packaging.

On XXXX/XXXX/2015, I had and unauthorized transaction debited from my account in the amount of {$190.00}. I called the merchant and they advised me that they did not see the transaction in their system. I disputed the transaction the same day Ticket # XXXX, on XXXX/XXXX/2015 I reached out to Rushcard and was advised that I would I to start the process over because they had system problems when I filed my original dispute.

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Citibank	NM	87031	Older American	N/A
Google Inc.	PR	00777		N/A
Empowerment Ventures, LLC	TX	773XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Postal mail	12/16/2015	Closed with explanation	Yes	No
Referral	12/04/2015	Closed with monetary relief	No	No
Web	12/01/2015	Closed with non-monetary relief	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1691019
1677742
1670609

Prepaid Card Complaints

Based on Consumer Complaints

12/16/2015	Prepaid card	General purpose card
12/07/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Adding money

I again spoke with Rushcard the following week, and they advised my that they spoke with the merchant and was advised that they did not see the transaction in their system. The rushcard agent advised me that even after they spoke with the merchant and was advised that merchant did not see it in there system they still have to investigate the matter.

I advised Rushcard that they have no right to withhold my funds after communication with the merchant collaborated my statement.

Ruchcard is in violation of my consumer rights my not returning my funds after the dispute was collaborated by the merchant.

On Sunday XX/XX/XXXX I purchased a bunch of {$200.00} mastercard gift cards at XXXX. When I tried to use them on XX/XX/XXXX, XXXX of them had been hacked. This is absolutely negligence on the part of US Bank. They know how easily their cards are to hack and this is not the first time this has happened to me. When you try to file a claim with them, they put the whole onus on you to prove that you didnt make the charge. I 've even figured out how they are being hacked and have offered to explain this to the bank but they do n't care. I should n't have to wait months for US Bank to repay me. Please help me (the consumer) not get taken advantage of by these banks!

Hello, I am writing to make a complain against Paypal XXXX and XXXX XXXX XXXX XXXX which dealying adding money to my account and holding the money for a week without any progress (PayPal Ticket # XXXX).

On XXXX (Mon), I bought XXXX PayPal cash card (each with {$500.00} XXXX and tried to load into my PayPal account. The loading failed with " my cash card

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

U.S. Bancorp	TN	381XX	Consent provided
PayPal Holdings, Inc.	CA	928XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	12/18/2015	Closed with explanation	Yes	No
Web	12/11/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1706970

1686554

Prepaid Card Complaints

Based on Consumer Complaints

12/08/2015	Prepaid card	General purpose card
12/08/2015	Prepaid card	Other special purpose card
12/22/2015	Prepaid card	Payroll card
12/11/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Fraud or scam
Managing, opening, or closing account
Managing, opening, or closing account

error code = XXXX ". I retried several time and all failed with the same error. Then I called customer service in the evening and a ticket (# XXXX) was created. As requested, I emailed them immediately after the phone call the pictures of my driver license, front and back of the receipts and PayPal cash cards. I was told it somebody should contact me in XXXX hours XXXX 3 business days XXXX.

But nobody contacted me since then. On XXXX (Thu), I called back and was told they received my documents on XXXX XXXX, I should wait for another day. On XXXX (Fri XXXX, I called again and was told no updates, I need to wait for another day. I wait and called again on XXXX XXXX Sat XXXX, still no news, have to wait. I then called again today (XXXX Mon). Still no update, suggest me to call back again tomorrow.

One week passed, many phone calls, wasted so much time and still no updates. I do n't think it is right to hold the money for indefinite period of time. I have no other choice but to write this complain and hope the issue can be solved ASAP. Thank you!

Best Regards, XXXX XXXX

I purchased XXXX XXXX XXXX card (issed by incomm, XXXX) for XXXX with {$500.00} each. They just freeze my money for no reason (the rep told me that it is a random check), and ask me to provide additional information to unfreeze my money.

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Incomm Holdings, Inc.	TX	750XX	Consent provided
Bank of America	FL	347XX	Other
Empowerment Ventures, LLC	MO	64130	N/A
NetSpend Corporation, a TSYS Company	GA	31513	N/A

Prepaid Card Complaints

Based on Consumer Complaints

Web	12/18/2015	Closed with explanation	No	No
Web	12/11/2015	Closed with explanation	Yes	No
Phone	12/24/2015	Closed with explanation	Yes	No
Postal mail	01/11/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1687308

1687319

1713202

1693385

Prepaid Card Complaints

Based on Consumer Complaints

12/11/2015	Prepaid card	General purpose card
12/02/2015	Prepaid card	Payroll card
12/17/2015	Prepaid card	General purpose card
12/12/2015	Prepaid card	General purpose card
12/30/2015	Prepaid card	General purpose card
12/12/2015	Prepaid card	General purpose card
01/05/2016	Prepaid card	General purpose card
01/06/2016	Prepaid card	Government benefit payment card

Prepaid Card Complaints

Based on Consumer Complaints

Fees

Fraud or scam

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Managing, opening, or closing account

Overdraft, savings or rewards features

Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

I received a pre-paid debit card for {$40.00} when I purchased tires in 2014. I used the card once and still had {$22.00} on it. I moved and misplaced the card. I recently recovered it, and I saw it had expired, I called to see if I could still receive my funds and they told me my card had expired and fees had applied for maintenance and I now have {$0.00} left. I felt this debit card provided not only had a short date on it for expiration, but also that I was charged these fees. This card is produced by citi.com.

On Sunday XXXX XXXX, 2015 @ XXXX I went to an ATM Machine at an XXXX XXXX bank in XXXX, Georgia XXXX to withdraw {$500.00}. The ATM did not dispense the cash! However the funds were taken off my card. I have been trying to get the funds back for a week now, but to no avail. I have tried with the bank and with American Express Serve prepaid card company! They keep telling me that there needs to be an investigation! A woman from the XXXX XXXX bank 's Risk Management department in California by the name of XXXX XXXX called American Express Serve Company and told them about the ATM machine not working and they still will not give me my money! This is very disgusting to say the least!

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Citibank	IL	605XX		Consent provided
Automatic Data Processing, Inc.	GA	30350		Consent not provided
Amex	CA	94610		N/A
Amex	GA	300XX		Consent provided
Blackhawk Network Holdings Inc.	CA	90211		Consent not provided
Amex	CA	94608		N/A
Amex	NY	10016		Consent not provided
Comerica	CA	95159	Servicemember	Consent not

Prepaid Card Complaints

Based on Consumer Complaints

Web	12/16/2015	Closed with explanation	Yes	No
Web	12/07/2015	Closed with explanation	No	Yes
Referral	12/18/2015	Closed with explanation	Yes	No
Web	12/16/2015	Closed with explanation	Yes	Yes
Web	01/05/2016	Closed with monetary relief	Yes	Yes
Referral	02/02/2016	Closed with explanation	Yes	No
Web	01/11/2016	Closed with explanation	Yes	Yes
Web	01/21/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1693516

1679194

1705226

1694649

1722965

1694582

1729270

1730648

Prepaid Card Complaints

Based on Consumer Complaints

01/06/2016	Prepaid card	Payroll card
12/08/2015	Prepaid card	Payroll card
12/14/2015	Prepaid card	Gift or merchant card
12/14/2015	Prepaid card	ID prepaid card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Managing, opening, or closing account

on a sunday, I went to a free atm to get money after church to pay my tithes and for gas money for work I knew exactly how much I had. Nothing was available. called the skylight card and they told me a transaction had been made I asked them when and they stated that day. I informed them I was at church. They then informed me that the company that made the deposit did a reversal and that they would have my XXXX back on in XXXX hrs, I called back they stated they mailed it to my physical address. That is the last that I have heard from them I contacted the agency and was told they said they would mail the check to them. I do n't know why they have not either mailed the check by now or placed it back to my account.

This company stole {$400.00} from me.

My account was closed with a {$400.00} balance. They gave a refund check for this amount.
I accidentally tried to submit it into the wrong bank account (brothers). It was rejected.
I then submitted to my bank account, with my name. It got rejected. When I called, they told me I needed to get it reissued because of the XXXX incorrect deposit.

I have contacted Serve to ask them to reissue it. However, they refused to reissue it, saying the check was cashed. This is false, i have the check and it was never cashed. I made XXXX attempted deposits that both did not clear. Now they have my money and refuse to reissue a new check, like my bank told me to get done.

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

				provided
PayPal Holdings, Inc.	TX	78239		N/A
NetSpend Corporation, a TSYS Company	CT	064XX		Consent provided
Citibank	WI	53128	Servicemember	N/A
Amex	VA	221XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	01/11/2016	Closed with explanation	Yes	No
Web	12/14/2015	Closed with explanation	Yes	No
Phone	12/18/2015	Closed with monetary relief	Yes	Yes
Web	12/17/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1729539

1688114

1696040

1695999

Prepaid Card Complaints

Based on Consumer Complaints

12/19/2015	Prepaid card	General purpose card
12/09/2015	Prepaid card	General purpose card
01/06/2016	Prepaid card	Gift or merchant card
12/24/2015	Prepaid card	General purpose card
01/15/2016	Prepaid card	Payroll card
01/12/2016	Prepaid card	General purpose card
01/12/2016	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Adding money
Fees
Adding money
Fees

Prepaid Card Complaints

Based on Consumer Complaints

Each time I call they continue to do nothing. It has been a month and I do not have my money back.

For some time, I have been having tremendous problems with American Express Serve I can not get anything put into dispute, no matter the situation. The customer service representatives are rude, disrespectful, and adamant about not doing their jobs, despite the fact I am NOT being rude to them. For instance, day-before-yesterday, I called to put some items in dispute - charges I did not recognize. I spoke to XXXX, who immedIately said she would review my account. Go over the entire account! XXXX!!!! Just because I wanted to dispute items? What does XXXX have to do with the other??? She was disrespectful - and told me she needed to transfer me to account protection. XXXX is a supervisor. You 're telling me that she does NOT have the power to dispute charges and needed to transfer me? I want HER FIRED, because of rudeness and dereliction of duty! I want the abuse from Serve to stop. I have already made the decision to leave and are waiting to get my new pre-paid card.

ADP TotalPay card with money network upgraded my account unilaterally without any request from me or any notification to me and charged " account maintenance fees ". I spoke to the customer service, and they only say they can not reverse but can not explain why the account was upgraded without my request

I just tried to use the remaining balance on my XXXX CitiBank gift card but could

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Amex	NY	100XX		Consent provided
Amex	CA	94610		N/A
Incomm Holdings, Inc.	FL	34120	Older American	Consent not provided
Amex	NJ	08701		Consent not provided
First Data Corporation	TN	380XX		Consent provided
Blackhawk Network Holdings Inc.				N/A
Citibank	AL	358XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	12/21/2015	Closed with explanation	Yes	No
Referral	12/14/2015	Closed with explanation	Yes	Yes
Web	01/13/2016	Closed with explanation	Yes	No
Web	01/11/2016	Closed with monetary relief	Yes	No
Web	01/20/2016	Closed with explanation	Yes	No
Postal mail	01/14/2016	Closed with monetary relief	Yes	No
Web	01/14/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1709545

1689157

1730135

1716797

1746247

1737656

1739173

Prepaid Card Complaints

Based on Consumer Complaints

01/16/2016	Prepaid card	ID prepaid card
01/07/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Unauthorized transactions/trans. issues

not as it had expired. I then went to check my balance and saw that my money had been stolen in the form of an " Balance Expiration Fee ".

On or about XXXX XXXX, XXXX I contacted Capital One and informed them of a suspected fraudulent charge. The credit card was closed and another issued. On XXXX XXXX, XXXX the fraudulent charge was corrected by company that took money. As of this date I have been attempting to have Capital One correct, adjust the reimburse and credit my card account the amount returned by company and they will not. They say they are investigating, there is nothing to investigate since the money was returned close to two weeks ago. I am unable to use the card or obtain any form of my money. Also, they keep requiring that I provide my social security number and too many entities have the SSN 's of Americans. The SSN was supposed to be a unique identifier, with few privy to that knowledge however, with every body and their brother from XXXX XXXX to the Ice Cream man on the truck with access to this number, how can it be a secret and kept secure?

Hi My name is XXXX I have a pre-paid debit card with Netspend.and I had been issued a refund from a cheer uniform company due to the fact that they had sent me the wrong size kit so my cheerleader 's uniforms were mad wrong. after several talks with the merchant they found out that they did send me the wrong size kit. so they decided to issue me half for the tops. well the money was sent to my Netspend card. which I had no Idea that they would put a hold on the funds and not issue to me. after sending serveral documents, after speaking with the Merchant they still refuse to send or release the funds, They did not warn me or tell me that they could do or that it was their policy. the amount that they are holding is XXXX, XXXX They are saying the only way that they would release the funds or mail the check back to the merchant is that they would have to have a XXXX letter. Well the XXXX letter was e-mail now the fraud department at netspend said that they have to have the physical letter. I have called the XXXX, I

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Capital One	IN	462XX	Servicemember	Consent provided
NetSpend Corporation, a TSYS Company	TX	755XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	01/20/2016	Closed with non-monetary relief	Yes	No
Web	01/12/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1744976

1732786

Prepaid Card Complaints

Based on Consumer Complaints

01/18/2016	Prepaid card	Other special purpose card
12/21/2015	Prepaid card	Mobile wallet
01/01/2016	Prepaid card	ID prepaid card
01/03/2016	Prepaid card	General purpose card
12/21/2015	Prepaid card	Government benefit payment card
12/28/2015	Prepaid card	Mobile wallet
01/07/2016	Prepaid card	Other special purpose card
12/28/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Fees
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

have filed with the XXXX

This is crazy, I received a prepaid debit card as a refund and then I ca n't pull anything up online, ca n't activate it online, there 's a sticker to call to activate it, I 'm sure it 's probably lost it 's value as all these cards do ... These cards are basically yet XXXX more way to XXXX consumers. I am certain they are offered to companies at a discount because they are certain people wo n't use them, wo n't jump through these hoops, and mysteriously, they get to keep money that is not theirs and call it 'fees ' is the bottom line.

To save a step, the card number is XXXX XXXX XXXX XXXX

Since XXXX XXXX I have been on phone with rush card. They told me they needed a merchant release form, then they told me it would take 1-3 hours. Then they told me 24-48 hours, then they told me 7 days now 10 days. Today is the XXXX day. XXXX XXXX and they have not released a pending transaction. This was money deducted from my available balance. My own money. XXXX on a pending transaction. I have been a customer with them since 2008, my direct deposit is linked to this card and now they will not talk to me.

I purchased a gift card on XXXX/XXXX/2015 in the amount of {$250.00}. I attempted to use the card in the evening on XXXX/XXXX/2015 and it was

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Citibank	FL	336XX		Consent provided
PayPal Holdings, Inc.	PA	19150	Older American	N/A
Empowerment Ventures, LLC	SC	29045	Older American	Consent not provided
Empowerment Ventures, LLC	SC	294XX	Servicemember	Consent provided
Comerica	PA	15901		N/A
U.S. Bancorp	GA	30907		Consent not provided
PayPal Holdings, Inc.	FL	33328		N/A
U.S. Bancorp	TX	770XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	01/21/2016	Closed with explanation	Yes	Yes
Phone	12/21/2015	Closed with explanation	Yes	Yes
Web	01/06/2016	Closed with explanation	Yes	No
Web	01/07/2016	Closed with explanation	Yes	No
Phone	12/22/2015	Closed with explanation	Yes	No
Web	12/30/2015	Closed with monetary relief	Yes	No
Referral	01/12/2016	Closed with explanation	Yes	No
Web	12/30/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1746421

1711162

1724708

1725973

1711951

1717332

1732964

1717852

Prepaid Card Complaints

Based on Consumer Complaints

12/22/2015	Prepaid card	ID prepaid card

Prepaid Card Complaints

Based on Consumer Complaints

Adding money

declined. I called the customer service number on XXXX/XXXX/2015 and a representative told me that the cashier must have activated the wrong gift card but that she could see the money. I was instructed to fax over some information (front/back of card, activation receipt, name, phone number, email address, contact time preference). I did this on XXXX/XXXX/2015. I called back on XXXX/XXXX/2015 to inquire on the status of the fax and was told that it would take 7-10 business days after the fax was received. I asked to escalate the issue and that group informed me that it was n't an activation issue. He said someone had tried to use the card twice in XXXX so when I purchased it in XXXX they decided to not activate it. So the company is holding onto my {$250.00} and giving me the runaround on how to get it back. I 've called them XXXX times (with a hold time of no less than XXXX minutes) and every time I receive a different set of instructions. I just called again and they said they were waiting on my fax. I stated that I had already faxed it in so they placed me on a brief hold. They then informed me that they had received my fax and were waiting on additional action from me. I would now need to fax in my address and that the voicemail left on XXXX/XXXX/2015 stated that. I replayed the voicemail to make sure I did n't miss anything. I have been unsuccessful at every attempt made. I feel this is fraudulent and misleading. If the company knows that an attempt has been made to use a gift card prior to it ever being sold, they should not be allowed to take the consumer 's money and have them scrambling trying to recover it. This company knowingly sold me a useless gift card with the knowledge that I would not be able to do anything with it.

I went to a XXXX XXXX store o purchase a prepaid netspend card to pay abill over the phone. When I trie to activate the the person on the stated she could not activate card do to a block. I ask her how could that be this is a prepaid card, I paid XXXX XXXX money to put on the card. She sayed it wasn, t anything she

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	MI	483XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	12/23/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1710761

Prepaid Card Complaints

Based on Consumer Complaints

01/13/2016	Prepaid card	Government benefit payment card
12/28/2015	Prepaid card	General purpose card
12/28/2015	Prepaid card	General purpose card
01/23/2016	Prepaid card	Government benefit payment card
01/08/2016	Prepaid card	Government benefit payment card
01/20/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Adding money
Fees
Unauthorized transactions/trans. issues

could do. Go back to XXXX XXXX to get a refund. I went back to the XXXX XXXX to get a refund the clerk stated that netspend had put a block on the prepaid card so I could, nt received refund. I call netspend back sh he stated she would release a check on XXXX/XXXX/2015 to waite 5 to 10 days. I d not received check in 5 days, so I call netspend back the person that answer phone stated she did not she wear it was a check mail to me. she stated she would issue the check the next day. To wait 3 to 5 day. It is XX/XX/XXXX2015. I still have not receive my owe money I paid to be put on this card. Everybody at netspend have been telling me a big lie every since XXXX/XXXX/2015.

I closed out the account back in XXXX 2015 and have since then requested to receive paper statements until account is fully paid in full. Every time I contact the company to inquire about statements or make a payment I am assured that a request is being placed and I should receive within a few weeks. I have been making payments as required by the due date but still have not received any statements and do not know what I am being charged. I am still being charged a maintenance fee and I do n't know why when I am not utilizing the card. Of course, I am also being charged for finance charges. This company is preying on individuals claiming to assist in helping build credit when it makes it worse on those individuals who are struggling.When I call and the about the statements, I am told that I signed up for e-statements and that is causing me to not be able to

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response
Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Comerica	CA	90745	N/A
U.S. Bancorp	OH	430XX	Other
NetSpend Corporation, a TSYS Company	IL	60620	N/A
Empowerment Ventures, LLC	DE	19713	Consent not provided
Comerica	NC	27857	N/A
Continental Finance Company, LLC	MI	481XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	01/15/2016	Closed with explanation	Yes	No
Web	01/21/2016	Closed with explanation	Yes	No
Phone	12/31/2015	Closed with explanation	Yes	No
Web	01/29/2016	Closed with explanation	Yes	No
Phone	01/13/2016	Closed with explanation	Yes	No
Web	01/26/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1742470
1718367
1718927
1754919
1733983
1748849

Prepaid Card Complaints

Based on Consumer Complaints

01/20/2016	Prepaid card	General purpose card
01/08/2016	Prepaid card	General purpose card
01/11/2016	Prepaid card	Mobile wallet
01/29/2016	Prepaid card	Payroll card
01/21/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Fraud or scam

Adding money

Managing, opening, or closing account

receive paper statements. I believe someone in IT or with the proper authority should be able to override the system.

I would not recommend this company to anyone.

Today on XXXX/XXXX/2016, I received an email stating that my American Express Serve account is being closed due to " unusual usage patterns. " I have used Serve with full intent to pay credit card bills, water bills, gas bills, property tax, school tax, rent, XXXX fees, and other bills. In fact, the tax office is still waiting on the Serve bill payments that I requested to be sent on XXXX/XXXX/16.

By closing my account, I will not have a way to pay my bills on time. What I loved about Serve was the ability to load money via credit card or debit card quickly and the funds would arrive immediately. It was more convenient that the bank transfer method that takes several business days. It was also more reliable than work XXXX XXXX. There is no activity that is inconsistent with the intended use of the account. Serve has been so great to me.

As a servicemember and current American Express cardholder, I am often told that American Express has our backs, no matter the issue. But this is not the case, and this was a slap to the face to all of us serving.

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

U.S. Bancorp	WA	99337		Consent not provided
Amex	TX	770XX	Servicemember	Consent provided
Blackhawk Network Holdings Inc.	CA	94102		Consent not provided
First Data Corporation	FL	32835		N/A
Empowerment Ventures, LLC	NC	28208		N/A

Prepaid Card Complaints

Based on Consumer Complaints

Web	01/26/2016	Closed with monetary relief	Yes	No
Web	01/11/2016	Closed with explanation	Yes	Yes
Web	01/13/2016	Closed with monetary relief	Yes	No
Phone	02/03/2016	Closed with explanation	Yes	No
Referral	01/27/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1747751

1734123

1737514

1763843

1751799

Prepaid Card Complaints

Based on Consumer Complaints

01/15/2016	Prepaid card	ID prepaid card
01/26/2016	Prepaid card	General purpose card
02/01/2016	Prepaid card	Government benefit payment card
02/09/2016	Prepaid card	Government benefit payment card
01/26/2016	Prepaid card	General purpose card
02/04/2016	Prepaid card	Other special purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Managing, opening, or closing account
Fraud or scam
Unauthorized transactions/trans. issues
Overdraft, savings or rewards features
Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

I cancelled the card because I was getting unauthorized Charges, I called Netspend and asked for a new card, I got the card and called to activate, I was told that I had negative {$1.00} and was told that I had not used the card in 180 days ... .Got a new card XXXX I called XXXX/XXXX/XXXX to activate and was told that I have a negative {$45.00} this time from XXXX XXXX, who I have no clue to why I would have a charge. If I have not used the card in 180 days and the card is not activated, how can someone charge to the card, I called and asked for a Supervisor 2 times and each time I was left on hold for 25 to 40 minutes I was also told that the XXXX charge is from XXXX

First. let me state that I never wanted this prepaid card. I apparently had a credit at my doctor 's office and that doctor 's practice (XXXX) apparently had a deal with BofA to provide refunds by issuing a prepaid card. The card came out of the XXXX unactivated for a long time because I really had no idea what it was. Even the emailed statements (they must have gotten my email through the doctor 's office) looked like spam (labeled " Consumer Refunds and Pmts " with no mention of either the bank or the doctors - that 's not a link I would click on as it looked like phishing).

I did finally figure out it was linked to the doctor and activated the card to pay a co-pay, but there have been issues using the card, so I called to try to cancel it and get the balance back. On the first call, the agent put me on hold for a while, the

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	MO	631XX	Consent provided
Amex	GA	30680	N/A
Comerica	NY	13618	N/A
Comerica	MO	64151	N/A
Capital One	VA	20151	Consent not provided
Bank of America	IL	600XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	01/20/2016	Closed with explanation	Yes	No
Phone	02/26/2016	Closed with explanation	Yes	No
Postal mail	02/03/2016	Closed with explanation	Yes	Yes
Referral	02/26/2016	Closed with monetary relief	Yes	No
Web	02/02/2016	Closed with monetary relief	Yes	No
Web	02/10/2016	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1744599
1758066
1766318
1779177
1757939
1774058

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

told me she was transferring me to management. Instead I was disconnected. I called back and the agent was somewhat more helpful ; she also put me on hold for a while, but did come back and appeared to be about to process the closure. She informed me that there would be a {$5.00} fee to send me a check and implied that was the only alternative, even though I asked for others. I protested that I should not have to pay to receive my money on an account I never asked for. She again put me on hold, then came back and confirmed that there would be a {$5.00} fee. I asked to speak to a supervisor and was put on hold for quite a while, with the agent checking in periodically. She finally came back and said all the supervisors were busy and rather than keep my holding, they could call me back. I asked for a call back within an hour. That hour passed, so I called back. I did notice that my balance had been diminished by {$2.00} from my original call. This third agent was at least somewhat helpful in that he told me that there as a {$1.00} fee per call (the 2nd agent did not tell me this when I told her I would be calling back if I had not heard from them in an hour) .He also told me that I could close my account without a fee by going to a BofA location. There is not one near me. I again asked to speak to a supervisor to now ask for the {$3.00} call fees to be credited in addition to the {$5.00} check fee. The supervisor, XXXX XXXX, informed me that he had already closed my account with no credits for the fees, claiming that that was what the agent made clear I wanted and that I had agreed to the fees. He said that it could not be undone at this point. I had never agreed to the fees and that was precisely why I asked to speak to a supervisor! He said that he would submit my request to the Debit Card management, and it would be up to them if any of my requests were honored, but because the account was now closed it was out of his hands.
This is a scam. I should not be paying to get my money on a card that I never wanted. The way the agents handled this guaranteed that they would maximize

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

02/15/2016	Prepaid card	General purpose card
01/21/2016	Prepaid card	Mobile wallet
02/21/2016	Prepaid card	Other special purpose card
02/05/2016	Prepaid card	Government benefit payment card
01/22/2016	Prepaid card	Electronic Benefit Transfer / EBT card
02/25/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Managing, opening, or closing account
Fraud or scam
Managing, opening, or closing account
Managing, opening, or closing account
Unauthorized transactions/trans. issues

their fees. This is exactly the type of deceitful and evasive behavior that gives banks a bad name.
when ever i make a purchase my rush card hold more then my purchase was

I switched from my XXXX postpaid to prepaid. XXXX reimbursed me for overpaid fees by sending me a Citibank prepaid card preloaded with these fees (roughly {$27.00}). To access the funds I needed to " register " the card on a website operated by Citibank. This was necessary to have the funds wired to my bank account as I did not want to use the debit card. However, the Citibank website XXXX logs me out every time I either try to have the funds wired or being sent to me as a check. After having tried with different browsers I gave up and started using the card to pay for purchases in order to make some use of the funds. However, to do this, " activation " of the card is necessary as well and the activation leads to additional costs, depending on card usage etc. Trying to cancel the card is not possible as the website is broken beyond repair for weeks now and the phone number provided only is a robot that is not helpful.

So XXXX forwarded the money they owe me to Citibank, which provided me with 3 ways of accessing these funds (transfer to bank account, send check, use card for purchases), all of them forcing me into an agreement with Citibank which produces additional costs, two of them not working at all due to website errors, and no working way of cancelling the card.

Hi, I purchased XXXX prepaid myvanilla debit cards with {$500.00} on each XXXX,

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response
Company has responded to the consumer and the CFPB and chooses not to provide a public response
Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	NY	104XX		Consent provided
Citibank	CA	91006		N/A
Citibank	RI	029XX		Consent provided
Comerica	MO	63109		N/A
Regions Financial Corporation	TN	38111	Older American, Servicemember	N/A
Incomm Holdings, Inc.	MI	485XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	02/22/2016	Closed with explanation	Yes	No
Referral	01/28/2016	Closed with explanation	Yes	No
Web	02/24/2016	Closed with explanation	Yes	No
Phone	02/09/2016	Closed with monetary relief	Yes	No
Phone	01/27/2016	Closed with monetary relief	Yes	No
Web	02/29/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1787347

1751700

1796946

1775004

1753476

1804170

Prepaid Card Complaints

Based on Consumer Complaints

01/27/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

in XXXX Mississippi on XXXX XXXX XXXX from XXXX. I activated XXXX of the cards immediately, I used said card and since the transaction went through I threw away the packaging and receipt from the cards. I do however have a witness that was with me when I purchased the cards who is willing to testify to this. The first card I activated, and used a few times, XXXX states someone else " claimed ownership " of the card. I still have physical custody of this card so I have no idea how this happened. The second card I activated on XXXX XXXX, I used it once at a hotel in Mi that I have been a patron of for several years. XXXX XXXX XXXX, XXXX stated that card had been reported stolen. I am the only person with my card number and I did not report the card stolen. I have disputed these claims with XXXX, I have called them several times, I have emailed them, I have faxed them a complaint, all to no avail. If XXXX had returned my cash to me I could have gotten to work and only been slightly inconvenienced. I work for the XXXX and I travel the country, usually alone. I had a family emergency and I had fly to Mi. I left my vehicle XXXX miles away with the intention of purchasing a return flight when I arrived in Mi and could XXXX the family emergency in person. I earn a very modest wage, I do not have a savings account. The money I placed on the cards was the only available cash I had to my name. I am currently still stranded in Mi. I lost my job because of this situation, which cost me {$1600.00} in wages. I plan to also contact an attorney regarding this, I feel XXXX owes me not only the cash on my cards but also the wages I lost. I am XXXX miles away from my vehicle, my belongings and I 'm now out of employment. I appreciate any help you can offer with this problem.

I paid XXXX dollars to an international merchant on XXXX XXXX 2016. I had enough money on the card to pay the merchant. I made the payment and the merchant received it, plus I used XXXX with the card. I do n't have any extra money in the XXXX account either. All the money is on the prepaid debit card.

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	NJ	070XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	02/02/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1760117

Prepaid Card Complaints

Based on Consumer Complaints

01/27/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Two days later I receive a text message from netspend (card company) saying I had insufficient funds to pay the merchant. I asked the merchant several times if he received payment. He confirms that he did and sent my merchandise. I called the card company 4/5 times in the past weeks and they have no history of the transaction nor do they have a reason as why this might 've happened. Today on XXXX XXXX 2016 I reloaded the card with {$40.00} to buy something else. I get a text message instantly saying that I have paid the merchant that already sent my merchandise. So the money I just loaded onto the card was automatically taken out. Once again I contacted the merchant and he confirmed once again that he only received XXXX payment. I spoke to XXXX agents from netspend and they said they will put the XXXX dollars back no later than 6 hours. This was at XXXX time and it is now XXXX time. I made sure there was enough money for this transaction and I feel that I 'm getting scammed. Please resolve this issue as you see fit.

My American Express (" AmEx ") experience has been extremely frustrating.

I purchased an AmEx/Bluebird card, e.g. a prepaid debit card backed by AmEx, to send needed funds to my daughter in XXXX and son in XXXX. Each family account (up to XXXX) gets its own card and account but they 're tied to the master account. The account was great and worked very well for us. So well, in fact, my sister in XXXX purchased XXXX so we could send funds back and forth.

All was fine until my son tried to purchase a money order for {$490.00} to pay his rent on XXXX XXXX, XXXX. The vendor, XXXX XXXX, determined they could n't complete the transaction and reversed it. A few days later, my son took the funds out via ATM and purchased his money order with cash. XXXX and me were even at that point. This problem started when I checked my account in XX/XX/XXXX

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Amex	TX	752XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	02/02/2016	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1760181

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

and noticed MY account was - {$430.00}. I had been keeping a {$31.00} balance in my account for a few months, so I was shocked to see a negative balance of that magnitude. I pulled and reviewed the XX/XX/XXXX Statement and saw my account still at {$31.00}, but my son 's account was - {$460.00} and showed a NEW debit on my son 's card for {$490.00}. The new debit had the exact same date and transaction number as the original debit in XX/XX/XXXX. What is different is the transaction ID/approval code from AmEx.

On XXXX/XXXX/XXXX, I spent 2.5 hours on the phone with AmEx trying to find out what was going on and after being transferred 3 times between their fraud and billing departments was told to work it out with the vendor. I called my son who took the statement copies to the vendor and he was told it was a processing error and it would be taken care of. Needless to say, the holidays came and went without the error being taken care of. On XXXX XXXX, XXXX, I called AmEx again to find out why my account was still negative if the vendor agreed to resolve negative balance and found out my son 's account was locked. After almost 3 hours on the phone and being 4 times between their fraud and billing departments, I was told : It was outside the limit of time AmEx could dispute the transaction with the vendor ; just pay the balance due and we can move forward, try to work it out with the vendor or just write it off.

XXXX with AmEx placed a call with me to XXXX at XXXX XXXX and tried to explain the negative transaction of {$460.00} (my son had {$25.00} in his account when the phantom {$490.00} debit hit) transferred to my account - which is NOT the transaction in question. Ginger asked for and I sent copies of the statements. She reviewed them and contacted her card processing company (WorldPay). On XXXX/XXXX/XXXX, I received an email from XXXX with an update from XXXX 's

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

01/27/2016	Prepaid card	General purpose card
01/27/2016	Prepaid card	Gift or merchant card
01/27/2016	Prepaid card	General purpose card
01/22/2016	Prepaid card	Mobile wallet
02/07/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Unauthorized transactions/trans. issues

Fraud or scam

Fees

Managing, opening, or closing account

card processor claiming the account was not debited a second time by XXXX and advising me to dispute the transaction with my financial institution. That is where I 'm at now. Please help me, thank you.

I bought a netspend debit visa card and they ask for name, address, date of birth, social security number this is a identity theft in the making. And when told NO these people set limits to you which I could not pay an important bill online nor get my money back. Then they tell you they ca n't reverse it. Custom service is poor and keep you on hold for long periods of time ... ..I should n't have to give my social security with all this identity theft out here to use money I put on a card. I 'm very hurt by this I filled ripped off and taken advantage of by netspend

I attempted to use XXXX Gift Cards : (XXXX) XXXX (2) XXXX XXXX 3 XXXX XXXX valued at {$500.00}, {$500.00}, and {$42.00} remaining from a {$200.00} gift card at a XXXX on XXXX XXXX, 2016 (Ref # 's XXXX). All XXXX rang up as unauthorized. I was told it was a glitch in the system and that the money should have still been left on the cards. I then called the number on the back of the card and was told that the cards had been charged by XXXX when in reality they all XXXX came up as unauthorized and not used. I was told to fill out a form and wait XXXX to 90 days. I ca n't wait XXXX to 90 days to have {$1000.00} be placed back on the cards. This was not my fault and I would like immediate action in having this cards replaced or the money being placed back on them. These cards are backed by XXXX and distributed by Gift Card Mall/Blackhawk Network California

I have Wells Fargo Visa Credit Card for around two (2) years, since the beginning I transferred an amount to not interest program for 12 month, I took the entire 12

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	AR	723XX	Consent provided
Blackhawk Network Holdings Inc.	TN	381XX	Consent provided
NetSpend Corporation, a TSYS Company	MI	49464	Consent not provided
PayPal Holdings, Inc.	NY	10306	N/A
Wells Fargo & Company	FL	331XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	02/02/2016	Closed with explanation	Yes	No
Web	02/03/2016	Closed with monetary relief	Yes	No
Web	02/02/2016	Closed with explanation	Yes	No
Phone	01/29/2016	Closed with explanation	Yes	No
Web	02/10/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1761324

1761162

1760128

1754681

1776305

Prepaid Card Complaints

Based on Consumer Complaints

02/26/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

I transferred an amount to not interest program for 12 month, I took the entire 12 month to pay it off, right after that I stop to use this credit card in order to keep in good standing my credit scores from my bureau of credit, today XXXX/XXXX/2016 I have received a letter from Wells Fargo Bank telling me that my account was closed because I have not activity for more than six (6) month, I believe be notified before to close the account just to give me the opportunity to use this credit card in order to prevent to be account close, will be the best way from Wells Fargo bank to show any respect for a client and do not be a XXXX against XXXX, I called them and they told me, they can not do anything for me, now I have my credit report affected because their decision to close my account, I am very frustrate because when you try to find the best way to solve this situation, you have a Giant telling you, " I do what I want to do, you really do not count ", please help me in this unfair situation, Thank you, if you need more information just contact to me

The time it takes to receive a lost or stolen card. I reported my card lost and it takes 7-10 days to receive a new card. I am on day 10 and have not received my new card. They have methods to help you get cash from the card, but but I have exhausted those methods such as card to card transfer - {$2500.00} limit ; they have a new system where you need the card to to use it to get the security code off the back. They do not have an expedite system for new cards like many of the other prepaid cards like XXXX. If I were am American Express holder, I would have gotten a new card within 24 hours. Al my bills that depend on my paycheck are behind, i.e. insurance, furniture bill, rent. I can not put gas in my car or food on my table because my funds are tied up in WAITING for a new card. I think this activity is criminal, I think if they are going to offer the service on a card, they should have an expedited method for lost or stolen cards. You call customer service some where in XXXX, they do not have any information they can offer.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Amex	MD	212XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	03/01/2016	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1807001

Prepaid Card Complaints

Based on Consumer Complaints

02/26/2016	Prepaid card	Mobile wallet
01/28/2016	Prepaid card	General purpose card
02/22/2016	Prepaid card	General purpose card
02/02/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fees

Managing, opening, or closing account

Fees

Managing, opening, or closing account

They have no power or permissions to do anything. It is a ripoff.

I believe I received this offer after clicking a sponsored ad for credit card offers on XXXX. A few days later I received an unsolicited prepaid debit card displaying my name in the mail.
Several attempts to reach a " live " representative failed and automated methods required a SS number that I refused to supply. I have no active account with this organization, so I see no need to offer any personal information beyond my name.

After a terrible experiencing using the American Express (AMEX) Serve Card my account is closed. On XXXX/XXXX/XXXX AMEX sent me a letter [CFPB ref No : XXXX Ref : XXXX] stating for me to once again call their Customer Service Account Protection Services @ (XXXX) XXXX to obtain my account refund of {$450.00}. (image attached).

I have contacted them over 5 times (usual delays, and communication with their operations are horrible), the most recent was on XXXX/XXXX/XXXX and I was told very clearly that in 48-hours my refund will be mailed to my confirmed address registered with AMEX.

It is now XXXX/XXXX/XXXX and I have NOT received my account balance which AMEX owes me.

I intend to pursue the collection of the money that AMEX owes me to the full extent of the law.

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

PayPal Holdings, Inc.	NH	03458	N/A
NetSpend Corporation, a TSYS Company	IL	606XX	Consent provided
Comerica	TX	77092	Consent not provided
Amex	OR	977XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	03/01/2016	Closed with monetary relief	Yes	No
Web	02/03/2016	Closed with explanation	Yes	No
Web	02/26/2016	Closed with explanation	Yes	Yes
Web	02/04/2016	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1806701

1762180

1798553

1768526

Prepaid Card Complaints

Based on Consumer Complaints

02/11/2016	Prepaid card	Gift or merchant card
02/03/2016	Prepaid card	Other special purpose card
02/08/2016	Prepaid card	General purpose card
02/12/2016	Prepaid card	General purpose card
02/09/2016	Prepaid card	Government benefit payment card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Fraud or scam

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

My wife and kids gave me a {$500.00} Paypal gift card for my XXXX Birthday. Went to cash it two weeks ago and there was no money on the card.

I was given a prepaid reward card in the amount of {$1500.00} from my employer from Bank of America. It had an expiration date of XXXX that i did not notice. On that date i had a balance remaining on the card of {$580.00}. I called BoA on XXXX/XXXX/15 to get a new card and was told that they could not renew the card but would send me a check for the balance and it would take 7 to 10 days to get a check. I have not received the check yet and i have made 4 additional phone calls to find out why. During one of the calls, i was told that the check department might not refund my money that was prepaid since the account expired! I consider this stealing my money! I have not been successful in elevating my complaint beyond the lowest level person that answers the phone when i call the number on the back of the card. They keep saying they will make another check request but they can not find out if my money will be refunded. This is totally inappropriate as it is money that was paid to me from my employer and BoA should not be allowed to keep the funds.

Hello!

My name is XXXX XXXX and I put in a complaint with Direct Express where I receive my SSI deposit, in reference to unauthorized transactions on my card. this dispute was entered on XXXX XXXX, XXXX. They were suppose to send me documents to fill out to finalize the dispute. After not receiving them within a months time I called them back. They had to resend the documents for me to fill out to finalize the dispute. Initially they told me it would take up to 45-90 days to complete the investigation. in which should have started from XXXX XXXX, XXXX.

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Incomm Holdings, Inc.	MA	022XX		Consent provided
Bank of America	UT	841XX	Older American, Servicemember	Consent provided
NetSpend Corporation, a TSYS Company	CA	90002		N/A
Amex	OR	97007		Consent not provided
Comerica	NY	100XX	Older American	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	03/07/2016	Closed with explanation	Yes	No
Web	02/03/2016	Closed with monetary relief	Yes	No
Phone	02/11/2016	Closed with explanation	Yes	No
Web	02/17/2016	Closed with monetary relief	Yes	No
Web	02/11/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1784161

1769065

1778626

1786097

1780331

Prepaid Card Complaints

Based on Consumer Complaints

02/18/2016	Prepaid card	General purpose card
02/18/2016	Prepaid card	Mobile wallet
02/23/2016	Prepaid card	General purpose card
02/24/2016	Prepaid card	Payroll card
03/01/2016	Prepaid card	Mobile wallet
02/19/2016	Prepaid card	General purpose card
03/01/2016	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Managing, opening, or closing account

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Managing, opening, or closing account

Fraud or scam

complete the investigation. in which should have started from XXXX XXXX, XXXX. After waiting the 90 days and speaking with several representatives assuring me that I would have my money back with 90 days. I called them back today XXXX XXXX, XXXX to find out why I have yet to receive my funds back and they tell me the XXXX starts from XX/XX/XXXX when they received the paper work back and not when I initially entered the dispute. I am a disable person with limited ability and receives only SSI to take care of my daily living. I need my money back and can not now wait another XXXX to catch up on back bills that was paid due to these unauthorized transactions.

Can you please help out with this matter?

It seems like they are giving me the run around, and is not trying to refund my money.

I transferred money from my card to a bank account. The same night i was charged again. I spoke to customer service three times and was told to wait 24 hours. Which i did. I was then hung up on when i called again and asked for the eztra charge to be reversed and my money put back on my card.

because I have no bank account, I purchased an American express gift card to

Prepaid Card Complaints

Based on Consumer Complaints

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	MD	20723	Consent not provided
PayPal Holdings, Inc.	UT	84532	N/A
Citibank	FL	33811	N/A
U.S. Bancorp	KS	666XX	Consent provided
PayPal Holdings, Inc.	CT	06118	N/A
First Tennessee Bank	TN	38125	Other
Amex	FL	333XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	02/24/2016	Closed with explanation	Yes	No
Postal mail	02/23/2016	Closed with explanation	Yes	Yes
Referral	02/26/2016	Closed with explanation	Yes	No
Web	02/29/2016	Closed with explanation	Yes	No
Referral	03/30/2016	Closed with explanation	Yes	No
Web	02/23/2016	Closed with explanation	Yes	No
Web	03/04/2016	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1793329

1792850

1801041

1801821

1811294

1795597

1811892

Prepaid Card Complaints

Based on Consumer Complaints

03/23/2016	Prepaid card	General purpose card
03/23/2016	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Advertising, marketing or disclosures

pay some bills with. I was not able to use my balance of {$320.00} on any of my bills, XXXX I contacted the gift card service center in XXXX on XXXX separate occasions, and spoke with XXXX separate floor supervisors and was repeatedly told that there was nothing wrong with my card. I repeatedly tried to use it online, on phone, and directly speaking with my creditors with no success. XXXX floor supervisor, XXXX XXXX XXXX, at XXXX customer service advised that it is not meant to be used to pay bills. I told them it should be able to be used just like a credit card for any reason. After not being able to get customer service to help me in any way I asked fpr a refund and was told that it would take 20 business days for a refund. It sure seems like a scam to me. I spent good cash money and now am out {$320.00} for at least a month. This is not a responsible business practice, and not fair to the individual. Please help me to resolve this absurd practice. I never have similar problems with other major gift cards XXXX. I just want to be fairly treated, and hope you can help me, and others like me.
Thank you,

XXXX of XXXX XXXX (XXXX minutes ago) To whom it may concern : According to XXXX, XXXX dollar business such as First Data Corporation issurance XXXX XXXX XXXX XXXX " and your corporation contracts with many United States or International Employers to provide a convenient package of services to their Employees for handling their funds for cash, purchases, pay bills, buy groceries, etc. As a by way of Employer to Employee client, I would want my amount below to be ACH/EFT Transfer of Funds to my NEWLY Activated replacement card # ending in XXXX digit # XXXX according to your advertised brochure in less than then 5 days or more. Your advertised brochure leave me with the impression Transfer of Funds are done in less than 24hours.

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Amex	NY	11691	Consent not provided
First Data Corporation	IL	600XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	03/25/2016	Closed with explanation	Yes	No
Web	03/25/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1847057

1846509

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

For the Week beginning XXXX XXXX, 2016 ; using your maybe taped conversation Online database phone prompt to enter my individual Social Security Number to access your " Customer Service " Department. I, XXXX XXXX reported Lost of Stolen Paycard to Money Network Card Services at XXXX. I explained I was no longer in possession of your XXXX XXXX XXXX XXXX ending in the XXXX Card # XXXX that was issued to me from my employer " XXXX XXXX XXXX. I explained to XXXX XXXX XXXX XXXX Customer Service Representative via phone that I would like my card # XXXX to be put on hold to prevent fraudulent usage on my aprox. remaining balance of {$64.00}. Their Female Customer Service Representative stated she would put card # XXXX on hold and if or when ever located, I could call Money Network again ; to remove the hold and reinstate card # XXXX or cancel and activate a NEW replacement Paycard which I must receive from my employer " XXXX instead of XXXX XXXX which is different statement versus their enclosed brochure.

For the week beginning XXXX XXXX, 2016, I in fact, called again was then told by Female Customer Service Representative that since the card # XXXX was put on hold due to Lost and Stolen reportage, I needed to PROVIDE the XXXX card # XXXX (by the way, NOT IN MY POSSESSION) to her for her to proceed any further plus I needed to cancel card # XXXX and activate a NEW replacement Paycard which I must receive from my employer XXXX instead of Money Network which is different statement versus their enclosed brochure.

On, morning of XXXX XXXX, 2016, again I inquired and ending up speak with " same voice " your female customer service representative, seeing I do n't have the payroll card # XXXX, but my social security number is attached to that card, could

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

03/18/2016	Prepaid card	General purpose card
03/15/2016	Prepaid card	Mobile wallet

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Managing, opening, or closing account

she " TRANSFER " the remaining balance {$64.00} to the NEW ACTIVATED replacement card # XXXX that I received from my Employer XXXX. Employer XXXX was given by Money Network system a Support Card # XXXX which could be used for the Transfer of Remaining Funds to the New Replacement Card # XXXX. Again, your Female Customer Representative said NO. I inquired to I would like to speak to her Manager and get the Corporate number. Again, your Female Customer Representative said she could not provide Corporate number nor her Manager 's extension due to she was going to tell me the same thing she just told me concerning Transfer of Funds. Again, your Female Customer Representative, then explained only my Employer or their Payroll department could Transfer my remaining balance on the original " reported " Lost or Stolen Card # XXXX to New replacement card # XXXX. Also, Transfer of Funds would not be the Money Network 's coding but " Money Network would utilized their REFUND code to Transfer funds to XXXX XXXX XXXX XXXX XXXX office which would take 5 days or longer. Previous experience with your Paycard or Checks in the past. Your corporation would have ask me certain identifiers to activate using my individual social security number, my birthday, etc.

I purchased an item from an online retailer using what I thought was the PayPal option. By doing this I unknowingly opened a PayPal Credit account which I did not want or ask for. The account began accruing interest and finance charges and will likely affect my credit score. I believe that this is a deceptive practice on the part of PayPal as the PayPal Credit option is designed to look similar to the regular PayPal, promotes confusion and attempts to obtain new accounts through trickery. At no point during the transaction was there a verification or notification that I had in fact opened up a new account rather than using the PayPal account on file, so

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Amex	NY	10977		Consent not provided
PayPal Holdings, Inc.	NY	105XX	Older American	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	03/22/2016	Closed with explanation	Yes	Yes
Web	03/18/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1839782

1833461

Prepaid Card Complaints

Based on Consumer Complaints

03/19/2016	Prepaid card	Other special purpose card
03/02/2016	Prepaid card	Mobile wallet
03/02/2016	Prepaid card	General purpose card
03/07/2016	Prepaid card	Mobile wallet
03/07/2016	Prepaid card	Gift or merchant card
03/07/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Advertising, marketing or disclosures
Fraud or scam
Managing, opening, or closing account
Fraud or scam
Managing, opening, or closing account
Adding money

that I could correct the error or change my method of payment.

I have a pre-paid debit card through XXXX issued by US Bank National Association out of XXXX. XXXX processed a refund in the amount of {$490.00} on XXXX/XXXX/2016 at XXXX. It immediately appeared as complete in my online account and mobile app balance. When I call the account information line it notes my available balance as {$490.00}. There is even a debit of {$27.00} made on my account on XXXX/XXXX/2016 on XXXX AFTER the credit leaving me with a balance of {$490.00}. Yet I can not use my card to make purchases or pay bills. I called the customer information line twice and was told both times that it can take 24-72 hours for a refund to appear on my account because they put a block on it to guard against fraud. This does n't happen if I return an item at XXXX - the funds are instantly available and this is no different than any other electronic transaction. I asked when I would know when I could access those funds and I was told by both representatives that I should try to make a purchase and see if it will go through. so as I understand it I am supposed to take goods to a counter and present a card to see if I will suffer the embarrasment of it being declined jsut to see if my finds are available to me yet, even though everythig I see and hear tells me they are available. This is copied directly from my online statement : Card # XXXX Balance {$490.00} Rewards PointsUnavailable Last Login

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Citibank	NY	14871	Consent not provided
PayPal Holdings, Inc.	MD	21128	N/A
Blackhawk Network Holdings Inc.	CA	92130	Consent not provided
PayPal Holdings, Inc.	NY	14228	N/A
NetSpend Corporation, a TSYS Company	GA	31030	N/A
U.S. Bancorp	KS	666XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	03/22/2016	Closed with explanation	Yes	No
Referral	03/04/2016	Closed with explanation	Yes	No
Web	03/04/2016	Closed with monetary relief	Yes	No
Postal mail	03/08/2016	Closed with non-monetary relief	Yes	No
Postal mail	03/09/2016	Closed with explanation	Yes	No
Web	03/08/2016	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1840339
1813831
1814268
1820849
1820312
1819712

Prepaid Card Complaints

Based on Consumer Complaints

03/11/2016	Prepaid card	ID prepaid card
04/05/2016	Prepaid card	Gift or merchant card
03/21/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

XXXX/XXXX/2016 XXXX CST Card Information Card Activity Statement Change PIN Card to Card Transfer Recharge Your Card Mobile Alerts Direct Deposit Form Pay Bills Card Activity " RP " indicates Recurring Payments TimeCard No.Description/MerchantStatusAmountBalance XXXX/XXXX/2016 XXXX VISA PURCHASE XXXX # XXXX, XXXX Complete- {$27.00} {$490.00} XXXX/XXXX/2016 XXXX PURCHASE REFUND XXXX XXXX XXXX XXXX XXXX XXXXXXXX Complete {$490.00} {$520.00}

I called in to customer service to report XXXX fraudulent transaction on the exact same day. I was told by the representative to wait until the transaction post because the merchant place a hold on the funds. After waiting the 2 days I called in to report that I had been charged for XXXX transaction that I did n't authorize and was told to complete a dispute regarding both transaction in question. I completed the dispute and followed up many times to check the status of the claim. I was told several times that that merchant has not responded and it may take up to 45 days. However I asked the representative why every time I call in the fraud department they would transfer me to customer service and she stated because they filed the claim and not the fraud department. After the dispute was over I received an email that the merchant provided information to support that the transaction was valid and I would not receive my funds. I was told by the representative that the agent that took the claim filed it as a billing error and not a fraud claim. The representative stated that she would email the dispute team to have them to re-open the claim. I called back to follow up and was told that they had decline to open the claim and I would not receive a refund.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Plastyc, Inc.	NH	03255	Consent not provided
Amex	PA	19382	N/A
Amex	TX	751XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	03/15/2016	Untimely response	No	
Referral	04/06/2016	Closed with non-monetary relief	Yes	No
Web	03/23/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1828373

1865546

1842985

Prepaid Card Complaints

Based on Consumer Complaints

03/21/2016	Prepaid card	General purpose card
04/05/2016	Prepaid card	Mobile wallet
03/26/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

On XXXX XXXX, 2016 i loaded {$500.00} to my account ending in XXXX. My account has since been frozen, with no ability to use the card for debit transactions, no bill pay functions, no ability whatsoever to transfer money off the card.

On XXXX XXXX XXXX my income tax was deposited to my Amex Blue Bird Card and that evening there was a charge of XXXX pending that was unauthorized by the merchant. I called customer service for Blue Bird who made a XXXX way recorded call to the merchant and on that call they agreed that they were not to use that account again ever again and happily agreed to refund the full amount back to my card on the recorded line with Amex rep on line with us. That never happened so I began a dispute with Amex Bluebird ad directed by their CS rep on XXXX/XXXX/XXXX and Amex assured me that they would dispute this for me because they had the recording from the call to the merchant. I was then contact about a week later in an encrypted email asking for any documents I had regarding this. I sent them an email from merchant cancelling any auto pay using this card and stating it would not be used for any future billing as directed by me on a phone conversation back in XXXX with the merchant when they had double charged me two months in a row. I uploaded all emails from the merchant and sent to Amex dispute team and finallly recieved an email on about XXXX XXXX saying they had received the docs and would sispute the case and that if it took more than 10 days I would receive provisional credit for my funds. I never did. they also isaid it could take up to XXXX to handle this but if so again I would receive a provisional credit which is also stated on the bluebird card wesite. I have made numerous calls to blueird cust service to find out the status of this dispute and every rep I get tells me they have no idea what is going on i have to tell the whole story over and over and then they tell me I canot talk to anyone in their dispute

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Blackhawk Network Holdings Inc.	IN	466XX	Consent provided
PayPal Holdings, Inc.	NC	27939	N/A
Amex	FL	337XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	03/23/2016	Closed with explanation	Yes	No
Referral	04/07/2016	Closed with non-monetary relief	Yes	No
Web	03/31/2016	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1842226

1866034

1850663

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

team only taht email whih i have sent many with no replies an further. On XXXX XXXX i received a payment reversal statement from the merchant saying they had reversed the entire amount back to my bluebird card on XXXX XXXX. I called the bluebird cs again because the money did not appear on my card in 3 days. They told me it is not pending oand they do not have it and to call in 10 dAys i DID THAT AND AGAIN NOONE KNOWS ANYTHING ABOUT THE CHARGEBACK i CALLED THE MERCHANT WHO TOLD ME THAT my bank has to know about the funds because they pulled the XXXX back as a charge back and i have also resolved the issue with the merchant on my own so they will not be even wanting that payment again. I have made numerous calls to bluebird cs and they no nothing and tell me that they canoot email the dispute team and i cant contact them either. I sent the copy of the payment reversal statement from the merchant and they never acknowledeged receipt of that i called again thry said the notes say they did receive it on XXXX. My money is still not back on my account and nobody at amex bluebird knows anything about the chargeback they keep telling me that in 45 days I will get my money if i win the dispute I am trying to tell the dispute team it has been won. I have also sent multiple emails using the special XXXX they want me to use asking about the missing money and noboey is anwering me at all now The merchant has escalated this to their finaance dpt who contacted me to tell me that yes the money was in fact charged back by my bank. XXXX rep at the bank said they would email the dispute team and have them contact me that never happened. It is now XXXX XXXX my funds were charged back by amex to my card and I still do not have my money on the account and noboey will tell me anything and no provisional credit. I need you to help me find this money. They have to have it and they will not put on my account I needmy oney now. and wil attache the documents i have to this complaint I need to speak with someone from Amex corporate and they need to put the money they charged back on my card

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

03/12/2016	Prepaid card	General purpose card
03/09/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Unauthorized transactions/trans. issues

immediatly.

This is a pre-paid Travelex Mastercard which was issued as a travel card to provide XXXX while I was traveling.

Card Number : XXXX There is an outstanding pre-paid balance on the card of {$400.00}, but when I asked the bank to close the account, and refund the balance, I was told by a representative of the bank that they no longer honor these cards. The expiration date on the card is XX/XX/XXXX.

Two months ago, I spent about an hour on the phone with a representative of the bank (" XXXX " - employee number XXXX) at the (XXXX) number XXXX. Initially she told me that she could talk to the bank, but that she was sure they would not refund the balance. After much discussion she who told me that a " XXXX " would generate an email to me concerning the refund.

I have had no contact from the bank since that call. I am asking that you contact the bank and determine why they are not honoring this card, or the outstanding balance owed to me.

On XXXX/XXXX/XXXX, I called because I noticed fraudulent charges pending on my prepaid gift card issued by U.S.Bank. I provided all of the information and they froze the card. They said I would need to call back in 3 weeks in order to dispute the charges. I called on XXXX/XXXX/XXXX to dispute the charges, as requested. I provided all of the information they requested in a fax to their dispute department. I called again on XXXX/XXXX/XXXX to confirm they had received everything that they needed as I had not heard anything back. I talked to a representative named XXXX, and he said that they did have everything, and to call back in 5 weeks to check on the status of the dispute. I called on XXXX/XXXX/XXXX to check status

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Travelex NY, Inc.	OR	972XX	Consent provided
U.S. Bancorp	FL	334XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	03/13/2016	Closed with explanation	Yes	No
Web	03/10/2016	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1829619

1823643

Prepaid Card Complaints

Based on Consumer Complaints

03/22/2016	Prepaid card	Gift or merchant card
04/01/2016	Prepaid card	General purpose card
04/01/2016	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Fees

Advertising, marketing or disclosures

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

and was told everything was still pending and to call back in a week. On XXXX/XXXX/XXXX I called again and the representative said that all charges had been found in my favor and my refund of {$49.00} was being mailed to me at the address given, and to expect to see the card within 2-3 weeks. I called again on XXXX/XXXX/XXXX as I had not gotten my card and was told that the dispute was pending until XXXX/XXXX/XXXX! How was the dispute found in my favor on XXXX/XXXX/XXXX when it was supposedly pending until XXXX/XXXX/XXXX? U.S.Bank has very shady and deceptive practices on refunding customers for fraudulent charges, and I request that my replacement card be issued as the representative on XXXX/XXXX/XXXX said she requested immediately for the amount of the disputed transactions for {$49.00}

On XXXX XXXX XXXX I received a BMO Harris Gift card. There was XXXX dollars on the card. Beginning XXXX XXXX, XXXX, BMO Harris began to reduce the balance by XXXX dollars a month. At this point I had XXXX dollars left on the card. I would like to get my XXXX dollars back.

On XXXX XXXX, XXXX, at approximately XXXX EST I went to the ATM and requested to withdraw {$200.00}. The machine did not dispense any cash and gave me a receipt with an error message indicating the amount I requested and that {$0.00} was dispensed. A few minutes later, I received a text alert from Rush Card indicating that {$200.00} had been deducted from my account. I immediately contacted them via email and phone to dispute the transaction and was informed that I needed to provide a dispute in writing. On XXXX XXXX, XXXX, I submitted a copy of the ATM receipt and the signed dispute form to Rush Card via fax and email. The same day I received an email from Rush Card customer service acknowledging receipt of the documents and indicating that I may check back within 1-2 business days.

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

BMO Harris	MN	553XX	Consent provided
NetSpend Corporation, a TSYS Company	WI	53402	N/A
Empowerment Ventures, LLC	MD	207XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	03/23/2016	Closed with explanation	Yes	No
Phone	04/05/2016	Closed with explanation	Yes	No
Web	04/05/2016	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1844541

1861239

1860749

Prepaid Card Complaints

Based on Consumer Complaints

04/01/2016	Prepaid card	Other special purpose card
04/02/2016	Prepaid card	General purpose card
04/12/2016	Prepaid card	General purpose card
04/12/2016	Prepaid card	Mobile wallet
04/13/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Fraud or scam
Unauthorized transactions/trans. issues
Fraud or scam
Unauthorized transactions/trans. issues

within 1-2 business days.

On XXXX XXXX - XXXX, I contacted Rush Card via email and phone requesting the status of my dispute and was informed that I would have to wait 10 business days for their XXXX XXXX to determine if a provisional credit should be issued. When I inquired why I had to wait, I was informed that I just do, that is there policy. I requested to speak with the XXXX XXXX and was informed that cardholders are only allowed to speak with the Dispute Office when the initial dispute is filed. After the dispute it received, cardholders can no longer be transferred to speak with the Dispute Office but are required to contact customer service who will send an electronic note to the Dispute Office. I have been a cardholder since XXXX, always kept my account in good standing, have bi-weekly deposits from my employer and never had to dispute any transactions. So, bearing this in mind the lack of concern and poor customer service that I have received regarding this dispute is disappointing and unacceptable

XXXX US Bank {$200.00} gift card bought XXXX/XXXX/16 and opened to use on XXXX/XXXX/16 but both cards had been fraudulently used prior on same day, XXXX/XXXX/16 at XXXX 's in store and Pajama-gram. Card numbers stolen and applied to new fraudulent cards and total amt drained off cards. I am now out {$400.00}

I have been in a continued struggle with American Express Serve regarding a charge on my account. On XXXX XXXX a charge was placed on my account for the amount of {$200.00}. I was told by the merchant on XXXX XXXX that due to an

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Comerica	LA	70760		N/A
U.S. Bancorp	AZ	863XX	Servicemember	Consent provided
Amex	NV	89156		N/A
PayPal Holdings, Inc.	MD	21207		N/A
Amex	CO	809XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	04/05/2016	Closed with explanation	Yes	No
Web	04/05/2016	Closed with explanation	Yes	No
Phone	04/14/2016	Closed with explanation	Yes	Yes
Referral	04/14/2016	Closed with explanation	Yes	No
Web	04/14/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1860955
1861565
1875100
1876690
1878940

Prepaid Card Complaints

Based on Consumer Complaints

03/30/2016	Prepaid card	General purpose card
04/04/2016	Prepaid card	General purpose card
04/09/2016	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Adding money

Managing, opening, or closing account

issue with their billing system as well as several issues during my stay I would not be charged. I attempted to get the charge reversed and was even told by the assistant manager that she would reverse the charge but only the XXXX could process it. I was unable to resolve the issue directly so I then filed a dispute with American Express. I received an email asking for necessary information regarding my dispute which I provided as well as contacted American Express and explained the entire issue to a representative which I believe misfiled the dispute because then it was closed on XXXX XXXX because they said they did n't receive any info. I requested the dispute to be refiled and the dispute was n't refiled until a month later. During the entire process I spoke with numerous supervisors who on each call gave me a different story on my dispute but we 're all just excusses on why I was still waiting. I was also promised a provisional credit by American Express which was not honored. I then spoke to a representative and supervisor who told me that the merchant agreed to refund the charges which have not yet been refunded. Then today I spoke to a representative who told me that was also not true and that the dispute was still in progress even through it has been over three months since the charge was originally placed on my account. I also have all conversations with American Express recorded in compliance with my local state and federal laws when the representative promised a credit as well as being told that a refund was going to be issued.

I enrolled in Capital Ones so called secured credit card and the system denied me and sent some link to view a letter as to " why ". The link is broken and does not work, they also did a hard pull on my credit report and I received no benefit from it.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Capital One	LA	705XX	Servicemember	Consent provided
Empowerment Ventures, LLC	GA	30312	Older American	N/A
Empowerment Ventures, LLC	NY	13501		Consent not provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	04/01/2016	Closed with explanation	Yes	No
Phone	04/06/2016	Closed with non-monetary relief	Yes	No
Web	04/12/2016	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1856525

1863677

1872062

Prepaid Card Complaints

Based on Consumer Complaints

04/26/2016	Prepaid card	Government benefit payment card
06/02/2016	Prepaid card	Other special purpose card
05/31/2016	Prepaid card	Gift or merchant card
04/09/2016	Prepaid card	Government benefit payment card
04/19/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Managing, opening, or closing account

Fraud or scam

Fraud or scam

Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

I purchased a {$100.00} prepaid XXXX issued by US Bank National Association. I used the card for XXXX transaction of {$50.00} over a month ago. Last week I went to used the remaining {$50.00} and I was declined I called customer service and I was told the issuing institution, US Bank, closed the account XXXX XXXX, for fraud and took the remaining {$50.00}. I was told I would receive a call in 24-48 hours but did not. I called today and was given the dispute department number, when I called there I was on hold and after XXXX minutes, I left a message. How could they just take the electronic money I paid for in cash. To me they stole my money. The card is made out to " A gift for You ", no way to determine the owner, how many more cards did US Bank help themselves and take? The banks just do what they want and plain out steal, why not there are no consequences? The law does not apply to them. A bunch of criminals at US Bank and all is well. I am out {$50.00} and I have to try to hunt them down while they dodge all my calls. The customer service number is a service and not US Bank. Just plain criminal!

On XXXX XXXX, 2016 my debit card was used in another state repeatedly the transaction came out to {$740.00}. This is a debit card from Social Security income which says my money would be safe and secured. On XXXX XXXX, 2016 is when I realized all my funds were gone immediately i called customer service. I asked why was n't the card disactivated when transaction were being made so far repeatedly. I was sent investagation forms which took them a week to get to me. I still have n't received any kind of information nor any refund they told me maybe I get my money back on the card itself it says it is insured.

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Bank of America	CA	91331	N/A
PayPal Holdings, Inc.	VA	24109	N/A
U.S. Bancorp	NJ	080XX	Consent provided
Comerica	CA	921XX	Consent provided
Incomm Holdings, Inc.	CA	90025	Consent not provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	04/28/2016	Closed with explanation	Yes	Yes
Phone	06/07/2016	Closed with explanation	Yes	Yes
Web	06/02/2016	Closed with explanation	Yes	Yes
Web	04/12/2016	Closed with explanation	Yes	No
Web	04/21/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1897553

1951628

1947092

1872237

1885917

Prepaid Card Complaints

Based on Consumer Complaints

04/13/2016	Prepaid card	General purpose card
04/22/2016	Prepaid card	Gift or merchant card
01/28/2015	Prepaid card	General purpose card
04/23/2016	Prepaid card	General purpose card
03/10/2016	Prepaid card	ID prepaid card
05/02/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Unauthorized transactions/trans. issues
Fees
Fees
Advertising, marketing or disclosures
Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

I received an American Express Gift Card as a gift from my boss from work. The first time I tried to use the card (at a XXXX 's) only a portion of the purchase was applied to the card (approximately {$8.00}). I thought that was weird but did n't think anything of it. The next few times I tried to use the card - all charges kept being declined. Curious, I went on American Express 's website to see how much the balance was. To my surprise, the balance was XXXX. The stated beginning balance on the card was {$100.00}. I noticed charges that I did not make on this card they are the following : XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX Purchase (XXXX) w/ Bal Return & XXXX - Reference number is XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX - Purchase with XXXX - Reference number is XXXX

assessed automated fee without sufficient disclosure. Can not talk to customer rep without incurring {$1.00} fee.

I had an account with the prepaid card American Express Serve. I had this card for a few years without any problems. I used it to load cash to and also for my employer to deposit my pay. I received my direct deposit from my employer (like I have been doing for the past few months) on XXXX XXXX, 2016 at XXXX XXXX. That night, I took out a cash withdrawal from the arm in the amount of {$200.00}. Including the arm fees and Serves fee the total was {$200.00}. The following morning, I checked my balance like I normally do in the mornings and I had {$0.00} in my account. I charged my latest transactions and it showed a person to

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

			provided
NetSpend Corporation, a TSYS Company	NJ	07111	N/A
Amex	NY	100XX	Consent provided
JPMorgan Chase & Co.	FL	33774	N/A
U.S. Bancorp	CA	941XX	Consent provided
Continental Finance Company, LLC	PA	18901	Consent not provided
Amex	PA	191XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	04/14/2016	Closed with explanation	Yes	No
Web	04/27/2016	Closed with explanation	Yes	No
Referral	02/02/2015	Closed with monetary relief	Yes	Yes
Web	04/27/2016	Closed with explanation	Yes	No
Web	04/26/2016	Closed	Yes	No
Web	05/05/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1877079

1891995

1213271

1893828

1824926

1904994

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

person debit in the amount of {$620.00} to a XXXX XXXX. I do not know a XXXX XXXX nor did I authorize a debit to this person. I never did a person to person debit with this account and did not even know that was possible. After reading about it on XXXX, it says that you can send to anyone 's email. I am unsure if the person has to also have a Serve account.
I called Serves customer service on XXXX XXXX, 2016 to report this unauthorized charges. I was told by the customer service rep that all fraudulent charges are covered by American Express and I would not be liable for this charge. She transfered me to the Account Protection Service XXXX where I put in a claim. I was told that within 2 business days, someone will review my account and the amount of {$620.00} would be credited to my account and that I would get a phone call. I called customer service back on XXXX XXXX, 2016, the 2nd business day, because I had not received a phone call nor was the amount credited to my account. I was told that " the day is n't over and they have all day to credit my account ". My account was not credited that day and it was a Friday so I was not able to call back until Monday. During the weekend, I noticed that I received a lot of weird emails in my aol email account. This is the same email address that I had linked with my Serve card. I received over XXXX emails of spam. After going through the emails, I noticed I received a few emails from Serve. XXXX on Wednesday, XXXX XXXX, 2016 at XXXX XXXX which was the email that I regularly received in the past which says that my direct deposit has been processed. It says the name of my employer and the amount of my deposit. I then received an email at XXXX XXXX on XXXX XXXX 2016 that says my pin was changed. This was not me, I did not change my pin on XXXX XXXX 2016. Then 1 minute later an email was sent saying that my account was debited {$620.00} sent to XXXX XXXX. I received another email on XXXX XXXX, 2016 late in the day from Serve. The email stated that my account was in violation of Serves terms and

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

07/23/2014	Prepaid card	Government benefit payment card
08/01/2014	Prepaid card	Mobile wallet
07/28/2014	Prepaid card	General purpose card
07/24/2014	Prepaid card	General purpose card
07/30/2014	Prepaid card	Mobile wallet
07/30/2014	Prepaid card	Gift or merchant card
07/21/2014	Prepaid card	Gift or merchant card
07/21/2014	Prepaid card	General purpose card
07/21/2014	Prepaid card	Government benefit payment card
08/08/2014	Prepaid card	Other special purpose card
08/05/2014	Prepaid card	General purpose card
08/13/2014	Prepaid card	Gift or merchant card
07/30/2014	Prepaid card	Mobile wallet
07/25/2014	Prepaid card	Government benefit payment card
07/25/2014	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fees
Fraud or scam
Adding money
Managing, opening, or closing account
Fraud or scam
Fraud or scam
Fees
Unauthorized transactions/trans. issues
Fraud or scam
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Fraud or scam
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

my account will be permanently suspended. (Emails Attached) I then called Serve that Monday morning, XXXX XXXX, 2016 and was told that American Express will not be honoring my claim and my account will not be credited. With no explanation. I asked to speak to numerous Managers and Supervisors and was told the same thing. That was it, {$620.00} stolen from my account and given no reason why. I DID NOT AUTHORIZE A {$620.00} debit on my account to a XXXX XXXX. American Express Serve closed my account and then sent me a check for {$0.00} which was what was left in my account. The

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Comerica	MA	02169		N/A
Bank of America	FL	33612		N/A
The Western Union Company	CA	95035		N/A
Citibank	GA	30319		N/A
PayPal Holdings, Inc.	CA	93021	Servicemember	N/A
Citibank	TX	76374		N/A
U.S. Bancorp	MA	02140		N/A
U.S. Bancorp	CO	80218		N/A
Washington Federal	GA	31557		N/A
Bank of America	OH	45405		N/A
U.S. Bancorp	CA	91344		N/A
Citibank	OH	43224		N/A
PayPal Holdings, Inc.	WA	98155		N/A
Comerica	CA	93285		N/A
Amex	CA	95618		N/A

Prepaid Card Complaints

Based on Consumer Complaints

Phone	07/28/2014	Closed with explanation	Yes	No
Web	08/01/2014	Closed with explanation	Yes	No
Web	07/31/2014	Closed with explanation	Yes	Yes
Web	07/28/2014	Closed with monetary relief	Yes	No
Web	08/01/2014	Closed with explanation	Yes	Yes
Web	08/01/2014	Closed with monetary relief	Yes	No
Referral	07/23/2014	Closed with explanation	Yes	No
Web	07/29/2014	Closed with monetary relief	Yes	No
Phone	07/24/2014	Closed with explanation	Yes	No
Phone	08/12/2014	Closed with explanation	Yes	No
Web	08/07/2014	Closed with monetary relief	Yes	No
Web	08/18/2014	Closed with explanation	Yes	Yes
Web	07/30/2014	Closed with explanation	Yes	No
Phone	07/30/2014	Closed with explanation	Yes	No
Referral	07/30/2014	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

950128
964359
955928
952187
960328
960570
945721
945559
945564
975467
969301
983174
961301
954851
954963

Prepaid Card Complaints

Based on Consumer Complaints

08/09/2014	Prepaid card	Government benefit payment card
07/31/2014	Prepaid card	Mobile wallet
08/23/2014	Prepaid card	Gift or merchant card
08/21/2014	Prepaid card	Mobile wallet
08/06/2014	Prepaid card	Payroll card
08/15/2014	Prepaid card	General purpose card
08/21/2014	Prepaid card	General purpose card
08/11/2014	Prepaid card	Government benefit payment card
08/18/2014	Prepaid card	ID prepaid card
09/11/2014	Prepaid card	Mobile wallet
09/08/2014	Prepaid card	General purpose card
09/03/2014	Prepaid card	Gift or merchant card
09/03/2014	Prepaid card	General purpose card
08/18/2014	Prepaid card	Government benefit payment card
09/24/2014	Prepaid card	Government benefit payment card
09/10/2014	Prepaid card	Mobile wallet
09/19/2014	Prepaid card	General purpose card
09/30/2014	Prepaid card	General purpose card
09/20/2014	Prepaid card	Gift or merchant card
09/25/2014	Prepaid card	Gift or merchant card
10/07/2014	Prepaid card	Payroll card
10/14/2014	Prepaid card	ID prepaid card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Fraud or scam
Advertising, marketing or disclosures
Unauthorized transactions/trans. issues
Fees
Fraud or scam
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Fraud or scam
Fraud or scam
Unauthorized transactions/trans. issues
Fees
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Fraud or scam
Adding money
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Comerica	TX	76201		N/A
PayPal Holdings, Inc.	DC	20016		N/A
U.S. Bancorp	CA	94538		N/A
PayPal Holdings, Inc.	MN	55082		N/A
First Data Corporation	MI	48154		N/A
Amex	MA	01453		N/A
U.S. Bancorp	CA	92647		N/A
Comerica	CA	92101	Servicemember	N/A
U.S. Bancorp	CA	92675		N/A
PayPal Holdings, Inc.	CA	92840		N/A
Amex	TX	77705		N/A
U.S. Bancorp	OH	43201		N/A
Comerica	FL	32025		N/A
Comerica	CO	80640		N/A
Comerica	TX	77630		N/A
TCF National Bank	WI	53209		N/A
U.S. Bancorp	MT	59718	Older American	N/A
U.S. Bancorp	CA	91302		N/A
U.S. Bancorp	CA	92701		N/A
U.S. Bancorp	KY	40206		N/A
Amex	OH	44107		N/A
Amex	MA	02176		N/A

Prepaid Card Complaints

Based on Consumer Complaints

Web	08/13/2014	Closed with explanation	Yes	No
Web	07/31/2014	Closed with explanation	Yes	Yes
Web	09/03/2014	Closed with explanation	Yes	No
Referral	08/26/2014	Closed with explanation	Yes	No
Web	08/08/2014	Closed with explanation	Yes	No
Web	08/21/2014	Closed with explanation	Yes	No
Web	08/26/2014	Closed with monetary relief	Yes	No
Phone	08/14/2014	Closed with explanation	Yes	Yes
Referral	08/20/2014	Closed with monetary relief	Yes	No
Referral	09/17/2014	Closed with non-monetary relief	Yes	No
Phone	09/11/2014	Closed with explanation	Yes	Yes
Referral	09/08/2014	Closed with explanation	Yes	No
Referral	09/08/2014	Closed with explanation	Yes	No
Referral	08/21/2014	Closed with monetary relief	Yes	No
Postal mail	11/04/2014	Closed with explanation	Yes	Yes
Web	09/15/2014	Closed with explanation	Yes	No
Web	09/26/2014	Closed with monetary relief	Yes	No
Web	10/07/2014	Closed with monetary relief	Yes	No
Web	09/26/2014	Closed with explanation	Yes	No
Web	10/02/2014	Closed with monetary relief	Yes	No
Web	10/07/2014	Closed with monetary relief	Yes	No
Web	10/14/2014	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

976756
962449
998370
994996
971021
986452
994660
978801
988380
1024863
1018413
1012985
1013475
989525
1043275
1022621
1037206
1052063
1037904
1044120
1060876
1069277

Prepaid Card Complaints

Based on Consumer Complaints

10/14/2014	Prepaid card	Government benefit payment card
10/14/2014	Prepaid card	Mobile wallet
09/26/2014	Prepaid card	Gift or merchant card
10/19/2014	Prepaid card	General purpose card
10/02/2014	Prepaid card	General purpose card
10/15/2014	Prepaid card	Gift or merchant card
10/21/2014	Prepaid card	Gift or merchant card
10/24/2014	Prepaid card	Government benefit payment card
10/26/2014	Prepaid card	ID prepaid card
10/31/2014	Prepaid card	ID prepaid card
10/27/2014	Prepaid card	Government benefit payment card
10/16/2014	Prepaid card	Gift or merchant card
10/28/2014	Prepaid card	General purpose card
10/22/2014	Prepaid card	Government benefit payment card
10/28/2014	Prepaid card	General purpose card
10/31/2014	Prepaid card	Other special purpose card
11/05/2014	Prepaid card	Gift or merchant card
11/05/2014	Prepaid card	Mobile wallet
11/14/2014	Prepaid card	Payroll card
11/01/2014	Prepaid card	General purpose card
11/01/2014	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam
Managing, opening, or closing account
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Fraud or scam
Fraud or scam
Advertising, marketing or disclosures
Unauthorized transactions/trans. issues
Fees
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Fees
Fraud or scam
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Managing, opening, or closing account
Fraud or scam
Managing, opening, or closing account
Managing, opening, or closing account
Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Comerica	OH	43620		N/A
PayPal Holdings, Inc.	GA	30439		N/A
Amex	GA	30309		N/A
PayPal Holdings, Inc.	NY	14609		N/A
Amex	CA	93955	Servicemember	N/A
U.S. Bancorp	IL	60062		N/A
U.S. Bancorp	CO	80220		N/A
Amex	CA	91744		N/A
Wells Fargo & Company	MD	21009		N/A
U.S. Bancorp	OH	44136		N/A
Comerica	OH	43206	Servicemember	N/A
Amex	FL	33603		N/A
Amex	MD	21921		N/A
Wells Fargo & Company	TX	75231		N/A
Amex	FL	33069		N/A
NetSpend Corporation, a TSYS Company	MD	21775		N/A
Wells Fargo & Company	NJ	08053		N/A
PayPal Holdings, Inc.	MN	55044		N/A
NetSpend Corporation, a TSYS Company	TX	75050		N/A
PayPal Holdings, Inc.	VA	20111		N/A
Amex	OH	44134		N/A

Prepaid Card Complaints

Based on Consumer Complaints

Web	10/20/2014	Closed with explanation	Yes	No
Phone	10/15/2014	Closed with explanation	Yes	No
Web	10/02/2014	Closed with explanation	Yes	No
Web	10/24/2014	Closed with explanation	Yes	No
Web	10/08/2014	Closed with monetary relief	Yes	No
Web	10/21/2014	Closed with explanation	Yes	Yes
Web	10/27/2014	Closed with monetary relief	Yes	No
Web	10/30/2014	Closed with explanation	Yes	No
Web	10/26/2014	Closed with explanation	Yes	No
Web	10/31/2014	Closed with explanation	Yes	Yes
Web	10/30/2014	Closed with explanation	Yes	Yes
Web	10/22/2014	Closed with monetary relief	Yes	Yes
Web	11/03/2014	Closed with explanation	Yes	No
Web	11/03/2014	Closed with monetary relief	Yes	No
Web	11/03/2014	Closed with monetary relief	Yes	No
Phone	11/06/2014	Closed with explanation	Yes	No
Referral	11/12/2014	Closed with explanation	Yes	No
Referral	11/12/2014	Closed with explanation	Yes	No
Web	11/19/2014	Closed with explanation	Yes	No
Web	11/01/2014	Closed with explanation	Yes	Yes
Web	11/05/2014	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1069339
1069408
1047591
1077042
1055498
1071255
1079866
1086443
1087074
1094964
1090166
1073054
1087253
1081758
1088591
1095619
1103352
1103621
1117746
1097176
1097487

Prepaid Card Complaints

Based on Consumer Complaints

11/20/2014	Prepaid card	General purpose card
11/17/2014	Prepaid card	Transit card
11/20/2014	Prepaid card	General purpose card
11/18/2014	Prepaid card	Mobile wallet
11/06/2014	Prepaid card	General purpose card
11/18/2014	Prepaid card	Other special purpose card
12/04/2014	Prepaid card	Transit card
11/18/2014	Prepaid card	Mobile wallet
10/29/2014	Prepaid card	General purpose card
12/04/2014	Prepaid card	Other special purpose card
11/21/2014	Prepaid card	General purpose card
11/09/2014	Prepaid card	Gift or merchant card
12/11/2014	Prepaid card	Other special purpose card
12/05/2014	Prepaid card	General purpose card
12/11/2014	Prepaid card	Mobile wallet
12/06/2014	Prepaid card	Mobile wallet
12/06/2014	Prepaid card	Government benefit payment card
12/06/2014	Prepaid card	General purpose card
12/13/2014	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Fees
Fees
Managing, opening, or closing account
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Fraud or scam
Fraud or scam
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Managing, opening, or closing account
Fraud or scam
Fraud or scam
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Fraud or scam
Managing, opening, or closing account
Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

ACE Cash Express Inc.	TX	76902	Servicemember	N/A
NetSpend Corporation, a TSYS Company	OR	97470		N/A
Amex	MI	48186		N/A
Amex	FL	33433	Servicemember	N/A
Amex	GA	30274		N/A
Blackhawk Network Holdings Inc.	MN	55442		N/A
Wells Fargo & Company	FL	33301		N/A
Amex	UT	84094		N/A
U.S. Bancorp	NE	68022		N/A
Comerica	AZ	85006		N/A
Capital One	CA	90292	Older American	N/A
Blackhawk Network Holdings Inc.	WI	53209		N/A
U.S. Bancorp	TX	77375	Older American, Servicemember	N/A
Amex	CO	80907	Older American, Servicemember	N/A
PayPal Holdings, Inc.				N/A
Google Inc.	CA	90036		N/A
Bank of America	CA	91335		N/A
U.S. Bancorp	MA	01852		N/A
NetSpend Corporation, a TSYS Company	SC	29205		N/A

Prepaid Card Complaints

Based on Consumer Complaints

Web	12/02/2014	Closed with explanation	Yes	No
Web	11/19/2014	Closed with monetary relief	Yes	No
Phone	11/26/2014	Closed with monetary relief	Yes	No
Web	11/18/2014	Closed with explanation	Yes	No
Web	11/13/2014	Closed with monetary relief	Yes	No
Web	11/18/2014	Closed with monetary relief	Yes	No
Web	12/04/2014	Closed with explanation	Yes	No
Web	11/18/2014	Closed with explanation	Yes	Yes
Web	11/01/2014	Closed with monetary relief	Yes	No
Referral	12/09/2014	Closed with explanation	Yes	No
Web	12/01/2014	Closed with monetary relief	Yes	No
Web	11/19/2014	Closed with monetary relief	Yes	No
Phone	12/15/2014	Closed with explanation	Yes	No
Web	12/09/2014	Closed with explanation	Yes	Yes
Referral	12/15/2014	Closed with non-monetary relief	Yes	No
Web	12/10/2014	Closed with explanation	No	
Web	12/10/2014	Closed with explanation	Yes	No
Web	12/08/2014	Closed with explanation	Yes	No
Web	12/17/2014	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1134380
1120690
1124037
1121026
1105928
1120879
1142405
1125807
1091943
1143133
1125019
1109104
1152650
1145285
1153219
1145704
1145971
1146082
1155586

Prepaid Card Complaints

Based on Consumer Complaints

12/31/2014	Prepaid card	General purpose card
12/31/2014	Prepaid card	General purpose card
01/01/2015	Prepaid card	Government benefit payment card
01/02/2015	Prepaid card	ID prepaid card
01/03/2015	Prepaid card	Mobile wallet
12/22/2014	Prepaid card	General purpose card
12/29/2014	Prepaid card	General purpose card
01/05/2015	Prepaid card	Gift or merchant card
12/22/2014	Prepaid card	Other special purpose card
01/05/2015	Prepaid card	Gift or merchant card
01/11/2015	Prepaid card	Payroll card
01/22/2015	Prepaid card	Mobile wallet
01/06/2015	Prepaid card	General purpose card
12/23/2014	Prepaid card	Mobile wallet
12/31/2014	Prepaid card	General purpose card
01/28/2015	Prepaid card	Government benefit payment card
01/23/2015	Prepaid card	ID prepaid card
01/28/2015	Prepaid card	General purpose card
01/14/2015	Prepaid card	General purpose card
01/23/2015	Prepaid card	General purpose card
02/04/2015	Prepaid card	Other special purpose card
02/04/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fees
Managing, opening, or closing account
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Managing, opening, or closing account
Fraud or scam
Managing, opening, or closing account
Managing, opening, or closing account
Fees
Fraud or scam
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Advertising, marketing or disclosures
Managing, opening, or closing account
Managing, opening, or closing account
Managing, opening, or closing account
Managing, opening, or closing account
Fees
Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

PayPal Holdings, Inc.	FL	32456	Servicemember	N/A
NetSpend Corporation, a TSYS Company	TN	38106		N/A
NetSpend Corporation, a TSYS Company	CA	94127		N/A
Amex	RI	02920		N/A
PayPal Holdings, Inc.	AZ	85302	Older American	N/A
NetSpend Corporation, a TSYS Company	MN	56303		N/A
Amex	GA	30269		N/A
Citibank	NJ	07302		N/A
Citibank	CA	90045		N/A
TD Bank US Holding Company	VT	05446		N/A
NetSpend Corporation, a TSYS Company	IL	60617		N/A
PayPal Holdings, Inc.	AR	72472		N/A
NetSpend Corporation, a TSYS Company	TN	38002		N/A
PayPal Holdings, Inc.	FL	32837		N/A
Citibank	HI	96816		N/A
Comerica	TX	77073		N/A
NetSpend Corporation, a TSYS Company	TX	77066		N/A
JPMorgan Chase & Co.	NJ	07860		N/A
First Tennessee Bank	NC	27572		N/A
Amex	GA	30358		N/A
Citibank	NJ	07456		N/A
First Tennessee Bank	NC	27572		N/A

Prepaid Card Complaints

Based on Consumer Complaints

Web	02/05/2015	Closed with explanation	Yes	No
Phone	01/07/2015	Closed with explanation	Yes	No
Web	01/01/2015	Closed with explanation	Yes	No
Web	01/02/2015	Closed with monetary relief	Yes	No
Web	01/14/2015	Closed with explanation	Yes	No
Web	12/24/2014	Closed with explanation	Yes	No
Web	12/30/2014	Closed with explanation	Yes	No
Web	01/08/2015	Closed with explanation	Yes	Yes
Web	12/29/2014	Closed with monetary relief	Yes	No
Web	01/09/2015	Closed with monetary relief	Yes	No
Web	01/11/2015	Closed with explanation	Yes	No
Web	01/29/2015	Closed with monetary relief	Yes	No
Web	01/09/2015	Closed with explanation	Yes	No
Referral	01/02/2015	Closed with explanation	Yes	No
Web	01/07/2015	Closed with explanation	Yes	No
Web	02/02/2015	Closed with explanation	Yes	No
Web	01/23/2015	Closed with monetary relief	Yes	No
Web	02/03/2015	Closed with explanation	Yes	No
Web	01/16/2015	Closed with explanation	Yes	Yes
Web	01/28/2015	Closed with monetary relief	Yes	No
Web	02/09/2015	Closed with explanation	Yes	No
Referral	02/09/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1177054
1177287
1178048
1178160
1179581
1166303
1172781
1181328
1166571
1181086
1189707
1205148
1182173
1167798
1176435
1214058
1206078
1214518
1191874
1206838
1224062
1225472

Prepaid Card Complaints

Based on Consumer Complaints

01/29/2015	Prepaid card	Gift or merchant card
02/09/2015	Prepaid card	General purpose card
02/10/2015	Prepaid card	General purpose card
02/13/2015	Prepaid card	General purpose card
01/30/2015	Prepaid card	Government benefit payment card
01/27/2015	Prepaid card	Mobile wallet
02/09/2015	Prepaid card	General purpose card
03/01/2015	Prepaid card	Gift or merchant card
02/10/2015	Prepaid card	Government benefit payment card
02/05/2015	Prepaid card	General purpose card
02/24/2015	Prepaid card	General purpose card
02/14/2015	Prepaid card	General purpose card
02/14/2015	Prepaid card	General purpose card
03/02/2015	Prepaid card	General purpose card
02/15/2015	Prepaid card	General purpose card
03/02/2015	Prepaid card	General purpose card
02/10/2015	Prepaid card	Gift or merchant card
02/25/2015	Prepaid card	ID prepaid card
02/01/2015	Prepaid card	ID prepaid card
02/25/2015	Prepaid card	ID prepaid card
02/02/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Fraud or scam
Managing, opening, or closing account
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Fees
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Fraud or scam
Advertising, marketing or disclosures
Unauthorized transactions/trans. issues
Fraud or scam
Fraud or scam
Advertising, marketing or disclosures
Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

U.S. Bancorp	CA	92780		N/A
U.S. Bancorp	PA	19518	Servicemember	N/A
Citibank	CA	94063		N/A
Blackhawk Network Holdings Inc.	NJ	07310		N/A
Comerica	TX	76543		N/A
PayPal Holdings, Inc.	IL	62002		N/A
NetSpend Corporation, a TSYS Company	ME	04011		N/A
U.S. Bancorp	VA	23228		N/A
NetSpend Corporation, a TSYS Company	MO	64134		N/A
Amex	NJ	07203		N/A
First Tennessee Bank	TN	37212		N/A
Citibank	IL	60133		N/A
U.S. Bancorp	WA	98010		N/A
Blackhawk Network Holdings Inc.	MO	63033		N/A
Citibank	AZ	85022		N/A
NetSpend Corporation, a TSYS Company	VA	22958	Servicemember	N/A
PayPal Holdings, Inc.				N/A
NetSpend Corporation, a TSYS Company	NJ	07726		N/A
Blackhawk Network Holdings Inc.	DE	19904		N/A
NetSpend Corporation, a TSYS Company	NV	89121		N/A
Amex	DC	20002		N/A

Prepaid Card Complaints

Based on Consumer Complaints

Web	02/04/2015	Closed with monetary relief	Yes	No
Web	02/12/2015	Closed with monetary relief	Yes	No
Referral	02/13/2015	Closed with monetary relief	Yes	No
Web	02/25/2015	Closed with explanation	Yes	No
Phone	02/04/2015	Closed with monetary relief	Yes	No
Referral	01/30/2015	Closed with explanation	Yes	No
Web	02/12/2015	Closed with explanation	Yes	No
Web	03/19/2015	Closed with explanation	Yes	Yes
Web	02/13/2015	Closed with explanation	Yes	No
Web	02/10/2015	Closed with monetary relief	Yes	No
Web	03/03/2015	Closed with explanation	Yes	No
Web	02/23/2015	Closed with explanation	Yes	No
Web	02/21/2015	Closed with monetary relief	Yes	No
Web	03/09/2015	Closed with explanation	Yes	No
Web	02/23/2015	Closed with explanation	Yes	No
Web	03/09/2015	Closed with explanation	Yes	Yes
Phone	02/13/2015	Closed with explanation	Yes	No
Web	02/26/2015	Closed with explanation	Yes	No
Web	02/01/2015	Closed with explanation	Yes	No
Web	03/09/2015	Closed with monetary relief	Yes	No
Web	02/06/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1216378
1231283
1233657
1239543
1217859
1211922
1231892
1262072
1232861
1226403
1254438
1241019
1241021
1263296
1241233
1263617
1234155
1256077
1219697
1256499
1220930

Prepaid Card Complaints

Based on Consumer Complaints

02/26/2015	Prepaid card	General purpose card
02/22/2015	Prepaid card	General purpose card
02/23/2015	Prepaid card	Gift or merchant card
03/09/2015	Prepaid card	Other special purpose card
03/13/2015	Prepaid card	General purpose card
03/15/2015	Prepaid card	Mobile wallet
03/09/2015	Prepaid card	Gift or merchant card
03/16/2015	Prepaid card	Payroll card
03/18/2015	Prepaid card	General purpose card
03/19/2015	Prepaid card	General purpose card
03/27/2015	Prepaid card	General purpose card
03/24/2015	Prepaid card	General purpose card
03/27/2015	Prepaid card	Gift or merchant card
03/24/2015	Prepaid card	Government benefit payment card
03/27/2015	Prepaid card	Government benefit payment card
03/11/2015	Prepaid card	General purpose card
04/09/2015	Prepaid card	ID prepaid card
04/09/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Managing, opening, or closing account
Fees
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Fraud or scam
Managing, opening, or closing account
Fraud or scam
Unauthorized transactions/trans. issues
Overdraft, savings or rewards features
Fraud or scam
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Adding money
Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

bank of XXXX mail me my rebate card, lost it bank of XXXX says its the XXXX who gave the rebate

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	NC	28115		N/A
Amex	FL	32835		N/A
PNC Bank N.A.	NY	10459		N/A
U.S. Bancorp	CA	94610		N/A
U.S. Bancorp	CO	80121		N/A
Amex	MT	59846		N/A
U.S. Bancorp	CA	91801		N/A
NetSpend Corporation, a TSYS Company	MD	20720		N/A
Blackhawk Network Holdings Inc.	OR	97206	Older American	N/A
Amex	MA	02445		N/A
Blackhawk Network Holdings Inc.			Older American, Servicemember	N/A
Plastyc, Inc.	PA	17522		Consent not provided
Bank of America	TX	763XX		Consent provided
Comerica	NC	27403	Servicemember	N/A
BBVA Compass	FL	33570		N/A
Amex	TX	78063		N/A
The Western Union Company	NY	14895		Consent not provided
Amex	FL	33063		Consent not

Prepaid Card Complaints

Based on Consumer Complaints

Web	03/04/2015	Closed with explanation	Yes	No
Web	02/27/2015	Closed with explanation	Yes	Yes
Referral	02/27/2015	Closed with explanation	Yes	No
Web	03/13/2015	Closed with explanation	Yes	No
Web	03/20/2015	Closed with non-monetary relief	Yes	No
Web	03/20/2015	Closed with explanation	Yes	Yes
Web	03/10/2015	Closed with non-monetary relief	Yes	No
Web	03/16/2015	Closed with explanation	Yes	No
Phone	04/09/2015	Closed with explanation	Yes	Yes
Phone	03/24/2015	Closed with explanation	Yes	No
Phone	04/02/2015	Closed with explanation	Yes	Yes
Web	03/30/2015	Closed with monetary relief	No	No
Web	04/01/2015	Closed with explanation	Yes	Yes
Referral	03/30/2015	Closed with monetary relief	Yes	No
Referral	04/01/2015	Closed with explanation	Yes	No
Phone	03/17/2015	Closed with explanation	Yes	No
Web	04/10/2015	Closed with explanation	Yes	Yes
Web	04/13/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1258366
1250960
1251507
1274360
1281837
1283534
1274279
1284287
1289534
1290806
1304816
1298551
1305530
1299168
1304109
1277405
1322619
1323193

Prepaid Card Complaints

Based on Consumer Complaints

03/23/2015	Prepaid card	General purpose card
04/01/2015	Prepaid card	General purpose card
03/27/2015	Prepaid card	Mobile wallet
04/10/2015	Prepaid card	Gift or merchant card
04/01/2015	Prepaid card	General purpose card
04/07/2015	Prepaid card	Government benefit payment card
04/01/2015	Prepaid card	Mobile wallet
04/02/2015	Prepaid card	Mobile wallet
04/12/2015	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Fraud or scam
Fees
Fees
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Managing, opening, or closing account
Managing, opening, or closing account
Fees

Prepaid Card Complaints

Based on Consumer Complaints

I filed, y taxes online through IRS and I had the option to either get my refund loaded on a pre pay card, Direct deposit or either get them mailed out to me. I choose to get the prepaid card through this company called Pay Power.
I called paypower on today, which is Wednesday, XXXX XXXX, 2015 and I asked for my balance and I was informed that it was a balance of 300 dollars on my account. However, when I went to use my card I was informed that it was block on my card, mind you I have never used this card before. I called Paypower to find out what was going on and they informed that my card had been blocked because of Fraud. I asked them if they partner with the IRS how could it be tagged as fraud. I asked for his name and I XXXX number and then he hung up on me. I want to know how is there anything I can do to get my money back.

I had a prepaid XXXX card issued to me as incentive from XXXX to purchase their services. I the card was issued by Citi. I never used the card and infact lost it but I recently found a document with the account number and credit amount.

Prepaid Card Complaints

Based on Consumer Complaints

Company believes the complaint is the result of a misunderstanding

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

				provided
Amex	OR	97128		N/A
Blackhawk Network Holdings Inc.	MD	207XX		Consent provided
PayPal Holdings, Inc.	TX	76018		N/A
TD Bank US Holding Company	NJ	07078		Consent not provided
NetSpend Corporation, a TSYS Company	MD	20906		N/A
U.S. Bancorp	WA	98408	Servicemember	N/A
PayPal Holdings, Inc.	CA	90025		Consent not provided
PayPal Holdings, Inc.	NY	13088		N/A
Citibank	CA	920XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	03/25/2015	Closed with explanation	Yes	No
Web	04/07/2015	Closed with explanation	Yes	No
Fax	04/01/2015	Closed with explanation	Yes	No
Web	04/15/2015	Closed with explanation	Yes	No
Phone	04/06/2015	Closed with explanation	Yes	No
Phone	04/08/2015	Closed with explanation	Yes	No
Web	04/01/2015	Closed with non-monetary relief	No	No
Referral	04/06/2015	Closed with non-monetary relief	Yes	Yes
Web	04/15/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1295399
1310754
1304297
1324250
1311641
1319052
1311768
1312246
1326336

Prepaid Card Complaints

Based on Consumer Complaints

04/07/2015	Prepaid card	Government benefit payment card
05/20/2015	Prepaid card	General purpose card
04/17/2015	Prepaid card	General purpose card
05/06/2015	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Advertising, marketing or disclosures
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Fraud or scam

I contacted the issuer Citi and spoke to several individuals who reported that the card had expired as of XXXX and the unused balance was surrendered as fees ({$180.00}).

They would not re-issue a card. The last individual I spoke with told me that the card was issued in Pennsylvania so for some reason the Credit Card Accountability Responsibility and Disclosure Act did not apply to them. I 'm told that it is clearly in the terms and conditions for the use of the card.

This seems entirely unreasonable and if it is n't illegal, as far as I 'm concerned it should be.

I am interested in learning more about this law and filing a complaint.

I received a pre-paid XXXX card from XXXX as a rebate. The expiration date on the card (XXXX 2015) was approximately 3 months after I received it. I used all but {$48.00} of the funds, but now that the card is expired it got declined when I tried to use it. XXXX will not issue me a new card for the remaining balance, or offer any alternative compensation.

In XXXX, my friend purchased a {$300.00} MasterCard gift card (plus {$5.00} in " fees ") at a local grocery store (XXXX). According to the packaging, it was issued by the US Bank National Association. She gave it to me later in the month or early XXXX. In XXXX, I decided to use it. The instructions said to to register it online prior to making an online purchase. I attempted to do so at XXXX - the site listed on the packaging. The site told me they could n't find the card so I called the customer service number - XXXX. According to customer service, the card was

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

PLS GROUP, INC	AZ	85201		N/A
Amex	CA	91737		N/A
Citibank	NH	030XX	Servicemember	Consent provided
U.S. Bancorp	PA	189XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	04/10/2015	Closed with explanation	Yes	No
Phone	05/27/2015	Closed with explanation	Yes	No
Web	04/21/2015	Closed with explanation	Yes	Yes
Web	05/07/2015	Closed with monetary relief	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1318491

1385421

1335346

1363840

Prepaid Card Complaints

Based on Consumer Complaints

04/18/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

customer service number - XXXX. According to customer service, the card was not activated at the point of purchase and I was directed back to the store. I went to the store (WITH the receipt for the gift card) where the baffled manager said he could n't help me and HE called the customer service number and they advised him I should call back with instructions. I returned home, called the number, and the rep told me I would have to fax the receipt, along with a copy of the gift card (front and back) to the attention of " Gift Card Activation " at XXXX. She said it would take 7-10 BUSINESS DAYS to activate the card. I did this on XXXX XXXX. On the XXXX day, the card was STILL not activated. I called AGAIN and the rep told me they would " escalate " the matter -- but refused to find out if even the fax was received as that was a " different department. " When transferred to a supervisor - she told me the same thing. (But how can you " escalate " something that is ALREADY late on your part?!) She took my phone number (which was already on the fax I had sent) and said someone would call me back in 24-48 hours. After 48 hours passed without a call, I called them. The supervisor then explained that it was n't 24-48 hours in day time -- it was 24-48 hours -- BUSINESS HOURS. (Have you EVER heard THAT?) Which, he told me, would be five more days before I would hear about ANYTHING. This is OUTRAGEOUS! I asked him for the name of the company he worked for and he said, " Card Services. " I asked for the physical address so I could put it on the complaint form to the XXXX Attorney General. He refused to give it to me and could only tell me that the business was located in XXXX. So, after being told the card would be activated in 7-10 business days, it was n't. Now I am " lucky " enough to have this matter " escalated " so it MAY be five MORE days before a single person calls me and will probably tell me " they never received anything. "

On XXXX/XXXX/15 I received an email from AMERICAN EXPRESS SERVE stating that my atm pin number had been changed, and if I did not request that

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Amex	NC	275XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	04/22/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1336200

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

change to call customer service immediately. I immediately called the number on the back of the card, and my balance was disclosed to me. I was missing {$600.00} from my account. A representative eventually came on the line, and I explained my situation. While on the phone, I logged into my AMERICAN EXPRESS SERVE account online. I was able to see that there had been a transaction in which {$600.00} had been transferred from my account to a " XXXX XXXX. " I advised the rep that I did not know anyone named XXXX XXXX, I had not transferred or attempted to transfer ANY amount of money to ANYONE that day, and that I had not requested to change atm pin number. I was transferred to another rep that advised me that this was an international transfer, and assisted me into navigating the website to where I would be able to see that transfer ... I did not even have the option on my online account, and I advised her of that. I was told numerous times that I was " 100 % covered by AMERICAN EXPRESS, " and that I would get my money back. I explained to these reps that my direct deposit went onto that card, I did not have a bank account, and that I had been saving money, because I was moving from XXXX XXXX to XXXX on XXXX/XXXX/15 and I needed the money back immediately. I was told I would have my funds back within 24-48 hours. I advised that I wanted to speak to a supervisor, and waited on hold from approximately XXXX EST until XXXX EST, at which point I ended the call. I can not even begin to speculate the amount of time I have spent on the phone attempting to discuss this matter, and find out when I would be getting my funds back. I would put a low end estimate of at least XXXX hours between speaking to reps, and waiting on hold for hours on end. On XXXX/XXXX/15 I received an email stating that I had violated section XXXX of their policies, and that as a result, my account had been closed. XXXX XXXX (roughly) states that they have the ability to close my account without cause, at any time. I immediately called account protection services, and was told that I would not be getting my

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

04/19/2015	Prepaid card	ID prepaid card

Prepaid Card Complaints

Based on Consumer Complaints

Fees

Prepaid Card Complaints

Based on Consumer Complaints

XXXX/XXXX/15 purchased an American Express Bluebird debit card at XXXX, XXXX CA loaded it $ XXXX called to cancel card, requested a XXXX card was finally processed and mailed (that is what I as told) XXXX contacted XXXX several times to find out where my check for r efund was.
I suggested that the financial institute who issued the check be notified and get status from them.
Called back XXXX/XXXX/15 check was returned (they had sent to my physical address, I live in rural area we pick up mail at XXXX XXXX XXXX
XXXX refused to understand this. Spoke to XXXX who assured me they would sent to my XXXX due to the situation. She told me the check should go out within the new few days. I waited until XXXX/XXXX/15 sill no check, was XXXX around, left on hold for over 1 hr or more. Found out that the XXXX check mailed out as XXXX again mailed to my physical address. Why would you remail to an address that was not acceptable AGAIN, even after assuring me it would not be. I even offered another solution but was turned down. This is unacceptable, it was negligence, fraud, false advertising, deceit. The insert clearly states 10days to receive a refund. I am expected to wait another month? I have suffered XXXX stress due to incompetence of this company. I experienced financial loss, and personal loss as well.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Amex	CA	954XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	04/19/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1336054

Prepaid Card Complaints

Based on Consumer Complaints

04/28/2015	Prepaid card	General purpose card
05/07/2015	Prepaid card	Mobile wallet
05/08/2015	Prepaid card	ID prepaid card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Managing, opening, or closing account
Fraud or scam

prepaid rebate card expired and Citi refuses to reissue card for the balance of the money on the card.

On XXXX XXXX, 2015 I placed money on my prepaid debt card to make a final payment to a pawn shop. This final payment was made to receive my merchandise on the same day. It was so unfortunate the company was given my card to make the final payment of {$190.00} and then I was told that I did not have the money on my card to make the payment. THIS WAS a lie! I had all documents to prove the amount I actually had on my account. The company argued with me that they never got paid my funds. Although I was able to show proof with my documents from my accounts. To this day XXXX XXXX, 2015 this situation has not been resolved. The PLS company district manager has been notified, and is aware of this situation as well as the XXXX Bank that processes prepaid transactions.

The corporate office of the XXXX XXXX XXXX XXXX has been notified in their accounting department. The company has been in touch with me and they are stating to me their bank Never Received my payment. XXXX way conversations have been made with the district manager of PLS in the XXXX area, and the XXXX XXXX XXXX XXXX in XXXX XXXX is trying to get the money put back on my prepaid card, so I can receive my merchandise that belongs to me.

The district manager at XXXX promised on XXXX XXXX, 2015 at XXXX pm it would take XXXX hours for their team to do the investigation. I have not heard from this woman nor her investigation team. I have gotten the run around from XXXX parties. I have tried reporting to the police department, only to be told that this is a civil matter. Please notify me on what I should do next in this bizarre situation. I want what is due me XXXX.

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response
Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Citibank	NE	685XX	Consent provided
PayPal Holdings, Inc.	NY	11229	N/A
PLS GROUP, INC	TX	770XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	04/30/2015	Closed with explanation	Yes	No
Referral	05/08/2015	Closed with explanation	Yes	Yes
Web	05/18/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1349970
1365942
1366749

Prepaid Card Complaints

Based on Consumer Complaints

04/20/2015	Prepaid card	Mobile wallet
04/23/2015	Prepaid card	Mobile wallet
05/05/2015	Prepaid card	General purpose card
05/09/2015	Prepaid card	ID prepaid card
05/14/2015	Prepaid card	Government benefit payment card
05/14/2015	Prepaid card	Payroll card
04/24/2015	Prepaid card	Government benefit payment card
05/11/2015	Prepaid card	Mobile wallet

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Managing, opening, or closing account
Fraud or scam
Fraud or scam
Fraud or scam
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

I used XXXX XXXX Visa Debit card and they took the {$72.00} saying it was pending though it was declined to XXXX. They will not put the money back for eight days so I can not use it.

I signed up for Pay Power XXXX Visa card to get a refund of my tax return from XXXX online and upon receiving my card and calling to activate it, I discovered they had a block on my card. I correctly verified all information and was advised my XXXX XXXX Visa card would take 3-5 days to release the block. Why when I verified all information accurately? I offered to send a copy of my ID and SS card to ensure I am the person I say I am and was told it would still take 3-5 days to release my funds and I would not be able to activate my card. I received the card in the mail on XXXX/XXXX/2015 and was told the block was put on there 2 days prior while the card was still in transit. I was denied a supervisor, hung up on XXXX, and cursed at. When I attempted to go online to activate card it stated that the card number was not valid. It was never stated that there would be a block placed on the card before I even received it. I feel as though they are trying to cheat me out of my tax refund. I was told XXXX different stories by customer service and if I passed all the identity verification then why I am still being denied access to my funds? I was told that the block could be released today if I passed the identity verification. Then I was told 3-5 days. This is ridiculous!

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

PayPal Holdings, Inc.	MA	01545		N/A
PNC Bank N.A.	IL	60616		N/A
Blackhawk Network Holdings Inc.	NH	03801		N/A
NetSpend Corporation, a TSYS Company	MA	02130		Consent not provided
Comerica	NY	14450		N/A
Citibank	OK	731XX		Consent provided
Blackhawk Network Holdings Inc.	TX	752XX		Consent provided
PayPal Holdings, Inc.	WI	54956	Servicemember	N/A

Prepaid Card Complaints

Based on Consumer Complaints

Referral	04/21/2015	Closed	Yes	No
Referral	04/28/2015	Closed with monetary relief	Yes	Yes
Referral	05/07/2015	Closed with explanation	Yes	No
Web	05/09/2015	Closed with explanation	Yes	No
Referral	05/15/2015	Closed with monetary relief	Yes	No
Web	05/15/2015	Closed with explanation	Yes	No
Web	04/24/2015	Closed with explanation	Yes	No
Referral	05/13/2015	Closed with non-monetary relief	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1337121

1345649

1361368

1368546

1377503

1376295

1346220

1369263

Prepaid Card Complaints

Based on Consumer Complaints

04/30/2015	Prepaid card	General purpose card
04/21/2015	Prepaid card	Government benefit payment card
05/12/2015	Prepaid card	General purpose card
05/20/2015	Prepaid card	Mobile wallet
05/06/2015	Prepaid card	General purpose card
05/26/2015	Prepaid card	Gift or merchant card
05/06/2015	Prepaid card	Mobile wallet
05/20/2015	Prepaid card	General purpose card
05/12/2015	Prepaid card	Gift or merchant card
05/21/2015	Prepaid card	General purpose card
06/02/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Unauthorized transactions/trans. issues
Overdraft, savings or rewards features
Managing, opening, or closing account
Advertising, marketing or disclosures
Managing, opening, or closing account
Fees
Managing, opening, or closing account
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

Ok there was a charge on my American Express card which was unauthorized XXXX I made the dispute threw my bank and they did not handle it properly they said that the merchant contact them saying that they had already paid me in a form of check I never received any check plus I thought that the money had to be put back into the card oh another the check is not even under the account holder {$4800.00}

I had filed a dispute over @ charge someone else had made on my card. after filing the dispute the person pay me back so I did not follow through with it. about 10 days later the dispute wasn't denied which was fine. but then they closed my account and locked it this is on XX/XX/XXXX. I called and was told that I check will be cut the next day for the balance remaining in my account. I have called nearly every day since then and told told something different every day and I would like to know when I will get my money.

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law
Company believes it acted appropriately as authorized by contract or law
Company chooses not to provide a public response
Company believes it acted appropriately as authorized by contract or law
Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Blackhawk Network Holdings Inc.	CA	940XX		Other
Comerica	NC	27549	Older American	N/A
Amex	CA	913XX		Consent provided
PayPal Holdings, Inc.	OR	97124		N/A
NetSpend Corporation, a TSYS Company	CO	802XX		Other
Citibank	NE	69032	Servicemember	Other
PayPal Holdings, Inc.	CA	90027		N/A
Amex	OK	744XX		Consent provided
Fifth Third Financial Corporation	MI	49071		N/A
Amex	SC	29909		Consent not provided
NetSpend Corporation, a TSYS Company	NY	11201		Other

Prepaid Card Complaints

Based on Consumer Complaints

Web	05/04/2015	Closed with explanation	Yes	No
Referral	04/23/2015	Closed with explanation	Yes	Yes
Web	05/13/2015	Closed with explanation	Yes	Yes
Postal mail	05/26/2015	Closed with explanation	Yes	Yes
Web	05/07/2015	Closed with explanation	Yes	No
Web	06/18/2015	Closed with explanation	Yes	Yes
Referral	05/07/2015	Closed with explanation	Yes	No
Web	05/27/2015	Closed with explanation	Yes	No
Referral	05/13/2015	Closed with monetary relief	Yes	No
Web	05/27/2015	Closed with explanation	Yes	Yes
Web	06/03/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1354254
1339659
1371040
1384539
1363152
1392486
1364004
1385763
1372550
1386871
1402028

Prepaid Card Complaints

Based on Consumer Complaints

05/21/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

I purchased multiple Visa Gift Cards in XX/XX/XXXX, supplied by U.S. Bank in {$500.00} denominations. I experienced problems with XXXX out of XXXX cards I purchased.

XXXX of which experienced fraud within 3 days of purchase, and am currently working with the bank to resolve this. XXXX were immediately locked up when I attempted to use them. When I inquired, the CSR informed me the card number was flagged for fraud in XX/XX/XXXX, 8 months prior to the purchase date.

For the XXXX cards experiencing fraud, I submitted disputes in XX/XX/XXXX. I followed-up after a month, and they informed me I did not respond to the affidavit. It was never received. I asked for them to mail another. Around mid XXXX, I received an affidavit, but received it within 2-3 days of the response deadline. I called and asked if that would be a problem, and I was informed no.

A month later, I called to ask for a status. I was informed once again the affidavit was not sent back and the case has closed. I called and asked for another, and clarified there are XXXX cards, and whether I should be receiving XXXX affidavits. I was informed one will be fine since all were faxed together.

I followed-up in XXXX and was told it is being processed. I received a replacement card in the mail as well. I called to check the status and was told everything is being handled, and the funds would go back to the card when the disputes cleared.

I just called back XXXX XXXX, about a month later, and was informed XXXX of the cases has been closed because an affidavit was not received. Turns out the

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

U.S. Bancorp	CA	926XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	05/27/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1387146

Prepaid Card Complaints

Based on Consumer Complaints

05/21/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

Was told I must purchase a XXXX pack to open a safe account on line to put my money in before I could access my money my prepaid XXXX card. After loading my money onto my safe account, XXXX, I went through circle after circle of technical difficulties and I couldnt access my money. After a month of trying to reconcile this problem, I finally requested a refund of my money, they said it would take XXXX business days to receive it. After XXXX days came and gone still no money, called cooperate office spoke with XXXX at Blackhawk Network, she said some how refund was canceled she apologized and had no clue who did it, then assured me I would have my refund in XXXX business days. XXXX business days came and went, still nothing called XXXX back again some one had some how canceled my refund yet again, they apologized but will try and start refund process again which still will take another XXXX business days, Im not holding my breath!!!

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Blackhawk Network Holdings Inc.	KY	403XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	05/28/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1387774

Prepaid Card Complaints

Based on Consumer Complaints

05/22/2015	Prepaid card	General purpose card
06/07/2015	Prepaid card	General purpose card
06/07/2015	Prepaid card	General purpose card
06/07/2015	Prepaid card	Mobile wallet
06/03/2015	Prepaid card	Other special purpose card
06/11/2015	Prepaid card	General purpose card
06/11/2015	Prepaid card	Other special purpose card
05/24/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Fraud or scam
Managing, opening, or closing account
Managing, opening, or closing account
Fraud or scam
Adding money

Prepaid Card Complaints

Based on Consumer Complaints

I brought a XXXX debit card. I loaded XXXX on the card. At XXXX. I tried to activate the card.and was told I ca n't activate becuase there is a restriction on account. Representative said she will send a email to have it removed in 4 hrs. The next day I called to check on the status is the Restriction. The automatic machine allow me to complete activation. XXXX I finish it said my balance was XXXX. I asked customer service, they said it was a debit for XXXX i owed net spend from XX/XX/XXXX I have filed bankruptcy in XX/XX/XXXX and it was discharged. Also I do n't understand how I owe money on a pre paid card. When I asked for proof of debt they said they do n't have it. And to be honest the last time I hand net spend was in XX/XX/XXXX.

On XXXX XXXX, 2015 I loaded XXXX Reloadit cards to my Reloadit safe. XXXX Reloadit cards had {$500.00} on them. After I successfully loaded the cards to my safe I had a safe balance of {$1000.00}. Then I loaded {$1000.00} to my XXXX prepaid debit card. The Reloadit safe indicated that the load was successful, but when I checked my XXXX account online, only {$500.00} dollars was added to my account.

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response
Company believes it acted appropriately as authorized by contract or law
Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

U.S. Bancorp	OR	97230		Consent not provided
NetSpend Corporation, a TSYS Company	VA	234XX		Consent provided
Amex			Servicemember	Consent not provided
Blackhawk Network Holdings Inc.	SC	296XX	Older American	Other
JPMorgan Chase & Co.	TX	75062	Servicemember	N/A
NetSpend Corporation, a TSYS Company	IL	60615		N/A
PayPal Holdings, Inc.	TX	77018		Consent not provided
Blackhawk Network Holdings Inc.	MS	395XX	Servicemember	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	05/28/2015	Closed with explanation	Yes	No
Web	06/11/2015	Closed with monetary relief	Yes	No
Web	06/10/2015	Closed with monetary relief	Yes	No
Web	06/07/2015	Closed with explanation	Yes	No
Postal mail	06/05/2015	Closed with explanation	Yes	Yes
Phone	06/16/2015	Closed with monetary relief	Yes	No
Web	06/16/2015	Closed with non-monetary relief	Yes	No
Web	05/28/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1388711
1409642
1409645
1409737
1403429
1416511
1416994
1390364

Prepaid Card Complaints

Based on Consumer Complaints

05/26/2015	Prepaid card	Gift or merchant card
06/23/2015	Prepaid card	Payroll card
06/09/2015	Prepaid card	Government benefit payment card
06/18/2015	Prepaid card	Government benefit payment card
06/23/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues

I called Reloadit XXXX times to correct this situation. XXXX times the customer service person told me someone would call me. Nobody form the company has called me, nor have they returned my {$500.00}.

My Reloadit Safe account : XXXXXXXXXXXXMy Reloadit pack number that disappeared : XXXXMy Reloadit pck number that loaded successfully : XXXXReloadit case number for this problem : XXXXMy XXXX card number : XXXX

Bought a {$500.00} US Bank Visa Pre Paid Gift Card from XXXX XXXX XXXX was handed an activation receipt at time of purchase. Called into Card Member Services XXXX to change pin immediately after and was sent to Customer Care agent who told me that the funds were there but the card had not been fully activated even though I had a receipt showing otherwise. Followed their instructions to fax required info to Card Activation department at XXXX. Called back next business day to confirm receipt of fax and information and was told by agent it would be at least XXXX business days before someone worked the issue. Called in again the next business day anyways just to see if the card had been activated and the card balance now showed {$1.00} so I pressed XXXX to speak to agent. Agent advised now there was a charge of {$490.00} on the card which was done at some XXXX somewhere using the card number and pin, which I clearly did n't make. Followed their process now to contact Fraud at XXXX. Faxed in information to XXXX and called to speak to representative in Fraud. Was told I

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Blackhawk Network Holdings Inc.	NV	89117	N/A
Amex	WI	54903	N/A
Comerica	PA	19021	N/A
Comerica	IN	46226	N/A
U.S. Bancorp	CA	921XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	05/28/2015	Closed with monetary relief	Yes	No
Postal mail	06/26/2015	Closed with monetary relief	Yes	No
Referral	06/11/2015	Closed with monetary relief	Yes	No
Fax	06/23/2015	Closed with explanation	Yes	No
Web	06/24/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1392720
1433844
1412533
1427064
1434527

Prepaid Card Complaints

Based on Consumer Complaints

05/31/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

needed to file police report and wait for them to mail affidavit before my case could be reviewed and to expect 3 to 4 months to get my stolen funds back. Asked to speak to manager and was told by agent nobody was available and they were outsourced by US Bank and they could provide me no further help or points of escalation on this issue and I simply needed to follow the process and wait. Found many other issues like this on-line with simple search. Clearly a larger fraud issue and I should n't have to go through this crazy process as a consumer to get my money back.

On Saturday XXXX/XXXX/2015 there were XXXX ATM transactions made to my SERVE prepaid card, A card issued by some branch of AMERICAN EXPRESS. The transactions were for {$200.00} each for a total of {$400.00}, On XXXX/XXXX/15 I went on-line saw the error and immediately reported it to the XXXX, They sent me a fraud affadavit I filled it out and returned it on the XXXX/XXXX/15. on the same day XXXX/XXXX/15 I got an email stating that the dispute was denied and my account had been closed. It also says I have the right to any documents they may have relied on in making there decision. So I called and said I did not make the transactions and i did not know anything about them. i still have my card and i never gave anyone my card info or my PIN number. They Would not tell me how they came to there decision or give Me the documents they used. They dont even know what bank they are no one there will tell you anything. They will never let you talk to a supervisor, they put me down for a call back and I never got XXXX.

I feel like they are just trying to strong arm me by telling me there decision is final, I do not think that they did any kind of investigation. and they definitally do not have anyproff that says i am responsible for the transactions Because I know i did not make them.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Amex	FL	321XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	06/03/2015	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1399181

Prepaid Card Complaints

Based on Consumer Complaints

05/31/2015	Prepaid card	Gift or merchant card
06/05/2015	Prepaid card	Mobile wallet

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Fraud or scam

Please help i am out {$400.00} plus some fee they charge every time the card gets used at an ATM.

They are not following the law, they did not prove anything they are just trying to say it is my fault with no proof and that is not fair.

I got a gift card from my employer but did n't have the activation code. When I called in to have it activated, the lady I spoke with asked me for a bunch of personal information, which is fine. But then she proceeded to ask for my XXXX, claiming she could n't activate the gift card without it. When I said I 've never had to provide my SSN before to activate a gift card, and that I 'm by comfortable with that, she then said she DID N'T need the SSN. This seems very suspicious.

A man called me on the XXXX of XXXX. He said that I was eligible for a {$5000.00} loan. I asked for a {$1500.00} loan instead. He said it was a government loan. He said I would pay {$91.00} every month for 16 months. The interest fee was XXXX percent.

He sent me an email with the loan documents. His name was XXXX XXXX from XXXX XXXX XXXX XXXX his email was XXXXXXXXXXXX gave me his phone number was XXXX, which was the same number that he was calling from the whole time. He said if I did the loan that day, I would have to pay back the money on XXXX XXXX. He said that I had to call him back at that number in order to pay the loan back.

He said the loan worked like this : I would put {$150.00} on a ReLoadIt card. Once I put that money on the card, the loan proceeds would come later that day. He said the money would let him verify that I could pay the loan back. The card deposit would do that, he said.

I put the {$150.00} on the ReLoadIt card on XXXX XXXX. I bought the card at the

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Bank of America	CA	919XX	Servicemember	Consent provided
Blackhawk Network Holdings Inc.	NC	277XX	Servicemember	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	06/02/2015	Closed with explanation	Yes	Yes
Web	06/05/2015	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1399252

1408247

Prepaid Card Complaints

Based on Consumer Complaints

06/19/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

XXXX XXXX on XXXX XXXX. in XXXX, NC. The man was on the phone while I purchased the card in the store. He said to give him the pack number (XXXX). I did. He said it would take 1 hour to process. I kept calling him about every 30 minutes. He said it would come ... just wait and it would arrive. He said wait another hour.
I went to ReLoadi 's web site XXXX said to make a special account. They said the money had been used, because he had the pack number. ReLoadIt told me as long as you have the pack number and the amount you put on the card, you do n't need anything else to get the money off the card. They said he could take the money if he had the Pack and the amount. So he did and he kept the money.
He called me again Wednesday XXXX XXXX. He said to put {$110.00} on another ReLoadIt card. I did n't do that, though, because my dad said not to do it. When he kept asking for money, I got smart.

On XXXX XXXX, 2015 I was online trying to book some tickets XXXX. When I went to purchase the tickets and try to use my bluebird XXXX American express XXXX credit card number the transaction was declined. I then had to use another credit card to purchase the tickets. A few minutes later I went to pay something with my bluebird card and was denied again. I logged in my account and found that the transaction for the tickets XXXX was pending and taken out from my bluebird balance. I called American Express and they told me to call XXXX and that they would reverse the transaction. I then called XXXX and was told that they are not allowed to reverse transactions that bluebird had to put the money back in my account. After an hour of back and forth I was told by XXXX Employee No : XXXX (manager from bluebird) that they could not put my funds back in my account until XXXX working days, How could they hold my money for XXXX days for nothing that is my fault. Who is making the interest on these funds while they are in pending transactions. Is this legal?

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Amex	MD	208XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	06/24/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1429672

Prepaid Card Complaints

Based on Consumer Complaints

06/01/2015	Prepaid card	General purpose card
06/29/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

On XXXX/XXXX/15 I loaded {$50.00} (cash) on to a Reloadit pack. (This is one of the companies that offers reloads for XXXX Prepaid Mastercards, which is the card I have,. They, Reloadit, are backed by Blackhawk Network California) I then followed the directions on the pack to open a Reloadit Safe on their website. After I completed the information the website requested, I received a popup message that said I would receive an email of how to complete the activation of my Reloadit Safe. I kept checking my email account ... no email from Reloadit. XXXX hours + later I called them, this would be XXXX/XXXX/15. I was told that they were having software problems and their system would not send out the email notices. Then I was told I would just have to wait until the situation was corrected. When I asked how long that would take the person on the phone did not have an answer. I asked about a refund, I was told it could take up to XXXX days. I decided to give them the benefit of the doubt and wait another day. Actually I waited an additional XXXX days, until today XXXX/XXXX/15. When I called today I got the same runaround. I then requested a refund. Again I was told it would take up to XXXX days. I said I would rather wait for a refund than wait for them to " fix " their system. At that point I was told to send them an email with a copy of the front and back of the Reloadit Pack, a copy of my receipt, a copy of the Activation Status Receipt and a copy of my Identification. The agent I was talking to then told me that " IF " everything checked out they would see about a refund. I was told that once I requested a refund they would cancel the Reloadit pack and it could not be used to load the balance on to any other account (XXXX, XXXX, PayPower etc.) At this point I got very worried. What if they declined to do the refund (which it sounds like they do fairly regularlyI Would I just be out the money? I decided to do a bit of research before doing that.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Blackhawk Network Holdings Inc.	CT	06053		Consent not provided
Blackhawk Network Holdings Inc.	AZ	857XX	Older American	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	06/03/2015	Closed with explanation	Yes	No
Web	07/07/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1400798
1443434

Prepaid Card Complaints

Based on Consumer Complaints

06/22/2015	Prepaid card	Government benefit payment card
06/02/2015	Prepaid card	Mobile wallet
06/25/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fees
Managing, opening, or closing account
Managing, opening, or closing account

What I found was not pretty. I did a XXXX search for this particular company (there are a couple of different Reloadit companies). What I found was disturbing..numerous people have posted problems with this company. Some of the people who requested refunds were declined because Reloadit said the pack had already been posted to someone elses account, but according to the customer, the only people who had all the info needed to do that was the person who bought the pack AND the people at Reloadit that requested all the info on the pack. I believe there is a major problem with this company. I feel any and all sales of this companies Reloadit packs should be halted until this is investigated. I have notified XXXX Prepaid of this issue and they have taken my comlpaint and escalated it to Urgent status. There are enough complaints out there that I believe all of these Reloadit packs from Blackhawk Network California should be removed from sale. Some of the existing complaints mention that their website was hacked and a fake website set up to scam information and money. Anyone who buys one of these cards is probably going to lose their money. This has been going on for months..why these Reloadit packs are still available to purchase is beyond me. They should all have been removed from the marketplace.
I believe this is a complete scam and fraud situation at this point.

I got 2 Pre Paid Debit Cards issued as a Reward by my Employer one for {$500.00} & Other for {$250.00}. The Cards Had an Expiry Date of XXXX.

I did not use the cards before the expiry date and all the Funds ({$750.00} XXXX in total - were unused and the cards expired.

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law
Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Comerica	WI	53225		N/A
PayPal Holdings, Inc.	NY	11421	Older American	N/A
Citibank	CA	945XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	06/25/2015	Closed with explanation	Yes	No
Referral	06/04/2015	Closed with non-monetary relief	Yes	No
Web	06/30/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1431598
1401975
1437360

Prepaid Card Complaints

Based on Consumer Complaints

06/25/2015	Prepaid card	Government benefit payment card
07/06/2015	Prepaid card	Government benefit payment card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Fraud or scam

When i contacted the Issuer (Citi Bank XXXX to ask about re-issuing the cards for the remaining amount - after deducting the applicable Monthly Maintenance Fees ({$3.00} Per Month as outlined in the Service Agreement) - i am being told that, the Balance Amount Can not be returned.

The Card Holder Agreement Does not have a forfeiture class where in it is indicated that the unused funds will be forfeited after the expiration date.

I am shocked upon knowing that i stand to loose {$750.00} - even when i am ready to pay the monthly maintenance fees.

Can you let me know - what options are available for me to pursue recovering the unused funds - {$750.00} - and how to get this done?

Sorry..I was out XXXX and hence ca n't attend the call.

I talked with my employer and to the Citibank too. But they again confirmed that I wo n't be getting my money back.
Thanks.

J.P. Morgan Chase Bank deliberately withheld a Pre-Paid account over {$3000.00} of monetary Unemployment Insurance compensation benefit since XX/XX/XXXX (over 3 years). The actual amount is undetermined due to interests charged by J.P. Morgan Chase Bank against me, as told to me by JP rep via phone. I was not informed about this account for over 3 years until I applied for UI benefits back in

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Comerica	NC	27836	N/A
JPMorgan Chase & Co.	NY	112XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	06/30/2015	Closed with explanation	Yes	No
Web	07/08/2015	Closed with monetary relief	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1439353

1452092

Prepaid Card Complaints

Based on Consumer Complaints

06/30/2015	Prepaid card	Mobile wallet
07/06/2015	Prepaid card	General purpose card
07/06/2015	Prepaid card	Payroll card
06/30/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

XX/XX/XXXX (refer to XX/XX/XXXX UI 's Monetary Benefits Determination and XX/XX/XXXX Employer Questionnaire documents). Did XXXX combine both the XX/XX/XXXX {$3000.00} Pre-Paid Card Account amount to my XX/XX/XXXX UI application submitted in XXXX? This XXXX application triggered JP Morgan to immediately mail me notification about money withheld since XX/XX/XXXX. Where is the the XXXX?

I purchased XXXX reloadit packs, now I am unable to access the money on either card. The customer service of both reloadit and blackhawk are not providing any resolution.
Reloadit is telling me to go buy a PAyPower card and then they can transfer it. The problem is I have to pay another set up fee, maintenance fee, and transfer fee if I do that.
Both customer service are telling me they can escalate the issue which will take 1-3 business days to get a response. I feel like I am being taken advantage of.

On XXXX XXXX, 2015, I used my American Express Bluebird card with an available balance of {$950.00} at the grocery store. The card was run through the terminal XXXX (at {$140.00} per transaction) and were both declined. Cashier was able to handkey and the amount was approved. XXXX XXXX, 2015, contacted American Express Bluebird and was told that I will not be getting the money credited for XXXX days, and was told to contact the merchant. XXXX XXXX, 2015, contacted the merchant and they investigated the matter. They stated that the transaction was declined by American Express Bluebird for lack of available funds. I contact American Express Bluebird again, and was told that due to their " internal " system update, they will not give me a credit for XXXX days. Their service agreement does state a hold on certain purchases for gas, hotel,

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Blackhawk Network Holdings Inc.	CA	925XX		Consent provided
Comerica	MS	39773	Older American	N/A
First Data Corporation	MD	212XX		Other
Amex	GA	300XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	06/30/2015	Closed with explanation	Yes	No
Phone	07/10/2015	Closed with explanation	Yes	No
Web	07/06/2015	Closed with explanation	Yes	No
Web	07/06/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1445039

1452447

1452491

1445460

Prepaid Card Complaints

Based on Consumer Complaints

06/25/2015	Prepaid card	Mobile wallet
06/26/2015	Prepaid card	General purpose card
07/07/2015	Prepaid card	General purpose card
07/23/2015	Prepaid card	General purpose card
07/20/2015	Prepaid card	Mobile wallet

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Managing, opening, or closing account
Managing, opening, or closing account
Fees
Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

Their service agreement does state a hold on certain purchases for gas, hotel, rental cars and so forth. However, their service agreement does not mention decline payments and holding funds because of these declined transactions. I did indeed have the funds in my account, because when it was hand-keyed, it was approved. This is fraud. American Express Bluebird is now using the guise of declining payments to steal money from customers. {$280.00} may not be a lot to some people, but it can be life or death for others. When the system update was implemented, the consumer was not notified by either email, text, or notice on the website, mobile APP, or social media. A police report for fraud and theft is now being processed by the local police department. I 've read their service agreement and in no way is there a information on holding available funds in the event of a payment decline. The merchant was not at fault, and their terminal was working. According to this merchant, this is the XXXX customer complaint in one week they have received regarding American Express Bluebird.

XX/XX/XXXX I had used pay pal to purchase an item. I had added my credit card and made the purchase. The " seller " of the item did not send the item in time and I emailed the " seller " telling her I wanted to cancel it. The next day she sent the item to me anyway and told me that I would need to be a XXXX % stocking fee but that once I received the item, if I sent it back she would give me a refund minus the stocking fee. I was angry and I immediately called up my bank and told them to

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

PayPal Holdings, Inc.	IL	60140	N/A
JPMorgan Chase & Co.	MD	21225	N/A
NetSpend Corporation, a TSYS Company	TX	75234	Consent not provided
Blackhawk Network Holdings Inc.	NJ	07310	Consent not provided
PayPal Holdings, Inc.	PA	194XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Postal mail	06/29/2015	Closed with non-monetary relief	Yes	No
Referral	06/29/2015	Closed with explanation	Yes	Yes
Web	07/08/2015	Closed with explanation	Yes	No
Web	07/31/2015	Closed with monetary relief	Yes	No
Web	07/20/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1438677
1440141
1455024
1483437
1475180

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

stop any transactions form this seller (and even paid the fee). I had assumed that she would n't be able to charge me anything. When I got the item I sent it back to her and I got an email from her a week later saying she sent me a refund.

I was immediately confused .... I did n't understand how she sent me a refund, if I had blocked the transaction from my XXXX XXXX XXXX account. Come to find out that she sent the refund via pay pal. I immediately thought that maybe something went wrong with the transaction, when I searched pay pal for answers, I saw that the refund was listed as " gift money " or money that I could obtain to be used toward anything. I did n't touch the money because I was confused about how I had this " extra " money. I checked my XXXX XXXX XXXX and saw no changes in my account. I went back on Pay Pal and saw that I had a " XXXX balance ". I assumed that this meant that the seller just made an error and issued a refund on an item that she never received money for.

Months later, I keep getting emails from pay pal about " billing " statements. I click and see that I have a XXXX balance STILL, and that I still have the partial refund from the seller sitting in the " account " for use. So I assume that with the zero balance and with the refund money sitting as a " credit " that the statements I 'm getting are really about the refund money, and not about an actual purchase.

Then last week I got a call from a bill collector about Pay Pal Credit. I was immediately confused. I NEVER signed up for Pay Pal credit. I NEVER gave them my SSN. In fact when I signed up for Pay Pal to purchase the item XX/XX/XXXX, I only gave my credit card information, my address, full name, etc, an email address and asked to purchase the item with my XXXX XXXX XXXX account (which I later deleted to keep the seller from charging it after I cancelled the item). Yet I was

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

07/01/2015	Prepaid card	General purpose card
07/11/2015	Prepaid card	Mobile wallet

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Managing, opening, or closing account

STILL signed up for this service, given a credit line, and received no paper statements or any information about this account.

The emails that I received and " statements " always showed a XXXX payment due, XXXX balance, and XXXX " credit " (from the partial refund). So I was NEVER given information that stated that I owed anything, and that there was a specific payment I needed to make.

When the creditors called me and told me that I owed {$340.00} dollars and that it was past due. I was confused. Not only did I not sign up for this service, but in statements and on the account it showed XXXX payment due, and XXXX balance. Now I owe {$340.00}???

Half of this amount is late fees and interests.

I 'm angry that I was illegally signed up for this service. That I was charged late fees, and interests on a purchase using an account that I never authorized. That I was never given descriptive statements that showed me late fees, interests, or balance owed. And that this is on my credit report despite me not giving permission or authorization. This is fraud. They signed me up without my permission. They sent vague " email " statements. I 'm charged all this interests. This is illegal.

Pay pal cut off my debit card without a text or a phone call or permission.

Leaving me without access to my money, having ordered food. Transferred me several times, dumping me XXXX back out to a call in system, gave me XXXX

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response
Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Wells Fargo & Company	FL	32127	Servicemember	N/A
PayPal Holdings, Inc.	NJ	083XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	07/04/2015	Closed with explanation	Yes	No
Web	07/11/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1447563

1463668

Prepaid Card Complaints

Based on Consumer Complaints

07/21/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

telephone numbers, stating, " XXXX of these " should work, and neither of them did.
Kept me on hold for an hour, As it so happened, I had n't yet updated my address, so Paypal sent a card to my old address.

Yes I had a dispute with a retailer but noNow, I notified them about a dispute with an XXXX purchase, who resolved the dispute with me. I specifically checked the box which said the card was still in my possession, and at no time was I notified that by filling out that form that my card was going to be cut off.
I did find that they had sent an " a new card is on the way " but nothing stating my card was cut off.

The company netSpend has mailed me an unsolicited, unwanted personalized prepaid debit card, received today, XXXX XXXX, 2015. I have not ever asked for this card. It is unsettling receiving an unsolicited card with my name already personalized, and a sticker with phone number for me to call to activate it in my name.

Calling the company requires interaction with an automated voice system and the only way to get to a person at all without getting kicked off the call is to select an option that is not for the reason I was calling. After several attempts to get to a live person, I pressed the number for " If your card is lost, stolen, or you 've never received your card ... " Even then, the system reported that they were experiencing a heavy call volume and gave me options to hang up, select a time for a callback, or have someone call me back as soon as possible. I reluctantly selected a call back, but have yet to hear from anyone.

Because I am very concerned about my identity records, unwarranted liability, and

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	IN	462XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	07/27/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1478378

Prepaid Card Complaints

Based on Consumer Complaints

07/12/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

financial vulnerability, this has taken my time and attention trying to reach the company to scold them for sending me this card and demanding that they remove my information from their system. This business practice must stop!

I am filing this complaint for the financial and privacy reasons stated, but primarily because of the stress of receiving the card in the mail at all and feeling that I needed to do something about it right away, although it is wasting my time to do so.

Thus far, the company has prevented me from complaining to them about their actions and I find that grossly unacceptable. Their computerized phone interaction is unfriendly and dismissive at best, not allowing me to accomplish what I called about at the number they publicize on their web site and on the back of the card they sent.

There is very tiny print on what I got in the mail giving information about how to decline the card offer and/or opt-out of future mail offers from netSpend. It is tucked away and does not address the problem I am reporting. I should not have to ask not to receive such mail with a personalized card enclosed. Something like that should never have been sent. I should not even need to go to the trouble of shredding the card and filing a complaint about receiving it.
I have been a XXXX XXXX prepaid card customer since XX/XX/2015. The card was issued by XXXX, XXXX and serviced by XXXX XXXX, XXXX, XXXX.
On XXXX XXXX 2015, I called customer service to request to close my XXXX XXXX prepaid card and get a refund for my balance. I spoke to XXXX in the risk management department, he asked me to send the following documents via email to XXXXXXXXXXXX : photo of front and back of my XXXX prepaid card ; photo of

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

U.S. Bancorp	NJ	088XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	07/17/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1463789

Prepaid Card Complaints

Based on Consumer Complaints

07/02/2015	Prepaid card	General purpose card
07/03/2015	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Fraud or scam

my Driver 's license ; photo of my social security card ; photo of a recent utility bill showing my name and address ; photo of me holding my driver 's license (similar to a mug shot).

I complied his request and send the documents via email. On XXXX XXXX, XXXX called me again. After asking a series of questions from my credit report to verify my identity, he requested further documents, including the store receipts for the last XXXX XXXX packs I used to add funds to my account. I could not provide these documents because I threw them away after using the XXXX packs. XXXX said he could not issue me the refund without the documents.

Per the cardholder agreement, 'In the event that your Card Account is cancelled, closed, or terminated for any reason and you have registered your Card with your personal information, you may request the unused balance to be returned to you via a check to the mailing address we have in our records. There is a fee for this service. See the fee schedule above. We reserve the right to refuse to return an unused balance if the balance is less than the fee for sending a check. 'They already have enough information to verify my identity. It is a violation of the term to request so much more documentation just to process my refund. And quite frankly, it 's ridiculous that I have to send in a 'selfie ' with my driver 's license in my hand.

Please help me get my refund! Thanks!

I frequently purchase XXXX gift cards from my local grocer. These cards are issued by US Bank. Recently I had a total of 6 cards that were " compromised " within a day of me purchasing them. I always examine the packaging, so I know

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

First Tennessee Bank	IN	46637	Consent not provided
U.S. Bancorp	TN	371XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	07/09/2015	Closed with explanation	Yes	No
Web	07/04/2015	Closed with monetary relief	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1449996

1450687

Prepaid Card Complaints

Based on Consumer Complaints

07/21/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

this was not a case of them being tampered with in the store. This has happened to me and others many times, as the sequence is laughably weak on these gift cards. The security measures to prevent people from brute forcing card numbers is nonexistent. All of my cards which were compromised shared 12 out of 16 numbers, in some cases 13 or 14 numbers were shared.

When these cards are compromised, the process is fairly easy (I guess because they 're used to dealing with it happening) to " lock " the card so no further fraudulent transactions can be made. The process for asking for a replacement card is much more tedious, and can take months to complete. Not only that, when you receive your replacement card, it will have {$6.00} taken off of it as a " fee ". This is not acceptable in my opinion, and borderline fraudulent. They reap probably millions in fees because they do n't take the necessary precautions against people obtaining and being able to guess their card sequencing.

For this reason, I have opted to pursue a resolution to my compromised cards through the CFPB rather than reaching out to U.S. bank and waiting for months to receive less than I originally paid for on my cards. I am attaching scans of the cards and receipts where they were purchased by me. Please reach out to me if you have a need for further information. I am expecting a total of {$3000.00} in replacement cards from U.S. Bank and any less is not acceptable.

It is my hope that with complaints like this, they will see the flaws in their security and having to answer for these flaws will prompt change in their process.

Thanks

Irecieved a consumer credit report claiming I was denied for AMEX serve card.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Amex	CA	936XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	07/27/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1480312

Prepaid Card Complaints

Based on Consumer Complaints

07/22/2015	Prepaid card	Government benefit payment card
07/29/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fees

Managing, opening, or closing account

upon contacting American Express I was informed that I was approved and there should be no reason on any file to deny my Request since the Credit Company itself did not deny me access.

I had an American Express Prepaid REDcard. This card can be funded online using a checking account or a debit card, as well as in XXXX using Cash or debit cards. In XXXX XXXX, I was trying to add funds through American Express Prepaid REDcard website from my XXXX XXXX checking account (ending in XXXX), but I received an error message asking me to call American Express Prepaid XXXX Account Protection. I called the number and was informed that my Prepaid REDcard account was closed. I was first vaguely told it was because of violating Prepaid XXXX Member Agreement, and when I asked for further clarification I was told it was related to ACH activities and I should expect an email with further information. No other information was given to me over the phone and I was told that a supervisor or manager is not available. So I hung up, and while being surprised, waited for the promised email. Email showed up promptly and all the explanations it had was that my account was closed because activities were noticed that were in violation of sections XXXX and XXXX of Prepaid REDcard Member Agreement. I carefully read those sections of the agreement and could comprehend how activities on my account have been in violation of those terms. So I called Account Protection line again and this time after insisting that I need to talk to a supervisor, I was finally connected to a supervisor. He first told me the account was closed because they could n't verify my checking account information. I told him there is nothing with the checking account that can not be verified. It is a personal account solely in my name, it is already completely verified in American Express Prepaid XXXX website and I have been using this checking

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Comerica	NY	11216	Consent not provided
Amex	NY	112XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	07/28/2015	Closed with explanation	Yes	No
Web	07/30/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1480589

1493283

Prepaid Card Complaints

Based on Consumer Complaints

08/04/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

account without a problem, and they could have contacted me if they needed any type of further information. He told me about the emails they sent me asking further information, and I told they never sent me such an email about this issue. Looking on history of the account, the supervisor could n't find any track of an email that was sent to me regarding this issue, nor could he tell me what part of the information might have been needed for verification. Then he changed the story and told me that account activities were in violation of Prepaid REDcard Member Agreement. But when I asked him about which activities were in violation of Prepaid REDcard Member Agreement, after putting me on XXXX long holds he could n't come up with an answer and just told me some account activities were in violation of Prepaid XXXX Member Agreement, and advised me to go to Police if I need further information and initiate the process of asking for further information from there!
So my American Express Prepaid XXXX account was closed for no clear reason, without any prior warning, without asking me for any information (if they needed something) and all I was doing with this account was completely within Prepaid REDcard Member Agreement.
I have enclosed XXXX PDF files containing the Prepaid XXXX Member Agreement AND a copy of most recent bank statement for my checking account at XXXX Bank.

I use a prepaid American Express bluebird card. The card I have is a replacement for the previous card that " had been exposed to a hacker at a retailer I shop at " (according to AMEX XXXX. I made a purchase at XXXX and AMEX failed to pay, so the order was cancelled. This happened a second time, but I caught it before the order was cancelled and called AMEX, who in turn, immediately released the money to XXXX. XXXX XXXX, I placed {$20.00} on my card and placed an order at XXXX for ink (for {$25.00} XXXX, but cancelled it because I needed to order

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Amex	MI	485XX	Servicemember	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	08/11/2015	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1501714

Prepaid Card Complaints

Based on Consumer Complaints

07/22/2015	Prepaid card	General purpose card
07/31/2015	Prepaid card	Mobile wallet
08/10/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Managing, opening, or closing account

more than just the one. XXXX XXXX, I placed another {$20.00} on the card for a total {$40.00} reload in 2-days time, and what should have been a balance of {$41.00} on the card. Then, on XXXX XXXX, I ordered an ink value pack (for {$25.00} XXXX. That payment was never paid out to XXXX by AMEX, when requested, even though the money was on the card, and my order was cancelled by XXXX. I called AMEX and they are telling me that they have no idea why the money was n't paid, since it was sitting there on the card and available. Well, before I realized this, I placed another {$20.00} on the card so that I could order the ink again. Then I realized, after placing the order, that there was in the span of this time, between the money placed on the card and money used to purchase items, there is around {$41.00} unaccounted for by AMEX. The case number with them is XXXX

A company has refunded my money in the amount of XXXX. They have provided documentation that they have refunded the money to my account. Netspend is saying they have n't received the money and told me they would n't make a decision on my claim until XXXX XXXX, 2015.

GOOGLE WALLET DONT TAKE CREDIT CARDS BUT CHARGED MY CREDIT CARD AND ON TOP OF THEY THEY CLOSED MY ACCOUNT AND FAILED TO SEND ME THE MONEY LEFT IN MY ACCOUNT

XX/XX/XXXX I attempted to open an " American Express for XXXX " prepaid card. During the initial opening, the address on my drivers license differs from my current address. The verification process failed and the card was closed. Unfortunately, I loaded the card with {$500.00} dollars during the initial sign up. To complicate matters, I used XXXX different credit cards to load this {$500.00} dollars, of which only XXXX is currently active. I have called and spoke with customer service XXXX a XXXX times since XX/XX/XXXX and have spent hours on the phone attempting to resolve. Each time I have been told I will receive a

Prepaid Card Complaints

Based on Consumer Complaints

Company can't verify or dispute the facts in the complaint

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	GA	302XX	Consent provided
Google Inc.	NC	271XX	Consent provided
Amex	DC	200XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	07/28/2015	Closed	Yes	Yes
Web	07/31/2015	Closed with explanation	Yes	Yes
Web	08/18/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1481214

1497518

1510648

Prepaid Card Complaints

Based on Consumer Complaints

07/27/2015	Prepaid card	General purpose card
07/22/2015	Prepaid card	Other special purpose card
07/28/2015	Prepaid card	General purpose card
07/28/2015	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Fraud or scam
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues

refund to the credit card still active. I have yet to receive any funds. American Express has held my {$500.00} dollar 6 months and I am beginning to feel as if I will never receive a refund.

To Whom It May Concern : When I try to access my prepaid rewards card account I am told that I must answer 4 security questions. First of all, none of the XXXX XXXX Q.s apply to me, and second, why would I share my personal info with a 3rd party, Fidelity National Information Services, which is not XXXX Bank where I have an account and earned the rewards?!!

In any case, this is more security than I have been asked for by any bank, and it only makes it much harder to use the card, so Fidelity National Information Services can subtract more fees, or force me to call to find out my balance (which I need to use the card!), and then be charged even more fees.

It is common knowledge that these prepaid " reward " debit cards are a giant scam by the financial industry : I suspect that a large % of the value of these prepaid cards is lost by consumers due to these perverse tactics.

NetspendXXXX XXXXMy card was hacked a year ago during a breach with XXXX XXXX. Netspend notified me and sent me a new card and my old card was supposed to be cancelled. I noticed on two different occasions that the card was still active so I called customer service and attempted to speak to the customer service. I say attempt because the only english they seem to speak is what is written on their script but they assured me the card would be cancelled. Well here we are a year later and the card that was supposedly cancelled got used in XXXX about 7 times within 15 min and took {$600.00}. I immediately called when I got

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes complaint is the result of an isolated error

Prepaid Card Complaints

Based on Consumer Complaints

Fidelity National Information Services, Inc. (FNIS)	CA	941XX	Consent provided
PayPal Holdings, Inc.	IL	60622	N/A
Amex	GA	30013	N/A
NetSpend Corporation, a TSYS Company	MD	212XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	08/03/2015	Closed with explanation	Yes	No
Postal mail	07/27/2015	Closed with non-monetary relief	Yes	No
Phone	08/03/2015	Closed with monetary relief	Yes	No
Web	07/28/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1488462

1482459

1489691

1489700

Prepaid Card Complaints

Based on Consumer Complaints

07/19/2015	Prepaid card	Government benefit payment card
08/05/2015	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Fees

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

about 7 times within 15 min and took {$600.00}. I immediately called when I got the text alerts (the charges started at XXXX and I called at XXXX same day) and told them not to approve the transactions which were still pending. Again the lack of understanding english was a huge barrier and three different customer service reps told me different things. I finally got someone from corporate to call me back three days later and she stated since this was clearly their fault my money would be credited by the end of business. Here we are and no money. I am unable to talk to the corporate office again they told me they cant transfer me, my money is no longer pending but paid to the company in XXXX, and now they are telling me it can take up to 60 days to see my money because it was posted I had to file a written dispute that must be investigated. They admitted to me that this card was part of the security breach and should have been cancelled but there was nothing they can do to help me and they refuse to transfer me to corporate again. This is outrageous, never have I had such difficulty when a company clearly dropped the ball. Now my mortgage is going to be late and I have no idea when I will see my money. They refuse to allow me to speak to an American or give me the corporate number. Total I have spent over 5 hours on the phone and all I get is some foreigner reading off a script. They will not give me their names either when I speak to them! I am wondering if I should contact an attorney.

On Several times I contact American Express and they request that I verify with the automatic system then they need verify again with representative then why do need XXXX verification. Then the advertise no Fees why was charge withdrawal fee at the ATM. Please verify my account is being hand correctly and they are working within Federal Regulations my American Express Serve Account Number XXXX

It is impossible to access information to ascertain my balance on this card or the transactions that were recorded against the card.

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Amex	NJ	070XX	Consent provided
Citibank	MA	024XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	07/20/2015	Closed with explanation	Yes	No
Web	08/12/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1473292

1504334

Prepaid Card Complaints

Based on Consumer Complaints

08/11/2015	Prepaid card	Mobile wallet
07/31/2015	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Adding money

Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

Information is supposed to be available by phone or on the Web site prepaid.citi.com. However, I am locked out of the Web site with no information on who to contact for support and the phone number provided on the back of the card for support is an automated system that will not respond to my card number and provides no option to actually speak to a human.

Citi has obviously set this up to make it extremely dificult to utilize the prepaid card and track the balance.

I sent money for my paypal debit card to PayPal credit because the information on the website said to do so. I was told they had to wait for money to clear and send back to me or they wiod send original money order back to me. The money order was for {$400.00} and was issued XXXX/XXXX/2015. It is XXXX/XXXX/2015 and I have called over 3 times and talked to 8 managers who all lie about the money being sent back to me with no tracking and I get XXXX fifferent story about the whereabouts of my money every time I call. They will not give me my money and keep telling me either they are researching it if reaching out about it. No one returns my calls. They wo n't send my money and I get a different lie every time I call. PayPal credit managers claims they have no supervisor and they are the end of the line and I have to be patient while they research .... What are they researching? Nothing! They we not overnight a check for my {$400.00} and claim they did with no tracking then they claim XXXX they resent it twice-all lies! How can these people just keep {$400.00} and not return my money? I need help!

I bought XXXX gift cards from my local grocery store XXXX XXXX XXXX part of XXXX) issued by US Bank on XXXX XXXX, 2015. Each gift card was loaded with {$500.00}.
Within a week of so of loading, the money was already drained from the card

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

PayPal Holdings, Inc.	AZ	853XX	Consent provided
U.S. Bancorp	WA	980XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	08/11/2015	Closed with explanation	Yes	No
Web	08/03/2015	Closed with monetary relief	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1512506

1496042

Prepaid Card Complaints

Based on Consumer Complaints

08/06/2015	Prepaid card	ID prepaid card
08/06/2015	Prepaid card	General purpose card
08/06/2015	Prepaid card	ID prepaid card
08/03/2015	Prepaid card	General purpose card
08/11/2015	Prepaid card	Other special purpose card
08/29/2015	Prepaid card	Mobile wallet

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Adding money

Fraud or scam

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Fraud or scam

fraudulently. I filed a dispute with US Bank, the issuer of the card the moment I realized the theft. US Bank did not ask me to fax in copies of receipts until XX/XX/XXXX, which I did promptly.
So far, the only response I am getting from US Bank is we are waiting to hear back from the retailer where the funds were used.

NETSPEND CLAIM # XXXX AND ACCOUNT NUMBER # XXXX THEIR LETTER DATED XX/XX/2015 C/0 THEIR FIRST LETTERXX/XX/2015

I was sent {$2400.00} from my client through Paypal. When I logged on to Paypal to transfer the money into my bank to balance our cash flow, the system showed that only {$69.00} of the {$2400.00} was available and the rest would be held for 21 days. I called Paypal and spoke with an agent and asked him to have the money released immediately as we were expecting theis money as deposit to start our work on the project. The agent walked me through the website to indicate that I was not selling anything that required the hold. He said after that process the money would be released in three days. After 4 days the funds were still held back. I called Paypal again and spoke with another agent who said he could not remove the hold and that he would have the supervisor email me a response to my complaint. I had to go through a lot of trouble to fix our finaces so that our chceks would not bounce. It is already 20 days and I just chceked, the money has still not been released.

I 've had {$4600.00} taken from me with nothing but evasive responses from PayPal for a good part of a year. This has continued ever since they suddenly

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	CA	921XX	Consent provided
Blackhawk Network Holdings Inc.	NJ	08817	Consent not provided
NetSpend Corporation, a TSYS Company	LA	70546	Consent not provided
U.S. Bancorp	DC	20090	N/A
PayPal Holdings, Inc.	CA	949XX	Consent provided
PayPal Holdings, Inc.	UT	841XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	08/06/2015	Closed with explanation	Yes	No
Web	08/12/2015	Closed with explanation	Yes	No
Web	08/06/2015	Closed with explanation	Yes	No
Postal mail	08/10/2015	Closed with monetary relief	Yes	No
Web	08/11/2015	Closed with non-monetary relief	Yes	No
Web	08/29/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1507173

1505452

1506348

1499155

1513946

1543586

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

PayPal for a good part of a year. This has continued ever since they suddenly locked my account on XXXX XXXX of 2015. XXXX days later, I requested a refund for {$3000.00}. What followed has been a draining, unending experience. {$3000.00} was frozen in my PayPal XXXX card, which was unrelated to my PayPal account. The additional {$1600.00} is locked in my and my husband 's frozen PayPal accounts.

On XXXX XXXX, PayPal promised they would send a check within XXXX business days, giving the following message : " Your PayPal My Cash Card refund request has been successfully processed. You will receive your check by mail on or before the next XXXX days. " The ticket # was XXXX. I waited over a month, but no check arrived.

On XXXX XXXX, I called their customer service hotline (XXXX) and discussed my situation with CSR XXXX. She finally admitted that they knew they never sent the check to me, but they also never tried to contact me regarding a need of additional paperwork. She requested my ID, copies of my PayPal XXXX cards, and all receipts tied to the card to be sent via email or fax to XXXXXXXXXXXX or (XXXX : XXXX) with the subject of 'PAYPAL INACTIVE CARDS '. I emailed them with all requested information on XXXX XXXX, 2015 and verified that they received all required personal information. After that, three weeks passed without any response regarding the refund from PayPal. They were supposed to send the check within two weeks.

So on XXXX XXXX, I contacted a CSR by the name of XXXX from the compliance department and requested an internal investigation into the refund process. She checked the status of the process but reported that the compliance department

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

08/25/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Amex	CT	06111	N/A

Prepaid Card Complaints

Based on Consumer Complaints

Phone	08/26/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1535750

Prepaid Card Complaints

Based on Consumer Complaints

08/25/2015	Prepaid card	General purpose card
08/17/2015	Prepaid card	Other special purpose card
08/13/2015	Prepaid card	General purpose card
08/31/2015	Prepaid card	General purpose card
08/27/2015	Prepaid card	ID prepaid card
08/09/2015	Prepaid card	Transit card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

Blackhawk Network locked my reloadable debit card. Blackhawk Network locked my reloadable debit card, without cause, contact, or reason, immediately AFTER I loaded almost {$1000.00} to the account.

The expiration date on a pre-paid card in my name passed and Citi Pre-Paid Card Services XXXX out the balance and will not issue a new card.

I received a deposit of {$50.00} from XXXX XXXX on XXXX/XXXX/2015. I spent a total of XXXX off the card on XXXX at XXXX. I go to the store to make a {$7.00} purchase and my card declined yet i still had a XXXX balance. I called them up they said it was a business/company error my money would be back on the card at XXXX. XXXX comes my money is not there, i call again at XXXX on XXXX/XXXX/2015 they then tell me its my fault and i have to wait 8 days to get my money back. I am so fed up with speaking to these people. How can they just take my money and get away with it. I spoke to a guy name XXXX he claim he was corporate, but there was nothing that he could do. I have to wait 8 days. That money was to be used for bus fare for me to get to work until i got paid I have not been able to go to work or eat because of this situation. It 's not fair. They should not be able to just take my money and not put it back on the card. I do n't understand that. They did the same thing with my girlfriends card but put her money back on the card at XXXX. Please help with this situation.

To whom it may concern ; My name is XXXX XXXX and I am a previous Netspend cardholder. On XXXX/XXXX/2015 I filed a claim for unauthorized charges. I received correspondents in the mail on XXXX/XXXX/2015 informing me that claim # XXXX was found in my favor and {$180.00} would be refunded to my account. Unbeknownst to me, my account was closed on XXXX/XXXX/2015 without reason.

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Blackhawk Network Holdings Inc.	OR	974XX	Consent provided
Citibank	OR	971XX	Consent provided
Citibank	MN	55434	N/A
NetSpend Corporation, a TSYS Company	NY	11201	Consent not provided
Citibank	NV	892XX	Consent provided
NetSpend Corporation, a TSYS Company	CA	917XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	09/02/2015	Closed with monetary relief	Yes	No
Web	08/17/2015	Closed with explanation	Yes	No
Referral	08/20/2015	Closed with explanation	Yes	No
Web	09/05/2015	Closed with explanation	Yes	No
Web	09/03/2015	Closed with explanation	Yes	No
Web	08/09/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1536232

1522659

1517395

1545544

1539358

1509973

Prepaid Card Complaints

Based on Consumer Complaints

08/22/2015	Prepaid card	Payroll card
08/09/2015	Prepaid card	Gift or merchant card
09/01/2015	Prepaid card	Government benefit payment card
09/06/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

Unbeknownst to me, my account was closed on XXXX/XXXX/2015 without reason. I was never informed of anything suspicious on my account nor was I informed that my account was even being closed. On XXXX/XXXX/15 I tried logging into my Netspend account only to receive a message to call customer care because my account was locked. At that time they informed me that my account was closed and the funds were issued to a check and sent out to my address on XXXX/XXXX/15. I have yet to receive anything in the mail and any helpful answers for Netspend Customer Care. I even opted to have the check canceled and the funds put into a relative 's Netspend account. I 've read numerous accounts and complaints about closed account owners never receiving their check as promised. I can not afford to be one of those. If the check was sent out from Texas on XX/XX/XXXX, I should have received it by now. I just need my funds returned please.
Thank you.

my paypal account was permanently limited, and the fund in my account was to be held for 180days.

I aske Paypal to release my fund immediately.

My Citi Prepaid card XXXX expired on XX/XX/2014. It had a balance on it that Citi Prepaid (3rd party contracted by Citibank) refuses to reissue. Per CFPB, the balance is valid for 5 years even if the card expires. I spoke to XXXX, rep number XXXX who despite being informed of the CFPB guidance refused to comply and refused to reissue the card or the amount. I feel cheated out of my money.

{$810.00} was fraudulently charged on my XXXX XXXX prepaid visa. They will not give me a provisional credit. I 'm a single mom on a tight budget.

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

PayPal Holdings, Inc.	NC	272XX		Consent provided
Citibank	CA	945XX		Consent provided
Comerica	NJ	08816		N/A
U.S. Bancorp	KY	405XX	Servicemember	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	08/22/2015	Closed with explanation	Yes	Yes
Web	08/18/2015	Closed with explanation	Yes	No
Referral	09/05/2015	Closed with monetary relief	Yes	No
Web	09/09/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1531569

1510052

1546686

1553999

Prepaid Card Complaints

Based on Consumer Complaints

08/23/2015	Prepaid card	General purpose card
09/01/2015	Prepaid card	General purpose card
08/27/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Adding money

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

I attempted to add funds to my Blurbird account this weekend. Immediately upon attempting the transaction, it stated that the account I was transferring was not mine and canceled the transaction. The funny thing is that I have owned that account for at least XXXX years, and there is no possible way that it is not owned by me. I then received an email that my Bluebird account was closed. The problem is that I not only have funds in the account, I also transferred last week funds from XXXX XXXX catcher program as well. Right now those funds are being held hostage by American Express since I 'violated ' their terms of agreement, at least according to them. I will take legal action against them if the funds are not returned. The amount of the funds is not important to me, but fairness is.

While booking a flight with XXXX XXXX I was double billed for an transaction. I called into American Express : Bluebird to try to resolve it. I was told to speak with XXXX XXXX.

After speaking with a representative with XXXX XXXX I was informed to provide a FAX number so that a release of funds can be faxed to AMX.

Calling back to AMX I was informed that there was no FAX number and that if they cancel XXXX XXXX will cancel the transaction, the account will be accredited in 7 Business days. I asked to speak with a supervisor and we conferenced in the XXXX XXXX XXXX. She (XXXX) informed me that the account was double billed due to billing issues with their merger with XXXX XXXX and that I was XXXX out of a XXXX transactions that this happened. She also said that the pending balance will (from XXXX XXXX perspective) will fall away within 24hrs because there is only one ticket number associated with he transaction.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Amex	CO	806XX		Consent provided
Comerica	NC	27836		N/A
Amex	SC	292XX	Servicemember	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	08/24/2015	Closed with explanation	Yes	No
Referral	09/05/2015	Closed with explanation	Yes	No
Web	09/01/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1532065

1547454

1540390

Prepaid Card Complaints

Based on Consumer Complaints

09/12/2015	Prepaid card	General purpose card
08/24/2015	Prepaid card	ID prepaid card
09/01/2015	Prepaid card	General purpose card
08/24/2015	Prepaid card	Government benefit payment card
08/24/2015	Prepaid card	General purpose card
09/02/2015	Prepaid card	General purpose card
09/09/2015	Prepaid card	Mobile wallet
09/09/2015	Prepaid card	Mobile wallet
08/20/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Managing, opening, or closing account
Fraud or scam
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Fraud or scam
Managing, opening, or closing account
Managing, opening, or closing account
Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

I was then informed from the AMX rep that my account will be credited on the 8 calendar day per AMX business policies.

I am opening a clime because I was informed by the XXXX XXXX rep that AMX is breaking XXXX LAW by holding my money for 7 business days. XXXX Rep asked if AMX : Bluebird was a United States Business and the AMX rep said yes.

I would like to have the CFPB investigate the mater for possible violation of US Law regarding account reimbursement.

My card was closed by Blackhawk and they are taking their time getting the funds back to me. I have submitted all the docs that they need, yet it is taking them a long time.

Netspend deactivated my card when I inadvertently went into overdraft because of an XXXX order that was billed in several different increments. They did not notify me at all that my card was deactivated, so after I made a deposit to put the

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company can't verify or dispute the facts in the complaint

Company believes it acted appropriately as authorized by contract or law

Company believes complaint is the result of an isolated error

Prepaid Card Complaints

Based on Consumer Complaints

Amex	NY	10011	Consent not provided
Blackhawk Network Holdings Inc.	CA	921XX	Consent provided
U.S. Bancorp	MD	21220	Consent not provided
Bank of America	MA	01752	N/A
Amex	FL	32901	N/A
Amex	MN	55332	Consent not provided
PayPal Holdings, Inc.	NC	272XX	Other
PayPal Holdings, Inc.	NC	27265	Consent not provided
NetSpend Corporation, a TSYS Company	NC	280XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	09/12/2015	Closed with explanation	Yes	Yes
Web	08/24/2015	Closed with monetary relief	Yes	No
Web	09/06/2015	Closed with explanation	Yes	No
Phone	08/30/2015	Closed with explanation	Yes	Yes
Referral	08/31/2015	Closed with monetary relief	Yes	No
Web	09/06/2015	Closed with monetary relief	Yes	No
Web	09/09/2015	Closed	Yes	Yes
Web	09/09/2015	Closed with explanation	Yes	Yes
Web	09/01/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1561844

1533030

1546109

1533139

1532386

1548067

1556373

1556374

1529398

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

balance over {$170.00} in the positive, I tried to use it at a gas station and it was declined. I check the ATM at the station and it said I had {$170.00} balance, but when I tried to withdraw money from the ATM it was declined. I tried again and it was declined. I logged onto the website and it said I had that much available, but it also charged me {$.00} for each of the XXXX times I checked my balance. At that time I received XXXX text messages at once from them stating my card had been deactivated and I needed to reactivate it online. I tried to do so, but it indicated that the card was " already activated. " I called the customer service number and a very rude XXXX man, supposedly named " XXXX " informed me he could NOT reactivate my card, he would have to send an email to the department who did that. I indicated I was XXXX miles away from home and needed to purchase gas to get home and the deactivated card was the only method I had of doing so. I told him I needed to talk to someone who could rectify the situation NOW and he offered for me to speak to his supervisor. After holding for more than XXXX minutes, my cellphone battery was dying, so I told " XXXX " to have a supervisor call me on my daughter 's cellphone, and I gave him the number. I told him to also email the department who could fix the problem and I needed to know when it was fixed so I could actually drive home. This was at XXXX and I had XXXX of my children with me. It is now more than 12 hours later and I have not received any phone calls, text messages or emails regarding the status of my card. I called the customer service number again and held for more than 10 minutes without anyone coming to the phone to take my call. I am furious! I want access to MY money, which they are holding because I do n't have any way to get it out other than the card that is " deactivated ". They send me texts for everything from deposits to withdrawals to advertisements. They could n't send me a text to let me know my card would not work, even though I had just deposited money onto it? This is poor business practice and when I called them it should have been corrected

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

09/18/2015	Prepaid card	Other special purpose card
09/04/2015	Prepaid card	ID prepaid card
09/15/2015	Prepaid card	General purpose card
09/30/2015	Prepaid card	Gift or merchant card
09/22/2015	Prepaid card	General purpose card
09/16/2015	Prepaid card	General purpose card
09/27/2015	Prepaid card	General purpose card
09/28/2015	Prepaid card	Government benefit payment card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Fraud or scam
Adding money
Fraud or scam
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Managing, opening, or closing account

immediately.

I have a paypower prepaid card. I loaded more than {$3000.00} on the card. Now they hold my money and I can not use my card. I emailed the customer service and was told that they can not locate my account.

I called the company and was informed someone will contact me.

I never heard back from them.

However, they kept charging my account after cancellation (whatever you name it). The latest Maintenance Fee was charged on XXXX/XXXX/2015.

This company is just a scam.

Please help.

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response
Company believes it acted appropriately as authorized by contract or law
Company chooses not to provide a public response
Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Citibank	CA	951XX	Other
NetSpend Corporation, a TSYS Company	TN	37087	Consent not provided
U.S. Bancorp	IL	60193	N/A
PayPal Holdings, Inc.	TN	38103	Consent not provided
Blackhawk Network Holdings Inc.	VA	220XX	Consent provided
Citibank	FL	33415	N/A
Amex	GA	30401	Consent not provided
Comerica	NJ	08846	N/A

Prepaid Card Complaints

Based on Consumer Complaints

Web	09/23/2015	Closed with explanation	Yes	Yes
Web	09/09/2015	Closed with explanation	Yes	No
Referral	09/18/2015	Closed with explanation	Yes	No
Web	10/05/2015	Closed with monetary relief	Yes	No
Web	09/27/2015	Closed with explanation	Yes	Yes
Postal mail	09/21/2015	Closed with explanation	Yes	No
Web	09/30/2015	Closed with monetary relief	Yes	No
Referral	09/30/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1570780

1552047

1566729

1587624

1573611

1566609

1582082

1582848

Prepaid Card Complaints

Based on Consumer Complaints

10/13/2015	Prepaid card	General purpose card
10/13/2015	Prepaid card	General purpose card
09/22/2015	Prepaid card	Gift or merchant card
10/13/2015	Prepaid card	General purpose card
09/22/2015	Prepaid card	Other special purpose card
10/02/2015	Prepaid card	ID prepaid card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Fraud or scam

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

I am unable to access any of my money after an apparent " system upgrade ". My payroll deposit is not posted, my prepaid debit card shows inactive on the site, and the amount listed available is a mysterious amount. No one in customer service is answering and it has been well over 24 hours. An email was sent stating the upgrade would be from XXXX Monday XXXX/XXXX/15 but I still can not access my funds.

PayPower has failed to provide credit. Case number XXXX states that Pay Power is waiting for proof of purchase, submitted proof of purchase along with this statement. Create a dispute on XXXX and still no resolution and it is XXXX. Pay Power card number is ********** exp date ; XXXX.

From XXXX XXXX to this point XXXX XXXX XXXX the system at Rushcard has been unavailable. Causing funds to be unaccessable. They said the system would be up and running by XXXX on XXXX XXXX and it is not and there has been no update from the company. Also their customer service number disconnect all calls.

I recently complained to Better Business Bureau and to Consumer Financial Protection Bureau and American Express says they would not credit me my {$9.00} when I reported my prepaid debit card lost and stolen in the XXXX XXXX in XXXX, California, I mean I feel that American Express has terrible Customer Service and I am very mad that Consumer Financial Protection Bureau and Better Business Bureau has not been able to help me solve this problem I am having with them. Because I have banked with XXXX XXXX, XXXX XXXX XXXX, XXXX XXXX, XXXX XXXX, XXXX, XXXX XXXX XXXX and before I can report my debit card lost and stolen they always called me on my phone to tell me that some one is doing fraud on my debit card and even though I have lost my debit card more

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Blackhawk Network Holdings Inc.	CA	93711	Consent not provided
Empowerment Ventures, LLC	NY	100XX	Consent provided
Blackhawk Network Holdings Inc.	PA	171XX	Consent provided
Empowerment Ventures, LLC	TX	761XX	Consent provided
Amex	NY	14052	N/A
Amex	CA	945XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	10/15/2015	Closed with explanation	Yes	No
Web	11/02/2015	Closed with monetary relief	Yes	No
Web	09/25/2015	Closed with monetary relief	Yes	No
Web	11/02/2015	Closed with non-monetary relief	Yes	No
Phone	09/25/2015	Closed with explanation	Yes	Yes
Web	10/06/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1604954

1603576

1575206

1603288

1574694

1591304

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

is doing fraud on my debit card and even though I have lost my debit card more than once, they were always nice enough to issue me a credit or a reimbursement. The only reason why I am not using a bank and why I just American Express as a prepaid customer is because American Express does not charge me a monthly fee to be a customer and does not require a monthly balance.

If my wallet was never torn and I had a job and I was not living in a group home, having limited assets, getting paid social security once a month because I am XXXX and I have to pay rent to the group home otherwise I will be kicked out and I do n't get that much of money from Social Security, then I would never loose my cards in the first place and I will still be able to do business with American Express, because I wo n't have to be disputing charges and then they think I am doing identity theft or trying to scam American Express by saying I did n't make those charges by saying reimburse me for that money when I say send me a new debit card, when they have no prove that I lost my debit card. American Express is very unprofessional and violating the government regulation law when they are regulated by the FDIC because even though I get them a police report, they wo n't even investigate it or give me my {$9.00} back since there back office told them not to all because they closed my account and they do n't want to do future business with me ever again, but my friends have had a bank account or a credit union and have disputed transcations that are not there 's, especially if they can provide a police report and the bank or credit union has always returned the money back, if they did n't made those charges and protected them from identity theft, instead of blaming them that they are just trying to scam the prepaid banking department so they can get there money bank and cancel there card on purpose and abuse the system on purpose when they have no evidence when I really lost my prepaid debit card. And how will they know that I lost my prepaid debit card

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

10/13/2015	Prepaid card	Payroll card
10/13/2015	Prepaid card	Payroll card
09/23/2015	Prepaid card	Mobile wallet

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Fraud or scam

Managing, opening, or closing account

and I am not trying to get my {$9.00} when they would not take a police report from me. I mean, American Express was rude to me and said they do n't care if I report them to the new 's media that they wo n't give me back my {$9.00}. And I do n't want to take them to Small Claim 's Court if Consumer Financial Protection Bureau or XXXX ca n't force them to give me my money back but maybe use publicity to embrass them for having terrible poor people and interpersonal skills.

I was told to email this email to notify them of a story that is going on right now. Rushcard XXXX of the leading prepaid debit card companies has been holding XXXX of its customers funds hostage since Sunday night. They reported an update to take place on Sunday night from XXXX to XXXX. It was then released that it would go until XXXX Monday. It is now XXXX on Tuesday and XXXX of customer like myself are without funding. I cant get into my online account because it says its locked, when you call the customer service line it hangs up or you sit on hold for hours on end to no reply, when you email or inbox them it does n't get a reply this is ripping people off. We have no XXXX to else to call no one else to email or inbox. I think the media needs to shed light on this situation. I am not able to make any bill payments, my payroll check has not be loaded to the card, and if you check any of their social media you will see a lot of people that are just like me. Please he lp bring this story to light so we can get something done. We are being bullied out of our funding that we work hard for.

XXXX XXXX the company Rushcard company said they were doing updates, for 2 days we 've had no access to our money, not able to speak or get to anyone to even pick up the phone. I deposited {$670.00} into my account not aware of this issue until after I had made the deposit into my account which by the way does n't show up, my card declines when trying to purchase food for my family, gas, etc. I just want my money like XXXX of others experiencing this crippling issue.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	SC	296XX	Consent provided
Empowerment Ventures, LLC	AL	357XX	Consent provided
Google Inc.	CA	95035	N/A

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/02/2015	Closed with monetary relief	Yes	No
Web	11/04/2015	Closed with monetary relief	Yes	No
Referral	09/25/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1604101

1604256

1576523

Prepaid Card Complaints

Based on Consumer Complaints

09/18/2015	Prepaid card	Mobile wallet
10/14/2015	Prepaid card	General purpose card
10/14/2015	Prepaid card	General purpose card
10/14/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Adding money

Managing, opening, or closing account

Fraud or scam

Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

I opened an Amex Serve with my linked checking account. Several weeks later I funded with {$300.00} via checking and sent to a friend. A week or 2 later I loaded {$500.00} cash at a local XXXX which is advertised as instant funding method (to get away from the 5 day hold my first funding method took). Minutes after the money was available in my account they closed my account. They wo n't give me any info and said they do n't discuss closed accounts. They said my {$500.00} is going to the state of New Jersey where I live in 6 months.

Rushcard was supposed to do an update Monday XXXX XXXX supposed to take a few hrs. They did n't even email me or I would have canceled my direct deposit. Now it 's weds. I was supposed to get paid tues. Come Thurs my car insurance will be canceled. I will be high risk because of them FOR LIFE.

UniRush owns RushCard prepaid and on XXXX XXXX, 2015 RushCard was suppose to do maintenance to their website which was suppose to be completed by XXXX then it was XXXX. When I spoke to someone on XX/XX/2015 they claim the problem would be fixed in a few hours once I told them I was n't able to load money on my card. When I called again on XX/XX/2015 and told the representative RushCard had locked my card the representative kept having me put in my information on my online account to the point RushCard had put my account on hold. As of Wednesday XXXX XXXX, 2015 RushCard has Deactivated XXXX if not XXXX of it 's customers cards, locked their accounts, and stolen our funds. Now XXXX hours later customers still have no access to their cards, their money, and when you call RushCard their representatives have such bad broken English, they do n't comprehend English, and they ca n't assist customers. Like many other customers I have to pay bills among other things. At this point

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Amex	NJ	076XX	Consent provided
Empowerment Ventures, LLC	TX	77064	Consent not provided
Empowerment Ventures, LLC	IL	616XX	Consent provided
Empowerment Ventures, LLC	MI	482XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	09/18/2015	Closed with explanation	Yes	No
Web	11/02/2015	Closed with non-monetary relief	Yes	No
Web	11/02/2015	Closed with non-monetary relief	Yes	No
Web	11/04/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1569858

1605577

1605680

1605336

Prepaid Card Complaints

Based on Consumer Complaints

10/14/2015	Prepaid card	ID prepaid card
10/14/2015	Prepaid card	Payroll card
10/14/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Fraud or scam

Unauthorized transactions/trans. issues

many other customers I have to pay bills among other things. At this point customers believe RushCard has stolen everyone 's money and continue to lie about it being an update. I 've never seen any company take XXXX hours to do a system update. UniRush needs to be investigated because they 're holdong customer 's money hostage and do n't give a XXXX what anyone has to do. When you call the UniRush Corporate phone number they never answer and when you call the RushCard customer service number you 're on hold for an hour then you get someone on the phone who ca n't assist you because they ca n't speak English properly.

RushCard first locked my card then they deactivated my card with my money on it and they 've done this to XXXX of other customers as well of their system is giving the wrong information as well as their system told me my card is n't even activated. I 've called their customers service far too many times and have been told XXXX lie after another. They 've refused to compensate their customers for all the inconvenience they 've put us thru and they 're not trying to move fast enough to fix the problem.

I 'm not able to access money not able to go online and check my account and not able to login to my account balance is showing XXXX when there are available funds direct deposit is not showing

Hello I had money on my card and I went to buy food in my house and it kept declining my transaction at the register. I had enough money on my card but rushcard would not let me use it. They took my money off my card. Called customer service XXXX got hung up on and was on hold for almost 2 hours.

Starting XXXX XXXX, 2015 RUSHCARD prepaid services notified me saying they are updating the rushcard system from XXXX so that means no access to my funds. After XXXX XXXX XXXX I got a text messages stating that rushcard

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	TX	770XX	Consent provided
Empowerment Ventures, LLC	NY	124XX	Consent provided
Empowerment Ventures, LLC	FL	322XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/02/2015	Closed with non-monetary relief	Yes	No
Web	11/02/2015	Closed with monetary relief	Yes	No
Web	11/02/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1605699

1605704

1605703

Prepaid Card Complaints

Based on Consumer Complaints

10/14/2015	Prepaid card	General purpose card
10/14/2015	Prepaid card	General purpose card
10/14/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Managing, opening, or closing account

Unauthorized transactions/trans. issues

extended the maintenance until XXXX. I tried using my rushcard at the ATM that night and the ATM did not recognize my card. I called rushcard the next morning and the customer service representative could n't tell when I can use my funds again. I 'm nervous about the situation because I can lose my money I work hard for. I 'm so depressed I ca n't my bills that upcoming I do n't know what to do? It 's been three long days without my money. If you search rushcard on XXXX alot of people are suffering without their funds. I feel like XXXX XXXX does not care and his company is not telling customers the truth about what HAPPENED to our money. Please help meSincerely, XXXX XXXX

I was advised by rushcard of an update on XX/XX/XXXX between XXXX and XXXX XXXX. At XXXX XXXX that day i got an email stating it was taking longer than expected but would be up at XXXX. At that time, i was able to use my card, however my balance was not updating. my direct deposit was scheduled to hit both tuesday and wednesday, my balance still does not reflect that. i have no money to pay my rent, or feed my daughter. i need my money ASAP

On XXXX XXXX, 2015 I was contacted by RushCard Member Services via email and was notified about changes that were to be made to the system in order to better the service beginning XXXX XXXX, 2015. This was supposed to occur between the hours of XXXX. A short time after XXXX I receive another email stating the changes to be made were taking longer than expected but they 'd have things up and running by XXXX. Closer to XXXX that afternoon (XXXX XXXX, 2015) I try to check my balance on RushCard mobile and Rushcard online it was down. Unbeknownst to me the system was still not working. I then contacted RushCard Member Services and was assured the problem would be fixed with XXXX hours. I then refrained from using my card for the remainder of the day.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	VA	233XX	Consent provided
Empowerment Ventures, LLC	TX	75035	Consent not provided
Empowerment Ventures, LLC	CA	958XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/02/2015	Closed with non-monetary relief	Yes	No
Web	11/02/2015	Closed with non-monetary relief	Yes	No
Web	11/04/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1605705

1605352

1605712

Prepaid Card Complaints

Based on Consumer Complaints

10/14/2015	Prepaid card	Payroll card
10/14/2015	Prepaid card	General purpose card
10/14/2015	Prepaid card	Payroll card
10/14/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

Today (XXXX XXXX, 2015) At this point I 'm in a panic because my direct deposit is supposed to go through.I try to put money on my bus card using the RushCard, it was declined causing me to panic. Once again, I call RushCard Member Services. After getting hung up on a few times and placed on hold nearly XXXX minutes, I was able to speak to a CSR who then told me there was nothing he could do to rectify the situation. I try to sign into my online account and am unable to do so as well. Today (XXXX XXXX, 2015) I was able to to login to my mobile account but the balance says XXXX dollars. They took the money I did have and my direct deposit was supposed to go through XXXX. I still have no funds and had to call out of work today because I had no money for the bus. It 's going on day 3.

Myself along with thousands of other people have not received our direct deposits and even if there are funds on your card we do n't have access to it because the cards are not working. The phone lines to the company are now down and when they were up and working I got hung up on after waiting for hours. I am about to lose so much because of this i dont know what I 'm going to do but Rush Card needs to be reported!

I use Rushcard and they informed users that they would be doing maintenance on Monday, XXXX. That was fine since it was a bank XXXX anyway. I sent money to my account from XXXX on Friday. With Monday being a bank XXXX, I did n't expect the money until Tuesday. Tuesday has come and gone and still no money. My direct deposit was also due in my account on Wednesday, XXXX, and it also has not been deposited. Rushcard has acknowledged that they are having issues, but are n't keeping users informed on the status of our money. If you look at their XXXX (XXXXRushCard), this is the same problem everyone is having. It 's as if

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	TX	78223	N/A
Empowerment Ventures, LLC	OH	431XX	Consent provided
Empowerment Ventures, LLC	TN	37172	Consent not provided
Empowerment Ventures, LLC	ID	836XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	11/02/2015	Closed with monetary relief	Yes	No
Web	11/02/2015	Closed with monetary relief	Yes	No
Web	11/02/2015	Closed with non-monetary relief	Yes	No
Web	11/03/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1607355

1605829

1605860

1606012

Prepaid Card Complaints

Based on Consumer Complaints

10/19/2015	Prepaid card	General purpose card
10/19/2015	Prepaid card	ID prepaid card
10/14/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Adding money

Adding money

Prepaid Card Complaints

Based on Consumer Complaints

XXXX (XXXXRushCard), this is the same problem everyone is having. It 's as if our money has just disappeared and we are not getting an adequate explanation of when we can expect to have it back. Money that was available in our accounts before the system update is also now gone with our accounts giving us a {$0.00} balance. We all have bills to pay and no timeframe we can give our creditors. It 's frustrating and financially devastating for a lot of people. I understood their issues on Monday since they warned us, but this is the XXXX day and no one at the company is helping other than releasing updates that are obviously not true. Some of their XXXX numbers have been disconnected, customer service is hanging up on people, and other people are waiting hours to speak with someone. It 's unprofessional and as a financial institute, they need to be held accountable.

Rush Card/ XXXX XXXX on XXXX XXXX, 2015 there was a service up that same day the update was completed and service was supposed to be normal. On Wednesday XXXX XXXX, 2015 my employer send my direct deposit in the amount of {$500.00}. These funds are to be available the following day, but this was not the case. From the recording when you call something happened with the update and funds would be available on your regular pay day which is Friday. Rush card offers 2 day early direct deposit is one of the reason I have been with them so long. Today is XXXX XXXX, 2015 and I still have no funds and according to them they have idea when I will have my funds which is unacceptable. Others I know are having the same problem. All I want is my money so that I can close my card out and be done with this company. Since this update no one has been available to anser questions and the line keeps hanging up.

My Direct deposit is not showing up I cant get in touch with anyone through Rushcard this has been a big hassle for me all their nimbers are busy constantly

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	MA	01420	Consent not provided
Empowerment Ventures, LLC	OH	454XX	Consent provided
Empowerment Ventures, LLC	MI	482XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/06/2015	Closed with non-monetary relief	Yes	No
Web	11/06/2015	Closed with monetary relief	Yes	No
Web	11/02/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1613224

1613254

1606128

Prepaid Card Complaints

Based on Consumer Complaints

10/23/2015	Prepaid card	General purpose card
10/14/2015	Prepaid card	General purpose card
10/19/2015	Prepaid card	General purpose card
10/14/2015	Prepaid card	General purpose card
10/14/2015	Prepaid card	General purpose card
10/28/2015	Prepaid card	General purpose card
10/23/2015	Prepaid card	General purpose card
10/19/2015	Prepaid card	ID prepaid card
10/22/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Fraud or scam
Adding money
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

For over a week I have not been able to access my account with Rush Card. My direct deposit is 4 days overdue and can not reach customer service ... They do n't answer emails, private messages or anything else I have tried. There are XXXX of people affected by this.

I can not get my money off rush card. I get paid XXXX times a month and I have part of my paycheck going to rush card. Thank XXXX it is not my entire check. For over three years I got paid two days earlier and until XXXX 2015 rush card put me in a situation because my money did not show up. I did not have access to an agent or online and today the same issue started over. Giving me extra money or waiving fees is fine, but how can rush card help me when I know for a fact I get paid two days early and called and was informed I had a balance. I went to a gas station and was stuck!

I am a customer of Rush card. XXXX XXXX they updated their system and since that date I have had no access to my money. Today is the XXXX. I have lost my car insurance my lights were turned off and I am about to lose my home. Also my vehicle tag expires today. My whole family has been affected by this. I have XXXX

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	WI	53218	N/A
Empowerment Ventures, LLC	MI	48125	Consent not provided
Empowerment Ventures, LLC	VA	234XX	Consent provided
Empowerment Ventures, LLC	TX	77015	Consent not provided
Empowerment Ventures, LLC	VA	23803	Consent not provided
Empowerment Ventures, LLC	SC	295XX	Consent provided
Empowerment Ventures, LLC	NY	10027	N/A
Blackhawk Network Holdings Inc.	CA	92130	Consent not provided
Empowerment Ventures, LLC	GA	317XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	11/13/2015	Closed with monetary relief	Yes	No
Web	11/04/2015	Closed with non-monetary relief	Yes	No
Web	11/06/2015	Closed with monetary relief	Yes	No
Web	11/02/2015	Closed with monetary relief	Yes	No
Web	11/02/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Phone	11/13/2015	Closed with monetary relief	Yes	No
Web	10/21/2015	Closed with explanation	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1622121

1606140

1613377

1606272

1606285

1630073

1622125

1613531

1620540

Prepaid Card Complaints

Based on Consumer Complaints

10/19/2015	Prepaid card	General purpose card
10/19/2015	Prepaid card	Payroll card
10/19/2015	Prepaid card	Payroll card
10/22/2015	Prepaid card	Payroll card
10/14/2015	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Fraud or scam

Managing, opening, or closing account

Managing, opening, or closing account

Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

children that now arein the dark. I have called customer service to only be hung up on or told they can not find my account. I have also been told my mom ey is on my card but still remain to get insufficient funds on receipts.

I do n't have access to my money for some days now. I ca n't even do a card to card transfer. I ca n't get through on the phone lines. I need my money real badly. I am single mom of XXXX. I need my money.

I am a customer of rush card and my account has been frozen for 7 days. I have not been able to access my funds which is causing Late fees, car repo, eviction from home..I am very dissatisfied and nervous about this situation I have young kids that I also can not provide for.

I was text on XXXX/XXXX/15 that rush card would be updating there system and me the holder of a rush card should withdrawal funds from my accout before XXXX the early morning because the update would not allow me to access my funds until monday XXXX/XXXX/15 at XXXX, so after XXXX i tried to withdrawal from my account and i was not successful to doing so, so then i tried and tired to contact customer service and when i finally got through i was told that my card has been blocked (for what reason i do n't know), next i tried using the card again the next day Tuesday XXXX/XXXX/2015 and it allowed me withdrawal {$20.00} out following that tried to use the online app to see what my balance was and again it toldme that my card was blocked and not activated again i tried and tried to get in contact with rush card and when i did i was either put on hold for an hour or after being on hold the phone call was disconnected ... .so again with another try at the atm ... my card said declind or unauthorized usage ... .i receive direct deposit to

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	NY	112XX	Consent provided
Empowerment Ventures, LLC	LA	71108	Consent not provided
Empowerment Ventures, LLC	CT	067XX	Consent provided
Empowerment Ventures, LLC	VA	23607	Consent not provided
Empowerment Ventures, LLC	NJ	070XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/06/2015	Closed with monetary relief	Yes	No
Web	11/06/2015	Closed with monetary relief	Yes	No
Web	11/06/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/02/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1613630

1613750

1613767

1620720

1606608

Prepaid Card Complaints

Based on Consumer Complaints

10/22/2015	Prepaid card	General purpose card
10/22/2015	Prepaid card	Other special purpose card
10/19/2015	Prepaid card	Government benefit payment card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

atm ... my card said declind or unauthorized usage ... .i receive direct deposit to this card from my employer and i also had a remaining balance from my last direct deposit which was posted on Tuesday XXXX/XXXX/2015 so i cant see how my card is not activated..i 've been calling all day today and still not able to get through ... .i would greatly appreciate it if you can get to the root of my problem for me or direct me to any other source that can help me get a resolution

My name is XXXX XXXX. I ca n't acces my rush card account. They 've been giving me the run around for almost a week. Ima single mother of a XXXX old son and XXXX year old brother. I 've been with rush card since 2008. This is my second issue with this company. I have been without food for 6 days and I had to go to a food bank. I 'm late on my car note and just lost my job. I 'm a full time student. I cried because I felt like I shout have put myself in this situation, when all I 'm trying to do is support my boys.

Hello, for two weeks and still counting not able to access my money and ca n't get thru RUSH card customer service phone or email line.

Rush Card (XXXX) has had " computer issues " and I have not had access to my money since XXXX XXXX, 2015. Previous to XXXX XXXX, there were XXXX pending charges on my account that were incorrect and making my available balance less than it should be. Since XXXX XXXX, because my Rush Card and XXXX accounts are linked, I have also had chargebacks debited through my XXXX account that are also held against my Rush Card account. In addition, I have also had a credit issued to my Rush Card account that I ca n't access. I have been unable to buy groceries and have had to cancel an appointment with my doctor because I have no access to my funds. As of today, XXXX XXXX, Rush Card 's system is still " down ", with no relief in sight. Customer service reps at the company can only say that when the service is restored, they will " call " me. I have received no offers of recompense, or any assurances that I will ever be able

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	CA	958XX		Consent provided
Empowerment Ventures, LLC	PA	191XX		Consent provided
Empowerment Ventures, LLC	NM	880XX	Older American	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/06/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1620778

1620790

1613912

Prepaid Card Complaints

Based on Consumer Complaints

10/14/2015	Prepaid card	Other special purpose card
10/23/2015	Prepaid card	General purpose card
10/23/2015	Prepaid card	General purpose card
10/23/2015	Prepaid card	General purpose card
10/19/2015	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Unauthorized transactions/trans. issues
Adding money
Fraud or scam
Managing, opening, or closing account

to access my rightful monies again. They have, however, sent a text message graciously offering to " waive " my account processing fee of $ XXXX/mo. for 4 months beginning in XXXX, 2015. As if, I would entrust them with my money again! Which brings up the problem of direct deposit : I had to contact XXXX to change the way to disburse my XXXX XXXX payment. Social Security now requires that one know the current account and routing numbers to change the disbursement arrangement. Since even the Rush Card customer service reps can not access such basic customer account records, I had to present myself and my ID at a local Social Security office. Since I am XXXX and can not drive, this was a major, and costly, endeavor. I shall receive my only source of income on XXXX XXXX, but until then, I have no access to any money due to Rush Card 's incompetence and negligence.

I have not been able to access my accounts since XXXX XXXX, 2015. I call Rushcard 's customer service line and not only is the wait over two hours but once you reach a representative, they hang up on you. I spoke to the representative on XXXX XXXX. I was told that since I can not transfer money from XXXX account to the other, I can request new replacement cards. Not only ca n't I access my money but I was told that I will be charged {$34.00} per card. I was promised that my cards will be delivered to me no later than Monday, XXXX XXXX (XXXX delivery). I contacted Fed-Ex and there is no record of any package being sent to me. Not

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC				N/A
Empowerment Ventures, LLC	SC	29418	Servicemember	Consent not provided
Empowerment Ventures, LLC	NJ	08010	Older American	Consent not provided
Empowerment Ventures, LLC	IL	60624		Consent not provided
Empowerment Ventures, LLC	NJ	075XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	11/02/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/02/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1606792

1621350

1621404

1621405

1614055

Prepaid Card Complaints

Based on Consumer Complaints

10/23/2015	Prepaid card	Gift or merchant card
10/23/2015	Prepaid card	Payroll card
10/23/2015	Prepaid card	General purpose card
10/23/2015	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Adding money

Managing, opening, or closing account

Managing, opening, or closing account

Unauthorized transactions/trans. issues

). I contacted Fed-Ex and there is no record of any package being sent to me. Not only did Rushcard lie about sending me new cards so that I can access my money but they also lied about sending it via FedEx after I was on the phone with different supervisors for three hours. My cell phone got disconnected, my lights got shutoff and I have had to resort to friends and family for help with gas and groceries for me and my XXXX daughters. This has created an enormous financial hardship. I was not able to pay for my daughters ' childcare s I have missed days of work. Not only am I unable to access my money but I 'm losing money in the process. Something needs to be done against Rushcard and I am looking into filing a lawsuit for my pain and suffering! Please help! I am a single mother who works XXXX jobs to make ends meet and that is still not enough. Someone needs to give me answers since Rushcard continues to hang up on me after hours of being on hold.

Well on Thursday the XX/XX/XXXX I loaded {$85.00} on my XXXX Rush card I went to use it XXXX there were no funds I was on hold from XXXX in till XXXX jus for someone to tell me sorry your funds should be there shortly we are working on are system. Then here it is XXXX still not able to use XXXX because there is no money where is my money. I cant pay any bills are any thing. I would like to know what XXXX is doing people need to live to

I have not received my pay check that was direct deposited into my rush card account. I have not been able to provide for my children and my bills are mounting up. I need my money so that I can provide and Rush card has kidnapped and is still hold my money that I worked for as hostage. Please help ..I am in a bind. I will never use Rush card again.

I 'm being with held my money from rushcard. Not able to withdraw my money from the atm for a week now. I 'm a new single mother with a XXXX month old.

FIRST I received my deposit late then the next day my account showed a XXXX

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	CA	945XX	Consent provided
Empowerment Ventures, LLC	GA	315XX	Consent provided
Empowerment Ventures, LLC	CA	902XX	Consent provided
Empowerment Ventures, LLC	GA	319XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/16/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1621437

1621458

1621495

1621505

Prepaid Card Complaints

Based on Consumer Complaints

10/05/2015	Prepaid card	General purpose card
10/19/2015	Prepaid card	Mobile wallet
10/23/2015	Prepaid card	General purpose card
10/20/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Adding money

Unauthorized transactions/trans. issues

balance had no money to pay my bills or get to work which inconvenient me that my insurance was cancelled lights off days off work so messed up

The prepaid card was redoing the system and while it was doing that, customers didnt get their direct deposits as normally scheduled. I wasnt able to speak with a customer service representative nor was I able to logon to my account. I received my deposit and used it, seemed a lot more than it should have been, I attempted to contact them and still couldnt get through to a representative. I now check had to redo my online account with a new password and when I was able to logon I see that they had depsoited my funds twice. Now, I had a payment plan on a bill that due to the deposit not hitting my water was shut off and I had to pay the full balance instead of the payment arrangement. I now see that they are trying to reverse my car payment that posted XXXX/XXXX/2015. I attempted to call 4 times right now which is my lunch break at work and it just rings and after the XXXX ring it hangs up on me. I have been a customer for over 3 years and I am not liking how things have been lately. I have been through on unauthorized transactions and taking forever to get those reversed and other things, but I cant deal with reversing my car payment. I will seach legal counsel since it seems like there are attorneys that are working on suing them due to the system being down and unable to speak with a representative nor able to access funds on dates that they are always available on. I didnt put the funds in my account twice and neither did my banking institution. I didnt use all of the funds that were in my account, due my unknowing where they came from.

I was aware of that my account with Rush Card would be going through a system update on XXXX XXXX, 2015 from XXXX to XXXX. I new I would not have access

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	CT	06611	Consent not provided
Empowerment Ventures, LLC	AZ	850XX	Consent provided
Empowerment Ventures, LLC	AZ	85040	N/A
Empowerment Ventures, LLC	MT	597XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	10/07/2015	Closed with explanation	Yes	No
Web	11/09/2015	Closed with monetary relief	Yes	No
Phone	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/09/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1592575

1612723

1621782

1615211

Prepaid Card Complaints

Based on Consumer Complaints

10/14/2015	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

update on XXXX XXXX, 2015 from XXXX to XXXX. I new I would not have access to my funds during that time frame. It is now XXXX XXXX, 2015, XXXX and I still am unable to access any of my Money. I have called Rush Card Customer Service on multiple attempts to experience XXXX hours waiting times and never have been able to talk to any Rushcard Representative. I have sent XXXX emails so far to rushcard customer service about my account issue and I have got only XXXX response that my account could not be found and needed to send another email with more info so I could get assistance. I have sent that info and have yet heard back from rush card well over XXXX hrs now. My Account balance was at {$0.00} for sometime and now is showing the correct balance but my account is still in " pending activation status " which I still ca n't access my money. I ordered a new card in hopes of being able to transfer funds to this new card but Rush card has deactivated the ability to transfer funds. It says an error has occurred and to contact customer service. This makes me think they do not want me to access my funds at all by blocking my card and ability to transfer my money. They are giving false info about accounts have full access now and only means of any info is there XXXX page. That leaves me in the dark on when or if a fix will occur.

My issue is with Rushcard XXXX. Earlier this week I received an email stating there was going to be an update that eould cause an outage XXXX. Never would I have imagined an outage would mean an outage of my direct deposit. I can not explain the agony that this has caused my family. We are presently living from paycheck to paycheck like most americans and have {$0.00} to live off of until this matter is resolved. I have made countless attenpts to reach a live representative of Rushcard for an explanation and it seems as if they have completely cut their phones lines off as the automated system does nothing but disconnect the call without connecting to a representative. After doing some online research, I was able to find a phone number XXXX. I called and spoke to a representative named

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	FL	322XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/05/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1607205

Prepaid Card Complaints

Based on Consumer Complaints

10/20/2015	Prepaid card	General purpose card
10/23/2015	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Unauthorized transactions/trans. issues

XXXX who was completely rude from the beginning of the call. It seemed as if he was overall frustrated from the XXXX calls that I am sure he received just like mine today. He would not let me complete a sentence, he did not give me an ETA. I asked for his supervisor 's name and he told me XXXX. I asked for the VP of the company 's name and he told me I could look it up on the website. He then proceeded to tell me there was XXXX calls waiting in queue as if it was my problem and hung up the phone in my face. I was unable to get through back through as it was after XXXX hours when i was finally connected to a rep. I was XXXX to the point of tears because I held on the phone for over 30 minutes just to be treated that way. As a consumer and a person who also works XXXX, I know the number XXXX rule is customer service. I am completely paranoid over the fact that my money is lingering out there and the only explanation I have gotten is a pitiful post on Rushcard 's XXXX page from the ownerXXXX. XXXX families are being affected by this '' glitch '' and we have yet to get a satisfactory answer. I would really like for someone to assist me as well as the other families as I know this is not the American Way. Someone please help me! Please!

Rushcard has refused to release my money from my direct deposit for over a week now. I spoke to numerous reps and none of them have a answer on when i will recieve my money. This has caused a hardship for me and my family. Its my money and they have no right doing this. Please help me for my pain and suffering by loosing mote money by not being able to get to work.

On XXXX XXXX was the last day I could use my card. I receieved a transfer from a friend for {$20.00}. I was waiting for my DD to hit on XXXX XXXX but never did. I tried to get online to sccess my acct and it was locked. I tried to call but it was busy busy busy.So I got on XXXX and saw a group about # ENDRUSHCARD and joined. I was seeing people with situations way worse than mine. I went to XXXX XXXX page explaining our situations and no response. I called All news stations,

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	NJ	073XX	Consent provided
Empowerment Ventures, LLC	GA	300XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/09/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1615259

1621873

Prepaid Card Complaints

Based on Consumer Complaints

10/20/2015	Prepaid card	Mobile wallet
10/23/2015	Prepaid card	General purpose card
10/20/2015	Prepaid card	Government benefit payment card
10/23/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Fraud or scam

Fraud or scam

Managing, opening, or closing account

no response, then I called a atty and found out there is nothing we can do because of a Arbitration in the Rushcard agreement.NOW I am worried my mom will not get her SSI money on XXXX XXXX and then she will be XXXX. RUSHCARD NEEDS TO BE TAKEN TO COURT AND SHUTDOWN!

RushCard informed us on an update to their systems that would take place for 5 hours. As of this writing (and 8 days later), there are still thousands without their money. Their customer service lines either ring busy, disconnected, or with hold music that 'll last for an hour before another disconnect. This has happened for days. The only updates ever provided from the company regarding this are delivered via ONLY XXXX and XXXX (and XXXX XXXX ' Instagram). This has caused an outcry on social media as some uses have been without money even prior to the update.

About 2 weeks ago (XXXX XXXX, 2015? Rush Card (UniRush) said they would be doing a system update. Well since then I have been unable to access my funds. I have called everyday since this has been going on and still havent heard anything. I have been told they cant access my account and that its being worked on and there is nothing they can do. They have a system called Rush Goals that is like a savings and I have money in there that I cant access to withdraw off the account. I have been a member with Rush Card for 5 years and this is unacceptable. I have contacted them via phone, email, XXXX, XXXX, and XXXX and no response from anyone. I need my money, that is money i use to set aside for grocerys and I cant do that. Please, Please Help Me.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	VA	240XX	Consent provided
Empowerment Ventures, LLC	FL	33755	Consent not provided
Empowerment Ventures, LLC	MA	01109	Consent not provided
Empowerment Ventures, LLC	OK	731XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/09/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/09/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1615277

1621889

1615314

1621978

Prepaid Card Complaints

Based on Consumer Complaints

10/23/2015	Prepaid card	Payroll card
10/15/2015	Prepaid card	General purpose card
10/21/2015	Prepaid card	Government benefit payment card
10/23/2015	Prepaid card	Payroll card
10/23/2015	Prepaid card	Payroll card
10/23/2015	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Adding money

Adding money

Managing, opening, or closing account

Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

I have been unable to use my rush card for 5 days. I get my paycheck deposited to my card and I have been without money for over a week. They keep lying and telling me that it will be fixed by the end of day. They have lied over and over again

i have a prepaid rush card and is having promblem with my money been poster on my card have call rush card but there calls or high and ca n't get there to talk to anyone and this problem stared on XXXX/XXXX/2015 and i am not the only one having this problem with rush card everybody that use ruch card is too

I have a rush card and I am unable to access my funds since XX/XX/2015 I am a single parent and I am in need of my funds I reported this issue to my employer and my employer stated my funds were already loaded to my Rush Card when I call customer service for Rush Card the first time I waited XXXX hour and XXXX minutes to speak to a representative this was on XXXX XXXX they stated they were going to issue me another card and I should receive it no later than 7 days, to this date I still have not yet received my new card. I have called customer service to check on the status of my account to only be hung up on numerous calls. I am frustrated that no one can help me with my questions I can no longer be without money.I emailed Rush card and no one has responded back to my concerns.

Rushcard has not direct deposited my payroll deposit for two weeks now, causing my bills not paid on time, insufficient funds fees and not too mention the emotional stress it is causing, no money is no gas for my car, no car no job which I 'm on the verged of being fired and there is noting I can do about it until XXXX XXXX has fixed the problems, he also should be responsible to pay for fees and stop payments that has resulted from this error.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	VA	23803	N/A
Empowerment Ventures, LLC	SC	295XX	Consent provided
Empowerment Ventures, LLC	GA	318XX	Consent provided
Empowerment Ventures, LLC	FL	32209	N/A
Empowerment Ventures, LLC	CA	921XX	Consent provided
Empowerment Ventures, LLC	MI	481XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	11/13/2015	Closed with monetary relief	Yes	No
Web	11/05/2015	Closed with monetary relief	Yes	No
Web	11/10/2015	Closed with monetary relief	Yes	No
Phone	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1622027

1607992

1617960

1622209

1622240

1622364

Prepaid Card Complaints

Based on Consumer Complaints

10/23/2015	Prepaid card	General purpose card
10/23/2015	Prepaid card	General purpose card
10/23/2015	Prepaid card	Payroll card
10/23/2015	Prepaid card	ID prepaid card
10/05/2015	Prepaid card	ID prepaid card
10/05/2015	Prepaid card	General purpose card
10/06/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Fraud or scam

Fraud or scam

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

I am a rushcard consumer and my balance says XXXX I had direct deposit to this card. My lights and gas were disconnected because the day I was supposed to pay it my money went missing. I have been sending them messages, calling, and tweeting them to no avail. I need my money. How am I supposed to live. I call and get hung up on. Or they tell me that they are doing the best that they can. I have a child to take care of. XXXX rep told me that my money is safe with them so do n't worry. If anyone could help it would be greatly appreciated.

My ebenefits account was compromised and changed my direct deposit from my XXXX bank account and transferred my funds to a prepaid netspend card and used this card to withdraw money from the atm XXXX, which I stay XXXX. I never authorized this transaction and would like this matter to be resolve.I also would like to NetSpend to be investigated because I followed the FTC guidelines and forward all pertinent information to them, but I got only a hard time and told that they never received my fax of my documents after I sent them numerous times.I called numerous times and requested a supervisor because the customer representatives do n't speak XXXX which I find kind of odd.

Since XXXX 2015, I have repeatedly tried to get a dispute started for a charge XXXX put on my American Express Serve card for approximately {$94.00}, because these were cable wires, AND LITERALLY, NOT ONE OF THESE WIRES OR ANYTHING ELSE I MIGHT HAVE RECEIVED WORKS! I HAVE

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	RI	029XX		Consent provided
Empowerment Ventures, LLC	VA	23513		Consent not provided
Empowerment Ventures, LLC	CA	95608		Consent not provided
Empowerment Ventures, LLC	PA	18103		Consent not provided
NetSpend Corporation, a TSYS Company	MI	486XX	Servicemember	Consent provided
NetSpend Corporation, a TSYS Company	PA	17070		N/A
Amex	NY	100XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	10/07/2015	Closed with explanation	Yes	Yes
Phone	10/09/2015	Closed	Yes	No
Web	10/08/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1622398

1622551

1622612

1622619

1593263

1593829

1594302

Prepaid Card Complaints

Based on Consumer Complaints

09/30/2015	Prepaid card	General purpose card
10/29/2015	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

OR ANYTHING ELSE I MIGHT HAVE RECEIVED WORKS! I HAVE REPEATEDLY CALLED SERVE, AND NO MATTER HOW MANY TIMES I CALL TO START A DISPUTE, I 'M TOLD ALL KINDS OF XXXX ABOUT WHY THE CHARGE CA N'T BE DISPUTED - WHICH IS B.S!!! IN THE BEGINNING, I DID GET A DISPUTE FORM IN MY EMAIL ; THEN, 3 DAYS LATER, SERVE WROTE ME AND SAID IT WAS CLOSING THE CASE, BECAUSE " I FAILED TO RESPOND!! " SINCE THEN, I HAVE ENCOUNTERED NOTHING BUT EXCUSES AND HEADACHES IN TRYING TO START A DISPUTE! THIS IS WHY I AM WRITING. I WANT MY XXXX MONEY BACK AND I WANT IT NOW!!! PLEASE ASSISTS ME IN THE RETURN OF THE {$94.00} APPROXIMATELY!

This company is holding my funds in the amount of {$3100.00} and my account has bwen closed for over 30 days and they still have n't sent my check they say they are waiting for some pending disputes to finalize but nowhere in there terms and agreements does it say they can hold your funds until it is finished. If I do n't receive my check in 7 business days I will file a lawsuit against american express for breach and contract and many other legal laws they have broke in holding customers money.

i was affected by the XXXX/XXXX/15 outage that rush card had occur on their watch. i did not get my direct deposit until XXXX15. just about 2 days late. here i am on XX/XX/2015 it is XXXX as i write this, waiting for my direct deposit. i was told by the operator that i will be notified by telephone when the deposit reaches my account. that is little help when there are bills to pay and money to be spent to get to work. this is my second pay period dealing with yet another delay on my money and all i am being told is the system is back up and running etc etc etc. i even asked them to check to see if my deposit is on hold waiting to be put into my account and they can not even check that because their systems are not working properly. i have already taken the steps to not deal with rush card anymore with

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Amex	LA	711XX	Consent provided
Empowerment Ventures, LLC	FL	321XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	10/05/2015	Closed with explanation	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1587048

1630732

Prepaid Card Complaints

Based on Consumer Complaints

10/20/2015	Prepaid card	Payroll card
10/29/2015	Prepaid card	Payroll card
09/25/2015	Prepaid card	ID prepaid card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Fraud or scam

Unauthorized transactions/trans. issues

my direct deposit from my job. please can i get some help with this. this has been a very bad inconvenience for me through XXXX pay periods. someone should be held responsible!

Had money in account about {$260.00}, went to pay a utility bill thinking had $ $ $ on the card, the clerk swiped the card for payment and she told me that the card is " declined ". I asked her to swipe again and the same result. Left the payment center and had a good " cry "!!!! Then I tried calling different # 's (on back of card, their customer service and XXXX and all that I could think of), and to no avail nothing. So please if you can help please do. Also, checked on Atm machines and it 's saying that I 'm in the negative, which I can not fathom, so please look into " our " plight because we deserve an explanation on what has happened. There are a lot of families that " lost " a lot.

When I lost my Prepaid American Express debit card in the XXXX XXXX in XXXX, California, I called American Express to send me a new debit card and to dispute charges that I was not responsible for like {$9.00} and they would n't return that money back to me since I always dispute charges or cancel my prepaid debit card all because my wallet is torn and ripped and I do n't have money to buy a new wallet since I am living in a group home and I am not working and I only get paid social security once a month and I have to pay rent to the group home so I do n't get kicked out of my group home. They even closed my account and said I ca n't even have any business products with them again.

When I filed a complaint the first time to XXXX and to Consumer Financial Protection Bureau they said that they could n't return the {$9.00} because they ca n't locate that charge. American Express is lying through there teeth and they are

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	WI	53218	Consent not provided
Empowerment Ventures, LLC	GA	303XX	Consent provided
Amex	CA	945XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/09/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	No	No
Web	09/29/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1615707

1630749

1581390

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

setting there selves up for failure and in a trap, because I kept the email and never deleted the email when they sent me on XXXX XXXX, 2015 that they wo n't reimburse me the {$9.00} that I disputed someone making fraudulent and doing identity theft under my name since they do n't think it is an error and they think I am responsible when they have no proof if I did the charge or if am lying that I lost my debit card to steal money from the bank or try to make a profit from the bank which am not, I just have a hard time keeping track of my cards, which next time I get my monthly social security allowance I will buy a new wallet. I mean American Express has very terrible customer service for closing my account and saying I could never use them as a customer again and I am assuming for even credit card and other products they offer. I mean I have lost my debit card in XXXX, XXXX XXXX XXXX, XXXX, XXXX XXXX XXXX, XXXX XXXX, XXXX XXXX, XXXX XXXX, XXXX XXXX XXXX, and ect, more than 5 times about every week or recently and they always credit my money and sent me a new debit card. I know credit unions charge for new debit cards, if you loose it all the time, but not too much, but they never had a problem giving me credits and believing am not responsible for the charges and in fact XXXX even called me one time in my cell phone that some is doing charges in my account and they said if this is XXXX XXXX Charges press XXXX or not press XXXX because they did n't think I was responsible and even though it was happening they never closed it but assigned me a new debit card number or tried changing the account number and working with me so I wo n't have anymore identity theft in my account. I am very upset that American Express a very well known and big company is not protecting me from identity theft but is blaming for those charges and saying I could never have any products with them, if I was a rude person I would have embarrased them to the news media for how they have treated me like dirt. The only reason why I closed my bank account because I was being charged a monthly fee since I do n't make

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

10/29/2015	Prepaid card	General purpose card
10/29/2015	Prepaid card	General purpose card
10/29/2015	Prepaid card	General purpose card
10/23/2015	Prepaid card	General purpose card
10/23/2015	Prepaid card	Payroll card
10/23/2015	Prepaid card	General purpose card
09/25/2015	Prepaid card	Other special purpose card
10/23/2015	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Adding money
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Adding money
Managing, opening, or closing account
Managing, opening, or closing account
Fraud or scam

enough money because I do n't have a job and American Express was good but now I know they suck because they do n't want to pay me my {$9.00} and there saying that they ca n't find the charges when they sent me an email in XXXX XXXX that they wo n't credit me the money and there blaming me for the charges when they do n't have enough evidence to know if am telling the truth or not to know if I lost my debit card and I also say American Express XXXX because they do n't value me as a customer since they closed my account and say I can never be there customer.

Have n't been able to access my money on my rushcard nor have i been able to see if anything has been deposited its been twice this month I 've had this issue and i know its due to rushcard switching services. Its a great pain that needs to be handled i need my money asap.

Rush are stated the system is up and working. I called at XXXX today and was told the system crashed again. Just tried to login and the system is still down. It 's been over XXXX hours.

On XXXX XXXX 2015 I put {$500.00} on my pre paid Rush card. Since then, my account balance is {$0.00} and when I call this company the recording says my card has not been activated. I have had and used this card for over to years. When I finally got through to speak to someone she said she could not access any accounts and would text me when the problem was fixed. I 'm still waiting.

On XXXX/XXXX/15 I noticed some suspicious activity on my RushCard. I called

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Incomm Holdings, Inc.	CA	92860	Consent not provided
Empowerment Ventures, LLC	NE	685XX	Consent provided
Empowerment Ventures, LLC	GA	312XX	Consent provided
Empowerment Ventures, LLC	WA	98001	N/A
Empowerment Ventures, LLC	PA	18702	N/A
Empowerment Ventures, LLC	AZ	852XX	Consent provided
Synchrony Financial	FL	32789	N/A
Empowerment Ventures, LLC	CO	800XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	12/16/2015	Closed with explanation	No	Yes
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Phone	11/13/2015	Closed with monetary relief	Yes	No
Phone	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with explanation	Yes	No
Referral	09/30/2015	Closed with explanation	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1630454

1630837

1630833

1622668

1622753

1622778

1580168

1622841

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

RushCard and agreed for them to cancel my present card. XXXX asked if I wanted the replacement card to be expedited for a fee of {$30.00}, which I agreed to, since I knew my direct deposit would be posting the up coming Thursday. I asked for a tracking number and she said to call back in XXXX hours and one would be provided to me.
XXXX/XXXX/15 - Called RushCard to acquire the tracking number for my replacement card. The {$30.00} was deducted from my RushCard on XXXX/XXXX/15. XXXX stated they still did n't have a tracking number and to call back in XXXX hours.
XXXX/XXXX/15 - Called Rush to acquire the tracking number for my replacement card and ask when I would be receiving my replacement card. XXXX said the expedite time is XXXX business days, not including the holiday.
XXXX/XXXX/15 - Called RushCard to acquire the tracking number for my replacement card. They could not give me one due to the system maintenance glitch, but XXXX said you will for sure get your card tomorrow.
XXXX/XXXX/15 - No Replacement Card. Called RushCard, XXXX says that for sure you will get it tomorrow, just be patient.
XXXX/XXXX/15 - No Replacement Card. Called RushCard. XXXX says that due to the system maintenance glitch she can not access my account to track the card. I told her that my direct deposit has n't posted on my account. She said due to the system maintenance glitch, all direct deposits will post on your actual paydate, which mine was XXXX/XXXX/15.
XXXX - No Replacement Card and No Direct Deposit in my account. I call RushCard and on hold for over XXXX hours to be hung up on. I call back again, over XXXX times and the phone just rings and hangs up.
XXXX - No Replacement Card and No Direct Deposit in my account. I call RushCard and on hold for over XXXX XXXX hours. I talk to XXXX and she states

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

10/20/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

RUSH CARD is a prepaid company that will pay you your check 2 days early.however I did not get paid two days early however when I did get paid they took XXXX from me which resulted in an overdraft charges to my other bank. I went to pay for food and the card decline after being told they fix the issue based off there website. I have tried to contact customers service and.after u press XXXX for.Customers service they disconnect the call.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	SC	295XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/09/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1615948

Prepaid Card Complaints

Based on Consumer Complaints

10/20/2015	Prepaid card	Payroll card
10/24/2015	Prepaid card	General purpose card
10/09/2015	Prepaid card	Gift or merchant card
10/24/2015	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

I am a rush card customer and on XXXX XXXX, 2015 rush card stole {$3000.00} from they can not tell me what happened to my money or when I will get it back. I spoke with a representative and she stated she saw where I had {$3000.00} in my account but she said she could n't see where it went. My account now has XXXX in it. I can not survive without my money.

I had my payroll check being deposited to the Rush prepaid card which is done every other Friday it has been 7 days since my deposit & I have not been able to get my money off of the card. The company says they had some type of software glitch so it 's happened to thousands of customers however the CEO XXXX XXXX (very well known XXXX or XXXX) has taken up all social media outlets saying the problem has been rectified yet I still have no access to my funds. I 've literally called their XXXX number probably XXXX times everyday just to be told that I should be able to get my money within an hour yet each time that has failed. I call the XXXX number again just to be placed on hold for XXXX hours then hung up on. I 've emailed, sent messages via XXXX, XXXX, etc per what they 're telling us to do on the XXXX yet nothing has worked. I work hard for my money & have several severe medical issues which causes me to take medicine that I have n't been able to afford to get. So it 's been a week since I 've had my medication I 'm literally praying that I make it through each day. Please help me!

My payroll check was deposited onto a 'Rush Card ' and two-three days after the funds posted to the prepaid card, they were retracted or otherwise misplaced.
I have reached out to the company on multiple occasions, I have direct messaged the company representatives, I have filed a Consumer Affairs complaint, to which I was asked for a number I could be reached at, that was three days ago.
This has been going on for over a week now with no resolution, no call back, and no straight answers as to when/if the issue will be resolved.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	MD	212XX	Consent provided
Empowerment Ventures, LLC	OH	441XX	Consent provided
Synchrony Financial	MN	554XX	Other
Empowerment Ventures, LLC	MO	656XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/12/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	10/14/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1615914

1623250

1601197

1623265

Prepaid Card Complaints

Based on Consumer Complaints

10/20/2015	Prepaid card	General purpose card
10/24/2015	Prepaid card	General purpose card
10/24/2015	Prepaid card	General purpose card
10/24/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Adding money

no straight answers as to when/if the issue will be resolved.
The only phone call I received that was outside the norm was a phishing call telling me to select one to receive a free voucher to some unnamed website (download virus to mobile).
I 'm tired of it, no answers for me, just platitudes and broken promises. I 've had enough, I missed a day of work because I am broke and without gas. Luckily I have a perfect attendance record or I may have been fired.
And I understand this is on me for not dealing with a reputable service or my brick and mortar bank but I just need to get my money from them so I can take it to my bank and not have to live through this nightmare again.
Please help, any answers as to what is going on I would greatly appreciate.
~Oh and I have already reached out to my employer 's payroll dept regarding this.

My card was lost while on vacation and I tried to transfer my money to another account and cancel the lost card.I am unable to manage my money due to a computer gliche. When I called to rectify the situation, the phones cant recognize my information and disconnects or I am placed on hold for over two hours and the eventually the call is dropped without speaking to an agent.

Have not be able to access direct deposits in more then 14 days customer service rep claim that they do n't have access to members account and will not be able to assist you and are taking your number down. This all started two weeks ago with a system update that was only suppose to take two days. I have had a account with rushcard since XXXX this is total unacceptable. I have been working for free this past week I have no way to buy for get to work pay bills or take care of my kids.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	MO	630XX	Consent provided
Empowerment Ventures, LLC	NC	282XX	Consent provided
Empowerment Ventures, LLC	OK	74110	Consent not provided
Empowerment Ventures, LLC	NC	28269	Consent not provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/09/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	Yes
Web	11/13/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1616019

1623303

1623363

1623322

Prepaid Card Complaints

Based on Consumer Complaints

10/20/2015	Prepaid card	General purpose card
10/24/2015	Prepaid card	General purpose card
10/24/2015	Prepaid card	General purpose card
10/24/2015	Prepaid card	Payroll card
10/24/2015	Prepaid card	General purpose card
10/24/2015	Prepaid card	General purpose card
10/20/2015	Prepaid card	Mobile wallet
10/24/2015	Prepaid card	Payroll card
10/24/2015	Prepaid card	ID prepaid card
10/24/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Overdraft, savings or rewards features

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

I 'm currently with the Rush Card thru XXXX XXXX ... as you guys probably already kno it 's been 8 days and we still ca n't access our hard earned money nor speak to someone at customer service! All of my bill are due and their is nothing I can do ... .I think it 's sad we ca n't access our money

I am a Rush card holder customer. I have not had access to the funds in my account since XXXX/XXXX/15. I can not move, withdraw, or access my funds.

On XXXX/XXXX/2015 XXXX fraudulent charges were made to my Rushcard. My card was then blocked by the company but I was never notified of such charges. I only found out because I tried to use my card at the grocery store and at that time found out it was blocked. I checked my balance and found that I had much less then when I checked. It earlier that morning and came across the charges. I have been trying to resolve the matter since then. I have been in contact with Rushcard for the past 2 days and they are telling me that their system has been down and they can not help me until it comes back up. So until then I am without my funds and can not pay any upcoming bills I have due their error.

My account does not correctly show my actual balance and i cant use my card

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	TX	752XX	Consent provided
Empowerment Ventures, LLC	OH	43211	Other
Empowerment Ventures, LLC	MO	64850	Consent not provided
Empowerment Ventures, LLC	NJ	080XX	Consent provided
Empowerment Ventures, LLC	NC	27603	Consent not provided
Empowerment Ventures, LLC	IL	606XX	Consent provided
Empowerment Ventures, LLC	WI	53224	Other
Empowerment Ventures, LLC	MN	55113	Consent not provided
Empowerment Ventures, LLC	NV	891XX	Consent provided
Empowerment Ventures, LLC	NY	12401	Consent not provided

Web	11/09/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/09/2015	Closed with explanation	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1616026

1623352

1623357

1623371

1623372

1623377

1616087

1623430

1623431

1623449

Prepaid Card Complaints

Based on Consumer Complaints

10/24/2015	Prepaid card	General purpose card
10/24/2015	Prepaid card	Payroll card
10/24/2015	Prepaid card	General purpose card
10/24/2015	Prepaid card	General purpose card
10/25/2015	Prepaid card	General purpose card
10/25/2015	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

My account with Rushcard had a block placed on it as of XXXX XXXX XXXX. I was instructed to send in documents verifying my name and address which I did on multiple occassions only to be told that I needed to send the documents in again and again and again. This went on until XXXX XXXX XXXX when Rushcard finally closed my account and told me I would receive a check in the mail in 5-7 business days. Unfortunately for me this is around the time that they 're " system update " was to take place and now my online account is showing a zero balance and when I call in the automated system says my card has not been activated and I 've yet to be able to reach anyone from customer service since the system crash.

I 'm a Rushcard member and my direct deposit was never issued to me. When using mu card it declines all transactions! I 've had to borrow money in order to feed my family and pay bills!

I am XXXX of the XXXX effected by the rushcard scam or whatever happened that they took everyone 's money for 2 weeks and my account was messed up and caused bills to pile up and bills to bounce and I have late fees and missing money from my direct deposit.

I have no access to my money on my rushcard. I have been unable to receive my money since the XXXX of XXXX. Rushcard systems have been down and I have no way of paying bills, buying grocerys, or getting around.

I am a customer of the prepaid visa rush card. I believe this was fraud. I have been locked out of my account for over two weeks, I have not had acces to my funds and I have bills to pay as well as a child to feed. Whenever I contact customer service I can not get through and when I do the rep hangs up on me. My balance for my card is very inaccurate. I had a balance of XXXX $ which is for my car payment and now the money is gone. I have no idea where it is and I can not

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	AL	350XX	Consent provided
Empowerment Ventures, LLC	TX	751XX	Consent provided
Empowerment Ventures, LLC	AL	352XX	Consent provided
Empowerment Ventures, LLC	WI	532XX	Consent provided
Empowerment Ventures, LLC	WI	53214	Consent not provided
Empowerment Ventures, LLC	NJ	077XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1623457

1623460

1623473

1623497

1623508

1623511

Prepaid Card Complaints

Based on Consumer Complaints

10/25/2015	Prepaid card	Payroll card
10/20/2015	Prepaid card	ID prepaid card
10/25/2015	Prepaid card	General purpose card
10/25/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Fraud or scam

Fraud or scam

Managing, opening, or closing account

payment and now the money is gone. I have no idea where it is and I can not access my money at an atm. If I could please get some help before I am without lights and a car I would really appreciate it.

I am a customer of Rush card and since XXXX XXXX th I have not had any access to my account or my money. As we speak I still have no access to my money or account. That is a total of 14 days and still counting of not having access to the money that I depend on for everything. I have spent the last 13 days trying to get through to through to customer service to no avail.

Rushcard did a system maintenance. While doing this maintenance I had a direct deposit go into my account that they wo n't release to me. The system has been down since XXXX/XXXX/15. I and others have not had access to our money before or after. Many of us like myself still after 9 days have no access to my money. You call the customer service line it hangs up on you. Or there is no answer while being on hold for hours at a time.

I am a (pending) customer to RushCard for a few years. Over 2 weeks I have n't been able to access my XXXX accounts/funds ... My XXXX & payroll checks both gets deposited into my accounts ... Have n't been able to pay my bills, ex : made a budget payment plan with my daughters cellphone company, since Rushcard declined to process the transaction (which I have available in my account) now her total bill is due & service has been interrupted ... XXXX How fair is this to her & I? Running low on food & toiletries ... .. Rent is about due, but the most importance overall is putting a smile on my daughter 's face for her XXXX birthday this Friday (XXXX XXXX) ... .. I 'm having XXXX as I know & feel I still wo n't be able to access my funds yet another week : ' (XXXXPlease help me!!!!!!!!

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	VA	244XX	Consent provided
Empowerment Ventures, LLC	CA	952XX	Consent provided
Empowerment Ventures, LLC	DC	20019	Consent not provided
Empowerment Ventures, LLC	MA	021XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/09/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1623514

1616224

1623584

1623641

Prepaid Card Complaints

Based on Consumer Complaints

10/26/2015	Prepaid card	ID prepaid card
10/26/2015	Prepaid card	Payroll card
10/26/2015	Prepaid card	General purpose card
10/20/2015	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

I am a Rush Card customer and my direct deposit from my payroll check is missing. It was never deposited into my account. Friday XXXX XXXX 2015 the Rush Card Company claimed that all direct deposits would post but it did n't. Its been XXXX weeks since the company claimed they had a update glitch but funds are still missing and the problem still is n't fixed. I really am hurting by not receiving my check.

I sent {$250.00} to Rushcard via XXXX this past Friday. After receiving my money my account said pending activation after a few days past I finally got in contact with customer service in Sunday. And my card was activated then I went to an ATM and my transaction was denied. My account now says XXXX balance but the deposit is showing in my transactions.

On XXXX XXXX 2015 I reported my Rushcard lost/stolen. I was sent out a replacement card on XXXX 2015. I called back on XXXX XXXX 2015 to expedite the shipping of the replacement, the representative charged XXXX for expedited shipping and XXXX for the replacement. I received the expedited card on XXXX XXXX, 2015. This was the day that Rushcard notified me that they were processing upgrades to the system that would be between XXXX pst-XXXX pst. Until til this day XXXX XXXX, 2015 it has not been resolved. I have n't been able to contact customer service to resolve my first and second issue. I was able to view my transactions online on XXXX XXXX, 2015 my money was debited out of my account by XXXX XXXX transfer from the card I originally reported stolen. I did not authorize these transactions at all. The card was suppose to be blocked and inactive. I am without my payroll monies and facing eviction and utility disconnection. I contacted XXXX XXXX via XXXX and he asked any of the affected customers to direct message their personal information. (i.e home phone

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	GA	314XX		Consent provided
Empowerment Ventures, LLC	TX	750XX	Servicemember	Consent provided
Amex	MA	01923		Consent not provided
Empowerment Ventures, LLC	TX	765XX	Servicemember	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	10/28/2015	Closed with explanation	Yes	Yes
Web	11/09/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1624065

1624084

1624126

1616417

Prepaid Card Complaints

Based on Consumer Complaints

10/26/2015	Prepaid card	General purpose card
10/15/2015	Prepaid card	Gift or merchant card
10/20/2015	Prepaid card	Payroll card
10/26/2015	Prepaid card	Government benefit payment card
10/20/2015	Prepaid card	General purpose card
10/29/2015	Prepaid card	General purpose card
10/20/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Adding money

Adding money
Managing, opening, or closing account
Managing, opening, or closing account
Managing, opening, or closing account
Managing, opening, or closing account
Managing, opening, or closing account
Unauthorized transactions/trans. issues

number, address, and name) I did so on XXXX XXXX. He stated someone would be in contact with me but no one has contacted me. Its been 18 days of hardship for me. Please help!

It has been 14 days since I did a load at XXXX through XXXX to my Rushcard and still no reflection to my account balance I have called company everyday only to get either hung up on or on hold for hrs then hung up on CSR cant say when issue will be resolved this is putting me in a financial bind I even reached out to XXXX to see if load can be reversed and they said being the fact that they show that Rushcard has received this money they Rushcard would have to notify them to cancel transaction which is a catch XXXX situation because according to Rushcard they cant look anything up so very frustrating I have been with this company for 5years and trusted them with my money and for this to happen is just unacceptable PLEASE HELP

I put money on a card and she took my money

My name is XXXX I am a rush card customer. I have not been able to touch my account for 9 days now. Money is missing on my account. They deactivated my card when I did n't need it to be. Then I have to pay XXXX to have a card shipped to me overnight and it still has n't been processed. Call CSR no answer or they hang up, message them no response. What else is there to do

My check is directly deposited weekly on my card and for the last 2 weeks my

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	IL	600XX		Consent provided
Blackhawk Network Holdings Inc.	WA	981XX		Consent provided
Empowerment Ventures, LLC	VA	240XX		Consent provided
Empowerment Ventures, LLC	NY	10601	Older American	Consent not provided
Empowerment Ventures, LLC	DE	19802		Consent not provided
Empowerment Ventures, LLC	MA	02072		Consent not provided
Empowerment Ventures, LLC	CO	802XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/13/2015	Closed with monetary relief	Yes	No
Web	10/20/2015	Closed with explanation	Yes	No
Web	11/09/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/09/2015	Closed with non-monetary relief	Yes	No
Web	11/02/2015	Closed with monetary relief	Yes	No
Web	11/09/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1624113

1609426

1616531

1624157

1616556

1631516

1616629

Prepaid Card Complaints

Based on Consumer Complaints

10/20/2015	Prepaid card	Payroll card
10/26/2015	Prepaid card	Payroll card
10/29/2015	Prepaid card	Payroll card
10/26/2015	Prepaid card	General purpose card
10/21/2015	Prepaid card	Payroll card
10/29/2015	Prepaid card	General purpose card
10/21/2015	Prepaid card	ID prepaid card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Managing, opening, or closing account
Fraud or scam
Unauthorized transactions/trans. issues
Fraud or scam
Managing, opening, or closing account
Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

account has been showing a XXXX balance even when i had funds on It already now tgey have suddenly disappeared on top of that my checks has been processed to it and im still not able ro access it. Everytime i call customer service i get hung up on or i get an automated system saying there at a high volume call and to try again later. I have bills that are now past due and charging me late fees due to this. I have my daughters birthday today that i cant even buy her a cake due to this matter this is unacceptable sad and frustrating..

Rush card shut down are glitch been almost 2 weeks still ca n't access my money they block my old card I had to pay {$30.00} for a replacement card that was ship over night card arrive today an still ca n't activate to have access to my money it 's so many complaints balances wrong on account no help they said d m them on XXXX an community @ Rushcard no feed back are card they are ripping us off been with the company for years an this sad so many people are loosing everything due to this so call glitch are computer hack an XXXX XXXX seems not to care claiming they are working XXXX to address this issue this been going on for almost 2 weeks I need my hard working money can you guys help

Prepaid Card Complaints

Based on Consumer Complaints

Company believes complaint is the result of an isolated error

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	VA	23808		Consent not provided
Empowerment Ventures, LLC	MI	48214		Consent not provided
Empowerment Ventures, LLC	NJ	07108		Consent not provided
NetSpend Corporation, a TSYS Company			Servicemember	N/A
Empowerment Ventures, LLC	MS	392XX		Consent provided
Empowerment Ventures, LLC	NE	68521		N/A
Empowerment Ventures, LLC	KY	40208		Consent not provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/09/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Phone	10/29/2015	Closed with monetary relief	Yes	No
Web	11/09/2015	Closed with monetary relief	Yes	No
Phone	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/10/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1616634

1624264

1630635

1624320

1617510

1631664

1617558

Prepaid Card Complaints

Based on Consumer Complaints

10/21/2015	Prepaid card	ID prepaid card
10/21/2015	Prepaid card	Payroll card
10/21/2015	Prepaid card	Payroll card
10/21/2015	Prepaid card	Payroll card
10/26/2015	Prepaid card	General purpose card
10/29/2015	Prepaid card	General purpose card
10/21/2015	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Managing, opening, or closing account

Fraud or scam

Adding money

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

I have been a cardholder of rushcard for over 8 years. I chose to use rushcard for my payroll direct deposit and have trusted them for my financial services. Since XXXX/XXXX/2015 I have not had any access to any monies on my prepaid debit card and I am unable to perform any transactions such as paying bills or withdrawals. This has affected my daily life tremendously.

XXXX XXXX the owner of RushCard has cause a lot of people including myself a lot of financial problems due to RushCard system being " hacked " or shut down from what I 've read so far. I have XXXX cards with RushCard and neither of them are working properly. I will not be using RushCard ever again and will not refer any of my friends or family to this company.

Made a deposit on friday XXXX/XXXX/2015 it has not loaded to my account my direcr deposit was loaded to my acct card reflecta XXXX balance cant get no help from Rushcard

I was supposed to get paid on XXXX XXXX. Today is XXXX XXXX and I still have not received my direct deposit. My car was scheduled to be towed, rent never paid and several other bills due including daycare. I had to stay home from work. Rush card then cancelled my check and sent it back to my company two days before notifying me, which then took an additional five days to be mailed. Therefore I am still not paid

I was notified by email that there would be an update to the system which occurred XXXX XXXX 2015. I checked my account after the update and my money that was previously on my card was gone. I did n't panic thinking that the update was n't over yet, so I waited until my direct deposit went through on the XXXX of that

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	CO	80918	Consent not provided
Empowerment Ventures, LLC	NV	890XX	Consent provided
Empowerment Ventures, LLC	IL	606XX	Consent provided
Empowerment Ventures, LLC	NC	275XX	Consent provided
Empowerment Ventures, LLC	GA	300XX	Consent provided
Empowerment Ventures, LLC	FL	33462	Consent not provided
Empowerment Ventures, LLC	MI	481XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/10/2015	Closed with monetary relief	Yes	No
Web	11/10/2015	Closed with non-monetary relief	Yes	No
Web	11/10/2015	Closed with monetary relief	Yes	No
Web	11/10/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/10/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1617582

1617609

1617639

1617669

1624592

1631806

1617763

Prepaid Card Complaints

Based on Consumer Complaints

10/29/2015	Prepaid card	ID prepaid card
10/26/2015	Prepaid card	General purpose card
10/26/2015	Prepaid card	Government benefit payment card
10/21/2015	Prepaid card	General purpose card
10/26/2015	Prepaid card	ID prepaid card
10/21/2015	Prepaid card	Payroll card
10/21/2015	Prepaid card	ID prepaid card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Managing, opening, or closing account
Managing, opening, or closing account
Fraud or scam
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Unauthorized transactions/trans. issues

over yet, so I waited until my direct deposit went through on the XXXX of that same week and to my surprise nothing, zilch, XXXX, it was then that I decided to call but was put on hold for several hours and when I could n't get through I sent several emails. I then called several other times even staying on hold for as long as XXXX only to be hung up on, and when I finally did get through no one could help me at all in fact the representative seemed to be in the dark as much as I am. Fast forward it has now been 10 days of the same thing, it is now the XXXX and nothing has been done and my money is nowhere to be found. I am extremely frustrated but it feels like I will never see my hard on money again.

NO ONE CAN ACCESS THEIR MONEY. Customer service hangs up on you once you have waited an hour or more to get to them. People are losing their homes, jobs, cant eat, or pay rent. This is a disaster. UNIRUSH LLC/ RUSH CARD is by far the WORST EVER. FOLKS ' MONEY IS MISSING.

RushCard made by XXXX XXXX has done something where the systems has locked and frozen peoples a counts all through out the nation. I am one of the people that is affected by this. Im sure this is n't the first compliant. This has been happening since XXXX. Im very upset by this as also many more. I have bills that need to be paided that dont care that my account is frozen. They will not awnser the phone or contact any one. If you call they hang up on you.I want my money and tp be away from this whole issue.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	FL	33618		N/A
Empowerment Ventures, LLC	OH	44903		N/A
Empowerment Ventures, LLC	NY	10037		N/A
Empowerment Ventures, LLC	MA	021XX		Consent provided
Empowerment Ventures, LLC	WI	53223		Consent not provided
Empowerment Ventures, LLC	GA	301XX	Older American	Other
Empowerment Ventures, LLC	MD	212XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	11/13/2015	Closed with non-monetary relief	Yes	No
Phone	11/13/2015	Closed with monetary relief	Yes	No
Phone	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/10/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/10/2015	Closed with explanation	Yes	No
Web	11/10/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1631847
1624674
1624746
1617848
1624822
1618093
1618023

Prepaid Card Complaints

Based on Consumer Complaints

10/26/2015	Prepaid card	General purpose card
10/26/2015	Prepaid card	Payroll card
10/26/2015	Prepaid card	Payroll card
10/26/2015	Prepaid card	Payroll card
10/21/2015	Prepaid card	Payroll card
10/26/2015	Prepaid card	Government benefit payment card
10/26/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Adding money
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Adding money
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

Rushcard had a technical glitch that has not allowed many users access to their accounts for weeks. Money is still being held and access to accounts is still unavailable for some. I personally have the wrong account number listed. There has been updates however does not explain in details the issues.

I have rushcard prepaid service there was an update about 2-3 weeks ago to the system this is still ongoing and putting a hold on their customers accounts prevented them from getting funds I 've worked my XXXX off for the past two weeks, life does n't stop because of an update bills, groceries, etc I have to go without because their systems are cheap and XXXX. This is a horrible way to do business especially with people you 're entrusting your money to, I 'm not a millionaire like the owner, plus when calling customer service the wait is over an hour plus they hang up on you go figure!

Hello, I am an unfortunate customer of Rushcard/Unirush LLC. I have XXXX direct deposits that are missing from my account that have yet to be posted and I am being told by rushcard that they dont have the funds and cant do anything. My weekely pay check has been deposited into my rushcard acct seemlessly for the last year up until the rushcard " system update " on XXXX/XXXX/15. Every since this supposed update I have not been able to accesing my existing funds or any deposits made. I should have had a deposit on XXXX/XXXX/2015 and a deposit on XXXX/XXXX/2015 neither of which are reflected in my balance. I have called rushcard several times being on hold for countless hours at a time and have been

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	CA	91724		N/A
Empowerment Ventures, LLC	WI	532XX		Consent provided
Empowerment Ventures, LLC	NJ	07753	Servicemember	N/A
Empowerment Ventures, LLC	TN	37091		Consent not provided
Empowerment Ventures, LLC	LA	713XX		Consent provided
Comerica	VA	24012		N/A
Empowerment Ventures, LLC	GA	309XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Phone	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/10/2015	Closed with non-monetary relief	Yes	No
Referral	10/28/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1624974

1625026

1625031

1625049

1618227

1623952

1625159

Prepaid Card Complaints

Based on Consumer Complaints

10/21/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fees

informed on my last call that they dont have my funds and there is nothing they can do. I have verified with my employer that the funds were accepeted by rushcard into my account so there is nothing they can do because the funds havent been returned. At this point I am exhausted and disgusted with the entire ordeal. The stress this is causing me isnt worth me to continue to call them and deal with this. I have had several automatic Billpay payments returned, I have no food, no gas and I have no one else to borrow from. Im hoping my complaint doesnt fall on deaf ears and I will one day see my hard earned money.

I have been forced to remain a customer of RushCard when on XXXX XXXX the company accepted XXXX separate deposits into an account with an expired debit card, an account that i had not used in over three years. Because the company gave me to other option i was forced to order a new card, because that would be the only way to access my money. I ordered a new card on XXXX XXXX and was charged {$4.00}. After waiting two weeks i contacted RushCard because I still had not received the card. After speaking with an agent i was told i could have the new card rushed to me within 1-2 business days. The Rep went through the process of updating my information and placed me on hold, and then hung up. I called back only to be hung up on XXXX more. Finally i was able to speak with another rep, whom i had to repeat my entire situation to, because apparently RushCard Reps do not make any notes on the account when they speak to a customer. So to my surprise this new Rep told me that i would have to pay {$30.00} for them to rush me a replacement card. I went back and forth with the Rep over this charge because i felt as though i should not have to pay for something that was not my fault. The Rep explained that she could send an email asking for the charges to be reversed, but she would have to charge the card in order for me to get the card in 1-2 business days. That was XXXX XXXX. It has now been 11 days, my account was charged XXXX for {$4.00} for a new card and XXXX for {$30.00} to expedite s

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	CA	948XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/10/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1618486

Prepaid Card Complaints

Based on Consumer Complaints

10/26/2015	Prepaid card	General purpose card
10/30/2015	Prepaid card	ID prepaid card
10/21/2015	Prepaid card	Payroll card
10/21/2015	Prepaid card	General purpose card
10/27/2015	Prepaid card	General purpose card
10/21/2015	Prepaid card	Other special purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Adding money

Managing, opening, or closing account

Fraud or scam

Overdraft, savings or rewards features

shipping. And i still have not received my card. I have called everyday only to be hung up on every time I 'm on hold waiting to talk to a Rep. I 've also emailed the times, only to receive an automatic response saying i would be contacted within 12 hours, but I have yet to receive any form of response.

misplaced credit card.. -but found credit card .. call for a replacement never received replacement and this had been since XXXX/XXXX/15 spoke to a person on the XXXX/XXXX/15 and said I will be receiving XXXX on either XXXX or XXXX did n't come ..also spoke to a person on XXXX and said to call back on XXXX for a routing number for a card but did n't get threw. The number that RUSH card has do not work their always busy and when they answer they put you on hold for at least XXXX hrs. -- no XXXX customer service .. the only time they are reachable is XXXX ; XXXX in the morning ..I have sent a couple of email which take at least XXXX hrs. to be answers but the website says a it a XXXX hrs. turn around. I just want a replacement card my payroll check is deposited on this card.

I have direct deposit, and my money is n't showing up on my card. It 's going on a week since my job has deposit my money into my account.

Rushcard is not giving me access to my funds. And my account is showing a negative balance. It 's been weeks. Customer service has hung up on me numerous times after I was on hold for over an hr each time I 've called. I finally got through and was told they had no idea when I would get my money. I 've filed email complaints and received XXXX different " ticket numbers " and have n't gotten a respond in over a week. Basically I 'm not getting any answers.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	DC	20020	Consent not provided
Empowerment Ventures, LLC	NJ	070XX	Consent provided
Empowerment Ventures, LLC	VA	234XX	Consent provided
Empowerment Ventures, LLC	NC	27262	N/A
Empowerment Ventures, LLC	MA	023XX	Consent provided
Capital One	CA	92867	N/A

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/10/2015	Closed with monetary relief	Yes	No
Phone	11/10/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Referral	10/26/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1625229

1633049

1618643

1618626

1626247

1617384

Prepaid Card Complaints

Based on Consumer Complaints

10/21/2015	Prepaid card	ID prepaid card
10/16/2015	Prepaid card	ID prepaid card
10/22/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Adding money

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

Rushcard has taken my direct deposit paycheck and after talking to customer service today, they said it could be weeks or months before my funds will be available! In the mean time they are making millions off interest with other peoples money while it just sits in their bank. I want my money. They have my rent and groceries.

Today, XXXX XXXX, 2015, is my payday. I have a Rush prepaid card and I was told last night after being on hold for 2hrs that it will be posted XXXX. Nothing was on the card so i called today XXXX. I was then told my account is pending and my actual payday XXXX. Then I told them today is the XXXX and it is XXXX in XXXX and I still dont see my deposit or the money that was still in the account. They keep blaming it on technical glitches. I was n't informed about any of this via email, text, or mail. If I was informed I would 've stop my direct deposit immediately. Now I may be stranded if this does n't get resolved soon.

I have been unable to access my direct deposit payroll check since payday on XXXX/XXXX/2015. I have placed numerous calls to rush card but have only been able to speak with someone XXXX times. I was told twice (Sat., XXXX EST, that an escalation request would be submitted & I would either have my deposit or hear from someone in 12 hrs. Then again on Monday, XXXX/XXXX/2015 I was gave my information again & assured that I would have my money by the end of business that day). Today is Wednesday, XXXX/XXXX/2015 and I have been unable to contact anyone. Calls are disconnected. I have not received any tx, emails or phone call. In addition I have contacted XXXX, they we helpful, & I received more info from them since this nightmare started. I just want the truth, and an estimate of when or if I will be able to gain access. The total disrespect while paying lip service is so unacceptable. In this age of technology, it is hard to believe that it would take this long to rectify. It is very scary and there seems to be no recourse.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	AZ	850XX	Consent provided
Empowerment Ventures, LLC	IL	606XX	Consent provided
Empowerment Ventures, LLC	NY	132XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/10/2015	Closed with non-monetary relief	Yes	No
Web	11/05/2015	Closed with non-monetary relief	Yes	No
Web	11/10/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1618941

1610599

1619675

Prepaid Card Complaints

Based on Consumer Complaints

10/22/2015	Prepaid card	General purpose card
10/27/2015	Prepaid card	Payroll card
10/16/2015	Prepaid card	Payroll card
10/22/2015	Prepaid card	General purpose card
10/27/2015	Prepaid card	Payroll card
10/22/2015	Prepaid card	General purpose card
10/27/2015	Prepaid card	ID prepaid card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Fraud or scam

Adding money

Fees

Managing, opening, or closing account

Managing, opening, or closing account

Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

RushCard has locked me out of my account for 10 days now and I have no access to my paycheck or student refund from my school. I am a single of XXXX and I am not even able to go to the store to by my XXXX old son formula. I am desperate and upset that I can not even take care of my children because of the technical glitch. I have called their customer service number over 100 times and have gotten hung up on, placed on hold for hours then hung up on, and told by their customer service agents that there is absolutely nothing they can do. Please help my family! I do n't know what else to do.

I have been unable to have access to my funds for about two weeks. the online banking statement is stating that i have a negative balance of {$1400.00}. How is this even possible and it is a prepaid card. Rushcard is a very crooked company. I have called for two weeks and the phone continuously hangs up on me.

there was suppose to be an update to the rushcard system on XXXX XXXX however there was a glitch and now I am getting charged a domestic POS fee every time I use my card which has added up to over {$35.00} in fees.

Rushcard had an update to there system which locked me out of my account and I am unable to check my balance and all of my transactions are getting declined. My direct deposit deposited it and the wrong amount was marked up and them removed then a different amount posted to the account. I withdrew and paid as many bills as I could went back to get the rest of the money that was left in my account and it was gone my account know shows a zero Balance there should of been at least XXXX dollars left in the account know there is no money. I cancelled my direct deposit because Rush card customer service will not talk to me.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	NJ	080XX		Consent provided
Empowerment Ventures, LLC	FL	326XX		Consent provided
Empowerment Ventures, LLC	AZ	85203		N/A
Empowerment Ventures, LLC	AZ	850XX		Consent provided
Empowerment Ventures, LLC	VA	23666	Servicemember	N/A
Empowerment Ventures, LLC	GA	39837		N/A
Empowerment Ventures, LLC	TX	760XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/10/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Phone	11/06/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Phone	11/13/2015	Closed with non-monetary relief	Yes	No
Phone	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1619669

1626463

1610684

1619768

1626544

1619776

1626646

Prepaid Card Complaints

Based on Consumer Complaints

10/30/2015	Prepaid card	Government benefit payment card
10/30/2015	Prepaid card	Mobile wallet
10/22/2015	Prepaid card	General purpose card
10/27/2015	Prepaid card	Other special purpose card
10/30/2015	Prepaid card	ID prepaid card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Fraud or scam

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Fees

Prepaid Card Complaints

Based on Consumer Complaints

XXXX refunded a transaction for {$68.00} back to my GoWallet VISA. The money has not shown up in my GoWallet balance. When I called GoWallet they said that they do not have my refund and XXXX was lying. They said I had to start a recovery process with GoWallet that would take 90 days to process. When I asked to start that process to recover my missing refund they said they could not because the support people do n't have time. This seems to be a scam service that is hoping I will give up. Please help me. I can not afford to loose my money.

I had a scheduled DD for XXXX which did not post to acct, and all prior monies in account were missing. After contacting the company via email the dd was processed manually howerver, my monies that was there {$480.00} was and IS still missing ... I was NOT and STILL can not access it as debit only credit. I was not able to use the atm except XXXX and it took my balance to XXXX although my dd was loaded. My statement is showing as pending with transactions that were posted and paid XX/XX/XXXX. I have emailed them over 10x, messaged them XXXX as requested, called every corporate number and no return call regarding my missing monies. (I am now missing XXXX that was credited back to my account) XXXX XXXX has been stating that the system is up working at 97 % capacity which is not true. He states that only individuals who cards were deactivated in error are still having issues, NOT TRUE. Take a look at his Rush card XXXX pages do those comments look as if all is okay.

There 's multiple issues above that affected my abilityto use my RushCard such as the inability to view mytransactions, perform card to card transfers/movemoney from my RushGoal to my main account and deduct moneyfrom an ATM. The primary reason for these issues was dueto a " glitch " with the website while performing an updateand scheduled maintenance. Consequently, I wassubject to

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Comerica	KY	402XX	Older American	Other
Blackhawk Network Holdings Inc.	NC	275XX		Consent provided
Empowerment Ventures, LLC	DE	199XX		Consent provided
Empowerment Ventures, LLC	MO	63901		N/A
Empowerment Ventures, LLC	IA	502XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/02/2015	Closed with explanation	Yes	No
Web	11/12/2015	Closed with explanation	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Phone	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1633146

1633184

1620019

1626909

1633424

Prepaid Card Complaints

Based on Consumer Complaints

10/30/2015	Prepaid card	General purpose card
10/30/2015	Prepaid card	ID prepaid card
10/30/2015	Prepaid card	General purpose card
10/27/2015	Prepaid card	General purpose card
10/27/2015	Prepaid card	General purpose card
10/16/2015	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Adding money

Fraud or scam

Unauthorized transactions/trans. issues

Adding money

Managing, opening, or closing account

performing an updateand scheduled maintenance. Consequently, I wassubject to temporary remove my direct deposit and amreceiving paper checks. Due to this change, I 'm now being charge {$100.00} late fee from my rent.

On XX/XX/XXXX I used my XXXX Prepaid XXXX to rent a car from XXXX XXXX XXXX in XXXX, XXXX XXXX. On that day, a pending transaction in the amount of {$960.00} was put on my card without any warning. The car was returned the next day and payment was deducted from the same card.

I have spoken twice with XXXX Prepaid, and they requested that documentation supporting the release of the transaction be sent to XXXXXXXXXXXX.

XXXX has sent the requested documentation yet I received word today that the documentation was unacceptable. XXXX has said that it has done all it can and that it is now down to me to resolve this issue with PayPal/Netspend.

I am a retired XXXX trying to live in XXXX XXXX on a fixed income. As of this morning I have a little over {$11.00} for groceries to last until I receive my next social security payment on XX/XX/XXXX. Having nearly {$1000.00} held back from me for two weeks is a nightmare.

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	MI	48197		Consent not provided
Empowerment Ventures, LLC	NY	14225		N/A
Empowerment Ventures, LLC	MI	49442		Consent not provided
NetSpend Corporation, a TSYS Company	CT	064XX	Older American	Consent provided
Empowerment Ventures, LLC				N/A
Empowerment Ventures, LLC	GA	30311		N/A

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/13/2015	Closed with non-monetary relief	Yes	No
Phone	11/03/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	10/28/2015	Closed with explanation	Yes	No
Phone	11/13/2015	Closed with monetary relief	Yes	No
Phone	11/06/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1633438

1633558

1633765

1627256

1627366

1611382

Prepaid Card Complaints

Based on Consumer Complaints

10/16/2015	Prepaid card	Payroll card
10/30/2015	Prepaid card	General purpose card
10/27/2015	Prepaid card	General purpose card
10/27/2015	Prepaid card	General purpose card
10/27/2015	Prepaid card	Mobile wallet
10/16/2015	Prepaid card	Payroll card
10/17/2015	Prepaid card	General purpose card
10/31/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Managing, opening, or closing account

Fraud or scam

Fraud or scam

Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

Should of had my paycheck deposited today and my money not there. On rush card. Customer service do n't even work.

Account showing {$0.00} after a system glitch. I have spoke with XXXX representatives that claim the problem is being handled. It has yet to be resolved. I have a direct deposit that will hit tomorrow. There is no way to suspend the transaction. Rushcard is not giving me answers as to if I will have access to my money. Also you have to call XXXX times before someone answers. You call the number and it just continues to hang up. There are a lot of issues.

I currently have a rush prepaid account. They guarantee you receive u money two days early and nothing has been posted to my account. I was locked out my account and hung up on enormous amount of times. I currently live pay check to paycheck and can not afford this inconvenience at the time. I call my hr department at work but they said it has already been deposited. I will be canceling my card once I receive my money. They could n't even tell me where my money was since the check is deposited but not in my account.

This is regarding my Rushcard prepaid card. They switched processing companies on the XXXX I believe. Since then, People have not been able to access their money, have had money disappear from their accounts, etc. If you go to the rushcard page on XXXX, you can see in detail the struggles people have faced.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	IN	465XX	Consent provided
Empowerment Ventures, LLC	NY	10469	Consent not provided
Empowerment Ventures, LLC	AR	350XX	Consent provided
Empowerment Ventures, LLC	VA	23666	Consent not provided
Empowerment Ventures, LLC	OR	97233	N/A
Empowerment Ventures, LLC	FL	32207	Consent not provided
Empowerment Ventures, LLC	IN	465XX	Consent provided
Empowerment Ventures, LLC	WI	544XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/06/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Referral	11/13/2015	Closed with monetary relief	Yes	No
Web	11/06/2015	Closed with monetary relief	Yes	No
Web	11/06/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1611405

1633872

1627374

1627471

1625962

1611551

1612161

1634269

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Some have been evicted from their homes, lost their cars, and not been able to buy essential things like food.
As for me, I lost my card and requested a replacement card. Since this system outage, I have not been able to access the {$140.00} that was in there when I still had the old card. Since I could access the funds for myself, I decided to just pay the {$140.00} through their bill pay feature to my landlord. I have used their bill pay service in the past to pay my rent and electricity bill. I sent this money to my landlord on the XXXX. She usually receives the money within a week. I called her yesterday (the XXXX) and she told me she had not received a check in the mail. I fear that even though it said it was sent on the XXXX it was, in fact, not. My direct deposit from social security was loaded on the XXXX. It is still in my account BUT I can not access it because I can not activate or set a pin for my new card. I have called XXXX different numbers to set my pin on the automated system only to be transferred to a live customer service representative. They would transfer me to a supervisor, or another number where I could supposedly activate my card. I was either put on hold with no one answering or directed to an automated system that asked me to enter my social security number and the system would say " Sorry I did not get that " when I entered my SS #. I have been without money since this transition/outage occurred. It has been THREE WEEKS that have passed where I and others have not been able to use their card but it was " blocked " or " pending activation " (which is what my account says on the webpage. I have been going to the food bank during this time with my social worker to get food. I have been without basic necessities such as toilet paper, food for my cats, etc. My main concern is being able to pay my rent and utilities and recovering the {$140.00} that I do not believe was sent to my landlord. As soon as I can recover my funds completely I am switching to a credit union. Naturally this whole situation has caused me stress, anxiety and anger. I can not conceive of a system change that

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

10/31/2015	Prepaid card	Other special purpose card
11/10/2015	Prepaid card	Government benefit payment card

Prepaid Card Complaints

Based on Consumer Complaints

Advertising, marketing or disclosures

Unauthorized transactions/trans. issues

takes 3 WEEKS to work properly. This is completely unacceptable and the worst customer service imaginable.XXXX has stated that he is setting up a " XXXX dollar " fund to reimburse those that have incurred late fees or any other damages but he stated also you had to submit proof of this.

I beg of anyone to help me get my card activated and a pin set up so I can withdraw my funds and pay my bills so my situation does not get serious with eviction or being severely behind on my bills. I will not allow myself to be in such a situation! My solution to all this is very simple. Let me withdraw my money so I can leave rushcard and get on with my life!!

In XX/XX/XXXX I took an exchange offer line XXXX and they sent me a Citi Bank prepaid card with {$160.00}, I save my card waiting buy something special when I was ready to make my purchase I noticed that the card had expired in XX/XX/XXXX, so call XXXX in XX/XX/XXXX, I told them my situation, the operator told me we will re-send a new card in 15-20 days.

30 days past again called XXXX to ask the status of my new card so they told me, they can not send a card for that type of card could not send again and them they connect me to the Department of Citi Bank Cards where they say the funds expired with the card.

I call back and talk to XXXX XXXX (XXXX) and commented the situation and says that certainly could not get a new card because they do not manage more funds that XXXX promote, and that the funds expired with the card, so I ask them " t who has my money " and they said " has expired ". After talking with XXXX I communicated with XXXX employee number (XXXX) who just told me that he was the highest authority and that funds had expired.

I never used my card or money and they saw the system, I do not understand you can not give me another card, where 's my money.

I 'm complaining about this rush card service after being a customer for years. The

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Citibank	FL	333XX	Consent provided
Empowerment Ventures, LLC	NY	104XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/03/2015	Closed with explanation	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1634147

1648065

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

last month has been simply amazing. I took my children out for family dinner night..we decided to go to bbq XXXX for dinner. We 're laughing, eating, talking having a great time out the weather is a nice night considering it was XXXX. The waitress came to our table and asked would there be anything else we would like. My kids and. I were quite full. So we asked for you the bill. It was {$120.00} I gave her my rush card a moment later she said it was declined. Could n't be I asked her to please try it again. My kids looking at me. I 'm feeling a little concerned my self now. As she came back to our table again she said I 'm sorry XXXX . It 's declined. Now of all times this restaurant is crowded. What in the world I 'm going to do. I have no money on me my rush card is all I have. Finally I had to leave my kids at the table and go talk to the manager. Feeling embarrassed and nervous I had to tell the manager there seems to be a problem with my rush card. The manager told me he was going to have to call the cops and that we would be going to jail. What I try to explain .tried to call rush no one was available to help me. I was on hold for XXXX HOUR JUST TO HEAR THEY WERE HAVING DIFFICULTIES WITH THE CARDS AND THEY WORKING ON IT. TO AVOID GETTING THE COPS INVOLVED I HAD TO GIVE UP MY CELLPHONE IN ORDER FOR US TO LEAVE and come back to pick it up when I got the money. Feeling embarrassed with everyone looking and talking I got my XXXX kids and. Left. I just could n't believe it. I called rush from Wednesday XXXX XXXX - XXXX all they could say was they apologize for the inconvenience. They working on it. Day in night I 'm calling I REALLY needed my cell phone just imagining who 's calling. I went the whole weekend with no phone. Monday came I was able to withdraw money to get my phone back. There were still problems with my rush card they could n't access my records. Did n't know who I was. Customers service had me on hold for hours just to say they experience technical difficulties. It 's been a nightmare. A nightmare I 'll tell you.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

10/17/2015	Prepaid card	Payroll card
10/31/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Adding money

Unauthorized transactions/trans. issues

Not able to access direct deposit funds. Call member services for Rushcard and all I get is it should be available soon, we are working on the problem, and we had a system outage. This has been an unacceptable issue for way to long. My bills do n't wait for apologies. If this issue was truly caused due to a system switch, would n't make sense to go back to doing it the original way until you tested the new way before you implement the new system.

If that is truly the case this was a tremendous fail with no back up plan and no concern for hardworking consumers
On XXXX XXXX and XXXX over XXXX fraudulent transactions totaling {$2100.00} posted to my American Express serve card. I reported the transactions to American Express immediately on XXXX XXXX. I submitted a claim and my card was closed down immediately. I filed a police report in XXXX on XXXX XXXX. American Express denied my claim, however there investigation was in completed and came to the wrong conclusion. They only investigated XXXX of the XXXX claims and reviewed XXXX transaction that I reported as nonFraudulent. They also did not consider the police investigation which is currently investigating the crime of id theft and grand larceny ongoing at XXXX police department (XXXX preicident, case no. XXXX). Furthmore American Express failed to consider that these transactions occurred in a different cityThan where I live and XXXX transactions at the same time at a gas station. Additional I was traveling in XXXX when these transactions occurred and could n't made these purchases. In summary American Express failed to investigate stolen money from my account and did n't investigate all the transactions or the correct transactions. They did not work with police investigating the crime and not supporting the police investigation. I would like my claim investigated and my stolen money returned and for American Express to work with police and examine the facts of the case

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	TX	751XX	Servicemember	Consent provided
Amex	NY	112XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/06/2015	Closed with monetary relief	Yes	No
Web	11/03/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1612283

1634295

Prepaid Card Complaints

Based on Consumer Complaints

11/10/2015	Prepaid card	Gift or merchant card
10/31/2015	Prepaid card	General purpose card
11/01/2015	Prepaid card	General purpose card
11/10/2015	Prepaid card	Mobile wallet
10/19/2015	Prepaid card	Payroll card
11/05/2015	Prepaid card	Gift or merchant card
11/05/2015	Prepaid card	Government benefit payment card

Prepaid Card Complaints

Based on Consumer Complaints

Overdraft, savings or rewards features
Managing, opening, or closing account
Managing, opening, or closing account
Fraud or scam
Fraud or scam
Fees
Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

I have a Rush Card and I think they have deliberately restricted online access to people 's accounts so that we will not be able to track transactions. They have issued many statements asserting that all issues have been resolved, however, unless you are willing to hold for three hrs to speak to a representative, you have no way to know how much has gone into or come out of your account. My accent information is not accessible thru their website nor their iphone app. They know this but have not taken any steps to resolve it. Keeping us in the dark only serves to benefit RushCard. I 'm sure if I could see my transaction history, I would find discrepancies. I 'm positive there is money missing from my account. Who can I even speak to about this?? It is tragic that RushCard could treat their customers like this when they know they service economically disadvantaged consumers.

I have been waiting since XXXX XXXX to access my money and my card is not reflecting the correct balance. I have made over a dozen attempts to get this corrected and no one helps me. This is dealing with Rushcard. I am very fed up. No one wants to help nor compensate me for the hardship this ha caused me while on vacation. They wont tell us what happened just continues to make excuses. You can also check there XXXX page lots of angry customers.

I am one of Rush card user, I have been really stressed out from this matter. I got behind on my rent, lights, and other bills, as well as my storage. My daughter purchased my medicines, and also had to buy me food and personal items. I

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

U.S. Bancorp	WI	53027	Consent not provided
Empowerment Ventures, LLC	AL	356XX	Consent provided
Empowerment Ventures, LLC	MI	49908	Consent not provided
PayPal Holdings, Inc.	IL	60025	N/A
Empowerment Ventures, LLC	LA	707XX	Consent provided
PNC Bank N.A.	MD	21041	N/A
Empowerment Ventures, LLC	LA	712XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/12/2015	Closed with explanation	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Postal mail	11/13/2015	Closed with explanation	Yes	No
Web	11/06/2015	Closed with monetary relief	Yes	No
Referral	11/06/2015	Closed with explanation	Yes	Yes
Web	11/06/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1648095

1634325

1634626

1649544

1612915

1642249

1641945

Prepaid Card Complaints

Based on Consumer Complaints

11/06/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

finally got my money on the XXXX XXXX after being told that the card was to be locked for one day XXXX XXXX, I spend so much money back and forth to the ATM machine checking to see if my money was there having to pay people for, and for helping me.I could n't get my own money. Rush Card only want to give us a few months without having to pay for monthly fees. Not caring how stressed I am and the head aches I been having and still having because I am broke now, after having to pay out all my money I get Social Security and XXXX, I am on a fixed income, now I wo n't have anything for XXXX. I had problem sleeping for so man nights and still wondering what I going to do about the rest of the month, since I only get money once a month This is all because of something they messed up.. Then they have you on hold for hours, I could n't check my card online. They say just go to the ATM, and see if you can get anything out, we working on it. I have been with Rushcard for over 8 years and I have been locked out of my online account before, but they help me reset my password. Then money come up missing, and I was told it 's because the merchant got their money, but at the time I made the purchase my balance go down, then more money come out and I know I had n't made any new purchases. This is so sad that poor people has to go through this. I filed a complaint with XXXX, and I am searching hard looking for a lawyer that handles Class Action Law Suits. XXXX XXXX and his Rush Card should pay us for what we are, and have went though. Giving us a no fee deal is nothing, like that makes up for everything. Somebody " Please Help Us " I am so done with this Card I can send you my late bills receipts or what I have and statements from those I borrowed money from.

Rush card has {$1300.00} of mine held in my account i can view it in there on their website but I have not had access to it since XXXX XXXX. When I have tried contacting them to fix this situation by email, mail and phone I have been put on 1-2 hour holds then hung up on. I spoke with a rep and asked to have my direct

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	ID	836XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/06/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1642875

Prepaid Card Complaints

Based on Consumer Complaints

11/06/2015	Prepaid card	General purpose card
11/06/2015	Prepaid card	Other special purpose card
11/06/2015	Prepaid card	Payroll card
10/28/2015	Prepaid card	General purpose card
10/28/2015	Prepaid card	General purpose card
10/28/2015	Prepaid card	ID prepaid card
11/10/2015	Prepaid card	Government benefit payment card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues

deposit returned to the sender only to have them tell me they could do no transactions of any kind. It is now XXXX XXXX and all of my bills are late and I am stranded more than XXXX miles from my home. I still have no access and they tell me they dont either!! Please help!!

I have been on the phone with Rush Card for 2 weeks now about my balance being at XXXX instead of XXXX and my card being used when I was n't using it. I tried to call and the phone is being hung up or not answer. I have been on the phone today for XXXX hours trying to see why my card is deactivated. I got told the system was down, they sent me a new card in which I have n't received, and the next XXXX yelled at me and now as I type I am on hold again and it had been XXXX mimutes. They are not giving any answers about this and all I want is my money.

I have been on the phone with Rush Card for 2 weeks now about my balance being at XXXX instead of XXXX and my card being used when I was n't using it. I tried to call and the phone is being hung up or not answer. I have been on the phone today for XXXX hours trying to see why my card is deactivated. I got told the system was down, they sent me a new card in which I have n't received, and the next XXXX yelled at me and now as I type I am on hold again and it had been XXXX mimutes. They are not giving any answers about this and all I want is my money.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Blackhawk Network Holdings Inc.	CA	92551	Other
Empowerment Ventures, LLC	MS	38701	N/A
Empowerment Ventures, LLC	NC	28215	N/A
Empowerment Ventures, LLC	GA	303XX	Consent provided
Empowerment Ventures, LLC	GA	303XX	Consent provided
Empowerment Ventures, LLC	KY	40036	Consent not provided
Empowerment Ventures, LLC	AL	36117	Consent not

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/09/2015	Closed with explanation	Yes	No
Phone	11/09/2015	Closed with monetary relief	Yes	No
Phone	11/09/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/17/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1642983

1642990

1643118

1628595

1628596

1628705

1649478

Prepaid Card Complaints

Based on Consumer Complaints

10/28/2015	Prepaid card	Payroll card
11/11/2015	Prepaid card	General purpose card
10/28/2015	Prepaid card	General purpose card
11/11/2015	Prepaid card	Government benefit payment card

Prepaid Card Complaints

Based on Consumer Complaints

Adding money

Unauthorized transactions/trans. issues

Fraud or scam

Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

I am a rushcard holder, and two weeks ago there was some type of glitch with their system once they upgraded their technology. Because of this, I was unable to gain access to my funds that were supposed to be direct deposited the day before. I also was not able to reach anyone at Rushcard for several days, and still have been unable to reach anyone as of today.

This caused my bills to be late, and I am now trying to play catch up on the expenses that I had during that time.

I am unable to access my funds on my Rushcard. My balance went from {$700.00} to {$8.00} in one day and I didnt use any of the money. Now I ca n't get in contact with anyone with answers and my lights have been disconnected. Can someone please help me.

I signed up to have my Social Security check deposited onto the Direct Express card with my first deposit on XXXX XXXX 2015. I had received no card in the mail and on XX/XX/XXXX called them and found out that my information had been used fraudulently. Someone had ordered a card and it was caught shortly after by their fraud dept and cancelled and my account frozen. They never contacted me and admitted that they were at fault for not doing so. I was told I needed to go the Social Security office and file an MOU. I did, and was helped by XXXX XXXX who contacted Direct Express. She spoke with XXXX who agreed to send me a new card via XXXX expedited and that I would n't be charged for the shipping. I was told to call them back later that day and answer the security questions again to remove the freeze. I had already done the questions two times earlier that day and passed but did it again when I got home. I did get the card in two days and was

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

				provided
Empowerment Ventures, LLC	MI	482XX		Consent provided
Empowerment Ventures, LLC	MO	64130	Servicemember	Consent not provided
Empowerment Ventures, LLC	NC	282XX		Consent provided
Comerica	MI	481XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/16/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1628711

1650496

1629014

1650603

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

passed but did it again when I got home. I did get the card in two days and was able to pay my bills however, I was charged the shipping. I called back on XXXX XXXX and was told they were requesting a refund. As of today, it was not posted. I called again and was told that they had called me and I answered but hung up therefore they closed the ticket and I would n't receive the refund. That is a lie. If they had called me I would not have hung up. It is possible that a call came through where they were completely silent and I hung up after saying Hello, Hello with no response. I do n't remember that happening in past week but it 's possible. But, why would that cancel my refund for something that was never to be charged in the first place? Preposterous! I asked to speak to a supervisor and she told me I was wasting her time and being argumentative. I asked to speak to someone above her, she said NO. I asked to file an official complaint, she said NO. She was the antithesis of helpful. There are no other avenues for me to file a complaint. I have found out since XX/XX/XXXX, that there are a huge number of people who have had the exact same thing happen. Online, there are XXXX complaints of people having their information stolen, cards requested fraudulently and the maddening response from Direct Express who seem to find glee in treating us terribly. They never gave me a concrete answer if they were going to investigate the criminals who were attempting to steal my identity and money. From the number and similarity of stories of people just like me along with the comments from Social Security that this card has had a massive surge in fraud complaints, I think a thorough investigation of Direct Express needs to be done as there seems to be a high probability of an inside job. I also want a refund of the shipping charges. I also want to know what is being done to find the perpetrators of my fraud. I told them multiple times that the phone number and email address they had on file for me prior to XXXX XXXX belonged to the criminals. I verified my information and passed all security tests several times. This entire situation is

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

11/02/2015	Prepaid card	Payroll card
11/02/2015	Prepaid card	Payroll card
10/28/2015	Prepaid card	General purpose card
10/28/2015	Prepaid card	Other special purpose card
10/28/2015	Prepaid card	General purpose card
11/02/2015	Prepaid card	General purpose card
11/07/2015	Prepaid card	Payroll card
11/07/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Adding money
Overdraft, savings or rewards features
Adding money
Fraud or scam
Managing, opening, or closing account
Fraud or scam
Unauthorized transactions/trans. issues
Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

beyond a nightmare!

Have a rushcard loaded money cash on XXXX. Funds still not avaliableand its now XXXX. Keep calling a d sending emails only got XXXX reply saying cant access my info. Called back finally got through only to be transferred put on hold for XXXX and hung up on. I have XXXX kids this was groceries ang car insurance moneymy dad sent. Had to borrow from someone to pay it.

on XXXX XXXX weekend i was affected by the RUSHCARD fiasco.I didnt recieve my direct deposit as i normally do and when i did i wasnt able to access my online account due to being locked out. I am not able to check my balances due to the text alerts not working. the problem was said to be fixed however here it is time for pay again and i have not recieved anything. I have attempted to reach out to RUSH Card at XXXX and i continue to get hung up on. I would just like to be able to access my money so that i can move my services elsewhere.

I begin receiving text messages on XXXX/XXXX/15 from a Company call NetSpend. The first message said reply yes to enroll, thought I was deleting but hit reply button, but did not send I closed the message. Then I immediately begin receiving messages from them saying my card ending in XXXX is activated. The next XXXX message starting saying how much was available after a purchase at XXXX I received XXXX messages like this. I looked up NetSpend 's phone number

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	MI	48207	N/A
Empowerment Ventures, LLC	TX	78653	N/A
Empowerment Ventures, LLC	NY	11385	Consent not provided
Empowerment Ventures, LLC	LA	703XX	Consent provided
Empowerment Ventures, LLC	TX	773XX	Consent provided
Empowerment Ventures, LLC	NY	14094	N/A
Empowerment Ventures, LLC	IL	60612	Consent not provided
NetSpend Corporation, a TSYS Company	TN	376XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	11/13/2015	Closed with monetary relief	Yes	No
Phone	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	Yes
Phone	11/03/2015	Closed with monetary relief	Yes	No
Web	11/10/2015	Closed with monetary relief	Yes	No
Web	11/10/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1635444

1635462

1629110

1629147

1629220

1635691

1644846

1644862

Prepaid Card Complaints

Based on Consumer Complaints

11/12/2015	Prepaid card	General purpose card
10/28/2015	Prepaid card	General purpose card
11/02/2015	Prepaid card	General purpose card
11/07/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Adding money

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

on the internet, the person I spoke to said it was a prepaid card. She said these cards can be purchased at XXXX XXXX, XXXX, etc. I advised her I did not purchase their card and that this is Fraud. She advised that I text the number XXXX and send a message with the word STOP, which I did. I believe this company is committing fraud.

I loaded money to my account and the funds never appeared.

The money was withdrawn from my American Express prepaid credit card, but never credited to my account.

I 've opened XXXX disputes with XXXX, but they are not responding. It has been over 90 days and I 've called numerous times.

I have all documentation. It shows the load on XXXX, and the corresponding copy of my statement, which shows that the load did not take place.

I have a rushcard ... they were having some kind of technical work done on the cards I guess switching them over XXXX, now I 'm unable to use my card that my child support payments are deposited on. I need to know when will I be able to use my card again.

I have a Rushcard prepaid debit card on which my XXXX funds have been deposited to for the past XXXX years. As of XXXX XXXX I started having problems accessing my account. I understood that the company was having computer issues. I have made a total of XXXX calls to Rushcard with only XXXX calls actually connecting to live people after hours of being of hold. When I spoke with the first representative, I explained that my account balance was incorrect and

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Amex	VA	201XX	Consent provided
Empowerment Ventures, LLC	TN	37130	Consent not provided
Empowerment Ventures, LLC	SC	292XX	Consent provided
Empowerment Ventures, LLC	SC	293XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/16/2015	Closed with explanation	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/10/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1652800

1630114

1635865

1644977

Prepaid Card Complaints

Based on Consumer Complaints

10/28/2015	Prepaid card	General purpose card
11/02/2015	Prepaid card	Other special purpose card
12/02/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Adding money
Managing, opening, or closing account
Fraud or scam

that their were pending items on the account which were actually paid on XXXX XXXX, 2015. She checked the account and confirmed that I was correct. She stated that she would put in a request for corrections to be made. After 3 days the balance was still the same so I tried calling again. The XXXX representative confirmed that I had called in before and that there was indeed a problem with the account. She told me to hold for a supervisor. The supervisor stated that she would expedite the request for correction. Today is XXXX XXXX, 2015 and it still as not been corrected. I made my last call today about an hour ago. I was told that the balances on the computer and the ones that were being given by the automated telephone service were incorrect and that to obtain a correct balance I needed to go to an ATM. Well, that did n't work either. My amount that is missing from my account is small, but when you are on a budget you need every cent. I have since had my direct deposit stopped, but I would like to have my balance corrected and the remaining funds made available to me.

I purchased a Blue Bird AMerican Express card for {$20.00} from XXXX. I set up my account with them and had {$850.00} transferred from my checking account to my American Express Blue Bird card. In XX/XX/XXXX American Express put my account on hold requesting a copy of my bank statement. My husband emailed them a copy of the bank statement. American Express said they can not except my bank statement and shut my account down. They refused to give me access to my {$870.00}. I was told I had to wait until XXXX XXXX. On XXXX XXXX I could go to the State of Wisconsin and claim my " unclaimed property " Today XXXX XXXX, 6 months later the state of Wisconsin does not have any unclaimed property in my name. I called today and was told they can not tell me when my money will go to the state of Wisconsin, but it will.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	PA	19149	N/A
Empowerment Ventures, LLC	PA	16602	N/A
Amex	WI	531XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	11/13/2015	Closed with non-monetary relief	Yes	No
Phone	11/03/2015	Closed with non-monetary relief	Yes	No
Web	12/07/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1629451
1636031
1680026

Prepaid Card Complaints

Based on Consumer Complaints

11/02/2015	Prepaid card	Payroll card
10/28/2015	Prepaid card	Payroll card
11/02/2015	Prepaid card	Payroll card
11/20/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Managing, opening, or closing account

money will go to the state of Wisconsin, but it will.

To Whom It May Concern : I opened an account with American Express Bluebird. I received sub-par financial service and customer service from them within the first month of having my account.

I transitioned my direct deposit back to my bank account, and over the course of a month or two drew down reliance on Bluebird for financial services.

Over a month ago I called Bluebird to request that they close my account. I was harassed to provide a reason, and I repeatedly requested not to. I was then hung up on for cursing at them for not doing as I had politely instructed. Attempts to contact American Express Corporate Customer Service were in vain, their corporate headquarters switchboard repeatedly terminated my calls, and finally redirected me back to customer service.

Finally, I was told that they would close my account. They requested a call back in 24 hours to confirm. I told them I considered that conversation and confirmation that they would close my account final notice, no additional conversation was required and that I would not call back in 24 hours to confirm closure of my account.

I did receive a check for the remaining account balance within 7-10 business days

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	OH	45417		N/A
Empowerment Ventures, LLC	NY	10027	Servicemember	N/A
Empowerment Ventures, LLC	NY	10027		Consent not provided
Amex	TX	770XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	11/04/2015	Closed with monetary relief	Yes	No
Phone	11/13/2015	Closed with monetary relief	Yes	No
Web	11/03/2015	Closed with non-monetary relief	Yes	No
Web	11/23/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1636060
1629635
1636513
1666078

Prepaid Card Complaints

Based on Consumer Complaints

11/17/2015	Prepaid card	Gift or merchant card
10/28/2015	Prepaid card	Other special purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Managing, opening, or closing account

as they said. However, I have repeatedly received monthly statements for the past 2 months for an account that was supposed to be closed and that I was harassed during my attempts to close said account.

American Express has played a dangerous game in choosing to aggressively attempt to retain clients, harass them when they request to discontinue their relationship and then maintain accounts open months after requests for closure have been made.

Please consider this final written notice of my DEMAND that this account be closed as well as the final explanation of facts in regard to this matter. At this time, I will not communicate in any other form that writing with American Express and do not wish to be contacted by them either directly through telephone calls or indirectly through their regularly scheduled spam and credit card offer mailers. They have clearly shown themselves to be inept at providing financial services as well as attending to the needs and preferences of their clients.

Any attempts to ignore or neglect this will be treated as an indication of American Express ' lack of respect for my preferences and financial/credit history integrity and appropriate formal complaints will additionally be filed with the XXXX and credit reporting agencies.

Best wishes, XXXX XXXX XXXX

On XXXX XXXX Rushcard did a " system update " and because of that i have not had access to my funds for almost 3 weeks now. Everytime i call i am on hold for hours or the phone keeps hangimg up. I spoke with a rep on Monday and was told

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Citibank	TX	79510	N/A
Empowerment Ventures, LLC	MA	021XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	11/30/2015	Closed with explanation	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1658668

1630010

Prepaid Card Complaints

Based on Consumer Complaints

11/27/2015	Prepaid card	Transit card
12/03/2015	Prepaid card	Gift or merchant card
11/29/2015	Prepaid card	Payroll card
11/08/2015	Prepaid card	General purpose card
11/03/2015	Prepaid card	Government benefit payment card
11/12/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Fees

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

the update glitch would be fixed that day and i would receive a text when my card was all set but i never received it and my card still didnt work. I have no access to my funds and had to decide to pay rent or my sons tuiton for school and because i chose rent my son will no longer be able attend until my balance is caught up. I already have my mother paying my rent no one can help me with my sons tuiton too. my electricity will be shut off tomorrow for non payment and my phone has already been shut off too. They have the wrong card info as being active (i got a new card before the update) and when i try to activate the correct card i am told by the auto system i already have a active card. When i did speak to a rep they told me when the sysrem is up and running i can activate my new card, they told me i would be able to later on that day and i still couldnt do it. On top of that i am still missing funds in my account.

Could n't use card with my payroll on it to pay my bills and buy things that was needed for home, i had late fees to pay and my phone was disconnected because of rushcard

On XX/XX/XXXX The company rush card claimed that my debit card had been compromised although the card was and has been in my possession. I made XXXX transactions on XX/XX/XXXX XXXX to XXXX XXXX to pay my cellular phone bill and another at XXXX for breakfast. Around lunch time me and a few coworkers went out to a restaurant where I was embarrassed due to my card

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Incomm Holdings, Inc.	MI	484XX		Other
Citibank	CO	80759		Consent not provided
Empowerment Ventures, LLC	GA	310XX		Consent provided
Empowerment Ventures, LLC	GA	30228		Consent not provided
Empowerment Ventures, LLC	NC	28540	Servicemember	Consent not provided
Empowerment Ventures, LLC	TX	774XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	12/16/2015	Closed with explanation	No	No
Web	12/08/2015	Closed with explanation	Yes	No
Web	12/03/2015	Closed with monetary relief	Yes	No
Web	11/10/2015	Closed with non-monetary relief	Yes	No
Web	11/05/2015	Closed with non-monetary relief	Yes	No
Web	11/16/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1673727

1681748

1674756

1645478

1638633

1652715

Prepaid Card Complaints

Based on Consumer Complaints

11/04/2015	Prepaid card	Payroll card
11/04/2015	Prepaid card	General purpose card
11/13/2015	Prepaid card	Government benefit payment card
11/18/2015	Prepaid card	Mobile wallet

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

coworkers went out to a restaurant where I was embarrassed due to my card declining from Rush card placing a " HOLD " on my card. I was on the phone with the company 's customer service representatives all day since that moment and I was placed on hold for XXXX minutes in between constantly calling back to back for answers speaking to a total of XXXX agents (XXXX supervisors) getting NO HELP AT ALL to resolve my dreadful issue only to be told they 'd have to mail me out another card which will take a few business days and I can not access my money whatsoever. This is Absolutely redundant and I am extremely inconvenienced. I am NOT happy with Rush Card and I have been a customer since XX/XX/XXXX.

I filed XXXX disputes with Rushcard aka UniRush LLCThis on XXXX XXXX, 2015. I was told that it would it could take 45-90 days to see the money. I called back in XXXX and was informed that I had to wait an extra 30 days making it 120 days to wait. Today XXXX/XXXX/2015 I have yet to get my money back. I have been calling the company for 3 weeks now. Today XXXX/XXXX/2015 I called and was been hung up XXXX times by representatives and Account specialist. I called today at XXXX and held for an hour. Then I speak with the Account specialist and give the dispute XXXX #. She tells me that she is n't going to put me on hold just on mute. Then she puts me on hold and never came back and the call disconnected at XXXX today.
This is crazy waiting 120 days and still no money. Being hung up on and receiving emails saying the situation has been resolved. Which is clearly a lie not true. I do not desire to be treated this way pertaining to my money. All this for just {$35.00}.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	OH	44112	N/A
Empowerment Ventures, LLC	GA	302XX	Consent provided
Comerica	AL	35401	N/A
PayPal Holdings, Inc.	MA	02184	N/A

Prepaid Card Complaints

Based on Consumer Complaints

Phone	11/04/2015	Closed with non-monetary relief	Yes	No
Web	11/05/2015	Closed with non-monetary relief	Yes	No
Referral	11/18/2015	Closed with explanation	Yes	No
Phone	11/20/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1640240

1640327

1654430

1661265

Prepaid Card Complaints

Based on Consumer Complaints

11/23/2015	Prepaid card	ID prepaid card
12/09/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

I purchased an IPod from XXXX online. While the transaction went through, I tracked my order on line after I got a message that read order cancelled. I contacted Ace/elite Net spend and a Customer representative informed me that the " money was still there " but had been frozen after a few days of the transaction and referred me back to XXXX. When I contacted XXXX they reported they could not 'pull their money. Again XXXX asked me to go back to Ace/Elite Netspend and a Clerk advised me to get back to XXXX and requests XXXX makes a Request in Writing!!! XXXX this time, I felt Netspend is playing games with my money and I request my money, but I am being shuffled around.
I am demanding my funds effectively immediately.

American Express Serve Acct. XXXX To whom it may concern ; I contacted American Express Serve card customer service department on Tues XXXX XXXX, 2015 after learning that there were numerous charges on my serve card where I did not authorized totaling {$1800.00} Initially, when I contacted customer service they transferred me to an agent in Account Protection Services where I spoke with a very nice professional agent whom I explained that I just learned of all these unauthorized charges on my account and also that I still have my card in my possession as well shocked that this occurred.
She put me at ease and stated that she could assure me that I would not be liable for any unauthorized charges as well that she would be processing the claim and providing provisional credits.
These charges were all done at mobile companies XXXX, XXXX and XXXX none of which I do business with.
All of these transaction had hard posted to my account except for XXXX in the amount of {$1200.00} which I was told I had to wait for it to post to my account before they could process a claim, however that they had noted my account that this as well was a fraud transaction.

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	CA	900XX	Older American	Consent provided
Amex	FL	331XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	12/02/2015	Closed with explanation	Yes	No
Web	12/15/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1668205

1689922

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Needless to say, this is a lot of money to me and the initial provisional credit were given ; however, on Friday XXXX XXXX, 2015 when I contacted the XXXX department was when things started to concern me.
I did the claim for the larger transaction of {$1200.00} and provided American Express with the Declaration required and contacted them to confirm that it was received, which they confirmed.
On this same day I was told they were currently working on my issue, I expressed my concern and explained that this money was for medical and personal usage as well the sooner this could be worked it would be greatly appreciated because not only do I have XXXX XXXX XXXX but that this was extremely stressful because of the amount money taken away from me. They stated they would have a manager contact me shortly to see if they could help expedite the situation however I never received any calls or conclusion on that Friday.
On Monday XXXX XXXX, 2015 afternoon, I contacted the XXXX department several more times to inquire and was told it was being worked and a manager call had been put in for me which again never occurred, also please note that every time you called no managers were ever available, or the managers where busy with manager system problems. Monday came and went with no resolution.
On Tuesday, I was finally able to speak to a manager and he basically stated that all they can do is send an email, they have no phone numbers, contact people, etc. and something very important to note that although I understand American Express is a global company, the call center were the calls for the XXXX were answered is in XXXX XXXX and I had spoken with a number of different individuals, and although they were nice and had good intentions many of them spoke very poor XXXX and in some cases you could not even understand what was being conveyed back to you.
Finally, on Wednesday nothing still had been done and still not able to get any

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

11/24/2015	Prepaid card	Other special purpose card
11/19/2015	Prepaid card	General purpose card
11/30/2015	Prepaid card	Government benefit payment card
12/01/2015	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Managing, opening, or closing account

Fees

kind of help in the XXXX, American Express works under extreme secrecy for reasons unknown and you are at the mercy of allowing individuals to address serious matters who are in many cases may not completely understand the gravity of your circumstances. I was finally able to get a few names and phone numbers of people in the XXXX department here in the XXXX who actually are in charge and run the department, but if I was looking for professionalism and empathy on this serious matter I received none.
The first individual was a team lead named XXXX XXXX whom basically accused me of lying and stated that the charges were valid, the second was his boss XXXX XXXX XXXX shortly thereafter who stated the charges were valid and that they would not be crediting me my

Im a customer of rushcard, during the debacle from last month. I have to receive a merchant refund in the amount of XXXX that was credited to my card on XXXX XXXX 2015. Ive contacted Rush on numerous occasions regarding the issue. No one callled me back.

I received a gift card in XX/XX/2011 and went to use it and found out that I was charged {$3.00} per month repeatedly due to non-activity. I have researched this and found out that my state (NV) does not allow a fee higher than {$1.00} per month. When I called the company to ask about it they said that the federal law trumps state law, which to my understanding is not true when the state law provides more consumer protection then federal law. Please advise whether or not this is true because I feel they are fraudulently charging NV consumers thousands or more dollars per month. They claim it is legal because federal law says they can but XXXX says they ca n't.

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	GA	301XX	Consent provided
Empowerment Ventures, LLC	MI	48207	Consent not provided
Comerica	CA	90043	N/A
BB&T Financial	NV	891XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/30/2015	Closed with non-monetary relief	Yes	No
Web	11/23/2015	Closed with monetary relief	Yes	No
Phone	12/04/2015	Closed with explanation	Yes	No
Web	12/04/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1669585

1662668

1677114

1677191

Prepaid Card Complaints

Based on Consumer Complaints

12/01/2015	Prepaid card	General purpose card
12/06/2015	Prepaid card	Gift or merchant card
11/24/2015	Prepaid card	General purpose card
12/07/2015	Prepaid card	General purpose card
12/29/2015	Prepaid card	Payroll card
12/08/2015	Prepaid card	Mobile wallet
12/01/2015	Prepaid card	General purpose card
12/22/2015	Prepaid card	Mobile wallet

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Fees
Managing, opening, or closing account
Adding money
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Fraud or scam
Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

but XXXX says they ca n't.

Rushcard promises two day early direct deposit. My dd usually comes no later than XXXX XXXX one day before my payday well still no money. And customer service has been unreachable for 3 days now. Yesterday I called XXXX times and was on hold XXXX to XXXX min a piece only to be hung up on. My online account access has been locked since XXXX since then I have not been able to reach customers service. I switched to another card company but still have XXXX more direct deposit coming from my job. I have to leave town for a job interview today and can not go because I have no money. I have XXXX kids and I need to feed them. This is no joke this is my hard earned cash I plan on obtaining XXXX attorney if I do n't hear anything by XXXX.

Rush card asked we provide information to them to release funds. They told XXXX hours, has merchant release forms, are rude, hangs up in on. Holding out funds where we could not access funding from payroll that 's from our work! Causing us to have late payments and could not access funds during a disaster for shelter or gas to get to work. They give us misinformation and multiple representatives laugh and say it 's nothing we can do you will have to wait.

My account has been closed but company refuses to reimburse {$120.00} in gift card balance still remaining in the account.

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	MI	482XX		Consent provided
Citibank	IN	46219		Consent not provided
Empowerment Ventures, LLC	OH	44511		N/A
Empowerment Ventures, LLC	CT	06830		N/A
Empowerment Ventures, LLC	SC	294XX	Servicemember	Consent provided
PayPal Holdings, Inc.	CA	945XX		Consent provided
NetSpend Corporation, a TSYS Company	AZ	85257		Consent not provided
Incomm Holdings, Inc.	CA	90715		Consent not

Prepaid Card Complaints

Based on Consumer Complaints

Web	12/04/2015	Closed with non-monetary relief	Yes	No
Web	12/10/2015	Closed with explanation	Yes	Yes
Referral	12/03/2015	Closed with non-monetary relief	Yes	No
Phone	12/11/2015	Closed with explanation	Yes	No
Web	01/04/2016	Closed with explanation	Yes	No
Web	12/11/2015	Closed with non-monetary relief	Yes	Yes
Web	12/30/2015	Closed with explanation	Yes	No
Web	01/04/2016	Closed with explanation	No	No

Prepaid Card Complaints

Based on Consumer Complaints

1677279

1684871

1670232

1685377

1719590

1687252

1678230

1712535

Prepaid Card Complaints

Based on Consumer Complaints

12/22/2015	Prepaid card	Mobile wallet
12/02/2015	Prepaid card	General purpose card
12/22/2015	Prepaid card	Mobile wallet
12/02/2015	Prepaid card	General purpose card
12/12/2015	Prepaid card	General purpose card
12/22/2015	Prepaid card	Gift or merchant card
12/23/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Fraud or scam

Managing, opening, or closing account

Fraud or scam

Managing, opening, or closing account

Managing, opening, or closing account

Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

I received an email notification suggesting I have a monthly statement available for an American Express Serve card. I visited the site and upon completing a forgotten password routine and accessing the account I was informed that my account had been created and that I would receive an American Express Serve Card in the mail within 7-10 days. I promptly called American Express wishing to put a stop to receiving a Serve card to close the account. I was informed I had a {$1.00} credit on the account from a promotion through XXXX XXXX XXXX and that American Express would have to mail me a check. Once I receive the funds I could then call and close the account. I looked up the terms of the account and found that the card has a $ 1 monthly fee associated with it and am not comfortable receiving a check without closing the account as I do not wish to have a balance due or have any obligation to American Express.

Received a prepaid card and was unable to use it. The funds expired and American Express will not re-issue the card or provide me the funds.

In their minds it is a rewards card, but that seems like a way to simply skirt the CARD act and not follow it, and look after the consumer.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

				provided
Incomm Holdings, Inc.	CA	90715		Consent not provided
Blackhawk Network Holdings Inc.	CT	06877		Consent not provided
Amex	OH	454XX		Consent provided
Empowerment Ventures, LLC	GA	30286		N/A
Amex	NJ	07702	Older American	Consent not provided
Amex	CA	921XX		Consent provided
Empowerment Ventures, LLC	NY	14621		N/A

Prepaid Card Complaints

Based on Consumer Complaints

Web	12/23/2015	Closed with explanation	No	No
Web	12/07/2015	Closed with monetary relief	Yes	No
Web	12/28/2015	Closed with non-monetary relief	Yes	No
Phone	12/07/2015	Closed with non-monetary relief	Yes	No
Web	12/17/2015	Closed with explanation	Yes	No
Web	12/23/2015	Closed with explanation	Yes	No
Postal mail	12/28/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1712002

1679166

1713362

1679285

1694701

1714154

1715468

Prepaid Card Complaints

Based on Consumer Complaints

12/09/2015	Prepaid card	Gift or merchant card
12/18/2015	Prepaid card	General purpose card
12/30/2015	Prepaid card	Mobile wallet
12/14/2015	Prepaid card	ID prepaid card
12/09/2015	Prepaid card	ID prepaid card
01/06/2016	Prepaid card	Mobile wallet

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Fraud or scam
Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

American Express Serve has stolen {$400.00} from me.

I had a {$400.00} balance on my account when it was closed. I was sent a refund check.
I accidentally deposited it into the wrong account, my brothers bank account. It was returned unpaid.
I then deposited it into my account in my name. It was rejected. My bank told me the first incorrect deposit has flagged the check, and I needed to get it reissued.

I contacted American Express Serve many times to get the check reissued. They will not reissue the check because they claim it has already been cashed. However it has not been cashed, I do not have the money, and I attached proof the check was returned unpaid.

I have called American express many times and gotten no resolution. They still have my {$400.00} and the representative even blamed me, saying it was my own fault. Does that mean they can just keep my money then? They have stolen the {$400.00} from me. This is criminal. Please investigate this

On XXXX/XXXX/2016 I received an email stating my PayPal account had been limited, I immediately contacted PayPal to find out why. I was informed it was

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Blackhawk Network Holdings Inc.	AZ	85295	Servicemember	Consent not provided
First Tennessee Bank	LA	708XX		Other
PayPal Holdings, Inc.	OH	44266		N/A
Amex	VA	221XX		Consent provided
Empowerment Ventures, LLC	GA	30344		Consent not provided
PayPal Holdings, Inc.	FL	322XX	Servicemember	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	01/13/2016	Closed with explanation	Yes	No
Web	12/21/2015	Closed with monetary relief	Yes	No
Referral	01/05/2016	Closed with monetary relief	Yes	No
Web	12/17/2015	Closed with monetary relief	Yes	Yes
Web	12/15/2015	Closed with monetary relief	Yes	Yes
Web	01/11/2016	Closed with non-monetary relief	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1689268

1709427

1721523

1696010

1689545

1729429

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

because I had failed to update the tracking for my shipments but if I would log in and update tracking the limitation would be lifted which I immediately complied. I waited 24 hours only to find out my account was still limited so I called PayPal again asking for clarification. I was informed my last XXXX shipments needed to show delivered before the limitation would be lifted again I complied and agreed to wait for delivery confirmation. On Tuesday XXXX/XXXX/2016 after delivery confirmation was provided I was informed I would have to wait an additional 72 hours for the limit to be removed, I requested to speak with a supervisor regarding all the hassle and misinformation I was being provided. I was informed by the CSR that my account was being limited due to my name being associated with a negative account. Once the supervisor got on the phone he XXXX informed me he would look into the account and get back with me after a 20 min hold I was told by XXXX that the hold had went from 72 hours to 180 days with no reason given other than it is PayPal policy that if they feel an account is high risk they can freeze account for up to 180 days. I was told I had 3 options either wait the 180 days and do not cause PayPal any issues and they would contact me and let me know how I can then get my money, option 2 wait 45 days call back into PayPal and request an appeal (which I later noticed once logging into the site that I could not appeal), option 3 contact my customers and ask if they would ship back at their expense or at my expense they items they had purchased and were completely satisfied with. I informed XXXX I would be taking legal action against PayPal since other than my name being associated with an account that is negative they have no legal rights to hold my funds. The negative account is not my personal account my name is listed as a backup contact and an authorized user in case the primary owner is not available. The phone call ended and I have begun steps to take legal action against PayPal. I was hoping I could get your assistance with this at a time where money is tight and trying to support a family

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

12/24/2015	Prepaid card	Mobile wallet
12/30/2015	Prepaid card	General purpose card
12/30/2015	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Managing, opening, or closing account

Fraud or scam

on a single income having XXXX frozen due to no fault of your own can cause lots of issues.

Thanks, XXXX XXXX

My account was closed without notification and that is a breach of contract. They had access to personal information and should have notified me before closing an account.

On XXXX XXXX, 2015 my American Express Bluebird prepaid card was locked and suspended, citing violation of member agreement section XXXX, with {$540.00} in deposits still in the account. After repeated calls to request my deposits be returned, AmericanExpress phone agents tell me the deposits can not be released until an investigation closes. They tell me that there is no knowledge of when this may conclude. I have waited more than 60 days for the funds. It seems that they may hold my deposited funds indefinitely.

Well, i have been with Paypal for some years now. However, i have being charged for things i did not authorized. nevertheless, i was scammed with paypal and they seems not to do anything when i brought the issue to them. They are charging me bills for paypal credit and somehow sellers account that i never had or used. Therefore, i want my funds be refunded because when i tried to contact them again, my whole account changed to XXXX meaning that i can not use my account along with the money in it because i dont understand or speak XXXX.

XXXX on the other hand, is a fraudulent organization that tries to reap everyone of their money. I traded in some books i bought from XXXX for gredit to my account.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Amex	NY	113XX	Consent provided
Amex	CT	068XX	Consent provided
PayPal Holdings, Inc.	MO	641XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	12/29/2015	Closed with explanation	Yes	Yes
Web	01/05/2016	Closed with non-monetary relief	Yes	No
Web	01/05/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1715425

1723095

1721804

Prepaid Card Complaints

Based on Consumer Complaints

01/12/2016	Prepaid card	Gift or merchant card
12/30/2015	Prepaid card	Government benefit payment card
01/17/2016	Prepaid card	Payroll card
12/31/2015	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Fraud or scam

However, i was charged separately and keeping the gift card i earned and tried to sell it back to me and charged me for everything i bought with my gift card.

My name is XXXX XXXX, my email is XXXXXXXXXXXX or cell : XXXX. XXXX to hear from you guys soon.

I called XXXX XXXX in reference to transaction from XXXX XXXX XXXX for XXXX wanted this returned to account for no services provided and they Blocked my card and living I the bought new card ending XXXX and tried activating but Netspend told me to email verification ID. Social security card. XXXX bills and I did 10 times to XXXXXXXXXXXX spoke to several foreign degrading reps then. @ XXXX XXXX XXXX XXXX advise they have email.but I will only have unlimited use and I ca n't transfer money from blocked card ending XXXX. This Is only financial Institutions in united states that is treating consumers like this and the Government Needs to shut them.down!

In XXXX 2014 XXXX gift cards I purchased at Home Depo each for {$500.00} for total of {$1000.00} ended up having a value of {$0.00}. The store told me the cards were used in California after I purchased them. I always had them in my possession and I believe there is big time fraud going on there with gift cards. My research says people maybe even the mgmt of this company gets the numbers on back of cards re inks cards then innocent people like me get ripped off after buying them for gifts. This was on TV news recently which is why I decided to pursue this a year later. These cards should be locked up etcc.. before selling but if Mgmt is involved that wont help ... ... I purchased other cards at different home depot and they were fine ... This XXXX store is commiting fraud and they act stupid when its brought to there attention see letter.

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Citizens Financial Group, Inc.	VT	05602	N/A
Comerica	CA	91950	N/A
NetSpend Corporation, a TSYS Company	GA	300XX	Consent provided
Citibank	AZ	857XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	01/14/2016	Closed with monetary relief	Yes	No
Phone	01/05/2016	Closed with explanation	Yes	No
Web	01/21/2016	Closed with explanation	Yes	No
Web	01/05/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1739028
1722852
1744698
1724341

Prepaid Card Complaints

Based on Consumer Complaints

12/15/2015	Prepaid card	General purpose card
01/18/2016	Prepaid card	Gift or merchant card
12/21/2015	Prepaid card	Gift or merchant card
01/04/2016	Prepaid card	Mobile wallet
01/13/2016	Prepaid card	Mobile wallet
01/13/2016	Prepaid card	Gift or merchant card
01/04/2016	Prepaid card	General purpose card
12/28/2015	Prepaid card	Government benefit payment card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Managing, opening, or closing account
Adding money
Managing, opening, or closing account
Fees
Unauthorized transactions/trans. issues
Advertising, marketing or disclosures
Managing, opening, or closing account

when its brought to there attention see letter.

BBVA Compass will not give us our own money. We have over {$66000.00} on a gift card that we can not get them to release. We have called them, gone into their branches and reached out to them online. They keep giving us things to do, but now we are months into the process and we can not get our own money.

I have an eBay gift card with a significant balance still on it. Whenever you use an eBay gift card for the first time, it is tied to a PayPal account and can not be used with another account. However, a couple weeks ago PayPal closed my account and will not give me a reason for closing the account. They will not let me reopen the account even though I have done nothing wrong or illegal. This also means I can not use the remaining balance of my gift card. I have attempted to contact both eBay and PayPal, but both give me the runaround on whose fault it is. An eBay supervisor did point out though that PayPal should be the one taking care of this issue since the cards are linked and processed by them.

XXXX DC offers tax refunds on Citi Bank Prepaid card. The tax refund was for XXXX. Citi only permitted me to withdraw XXXX. Merchants have refused the XXXX and Citi refuses to close the account. Next month Citi will start charging me maintenance fees. Its is obvious that Citi only permits whole dollar transactions so that cards are left with unusable balances and then they are happy to charge maintenance fees. You should audit all of Citi tax refund accounts to see how

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes complaint is the result of an isolated error

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company				N/A
BBVA Compass	TX	750XX		Consent provided
Blackhawk Network Holdings Inc.	CA	94519		Consent not provided
PayPal Holdings, Inc.	GA	30309		N/A
PNC Bank N.A.	CA	92103		N/A
PayPal Holdings, Inc.	MD	210XX		Consent provided
NetSpend Corporation, a TSYS Company	PA	19104		N/A
Citibank	DC	200XX	Servicemember	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	12/17/2015	Closed with explanation	Yes	No
Web	01/21/2016	Closed with explanation	Yes	No
Web	01/28/2016	Closed with explanation	Yes	No
Referral	01/06/2016	Closed with explanation	Yes	No
Referral	01/26/2016	Closed with explanation	Yes	No
Web	01/14/2016	Closed with explanation	Yes	Yes
Postal mail	01/07/2016	Closed with explanation	Yes	No
Web	12/30/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1697634
1746893
1710936
1725436
1740575
1737613
1727348
1718314

Prepaid Card Complaints

Based on Consumer Complaints

01/23/2016	Prepaid card	General purpose card
01/14/2016	Prepaid card	Payroll card
01/25/2016	Prepaid card	General purpose card
01/14/2016	Prepaid card	General purpose card
01/11/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Adding money
Managing, opening, or closing account
Fraud or scam
Fraud or scam
Unauthorized transactions/trans. issues

maintenance fees. You should audit all of Citi tax refund accounts to see how many cases Citi has benefited from this behavior.

The company promised free reloads upon initiating my account, but has suddenly started to charge {$3.00} for each reload at any participating location. I received no notice of change in fee schedule and did not agree to nor was aware of unauthorized changes to fees alleged by the company.

Re : Citi Prepaid I had switched cell phone carriers from XXXX XXXX XXXX to XXXX with one of their promotions of being awarded a {$350.00} pre-paid card upon switching and maintaining an account with XXXX. As of today 's date my account has remained with XXXX, and I have not received the said prepaid reward card.
After speaking with a representative from a local XXXX store, they provided a number to call to inquire about the missing card, which led to another phone number to a representative from Citi-Prepaid. After completing the identity verification questions the representative confirmed that I had met the conditions to receive the prepaid Visa card, and that a Visa prepaid card in the amount of {$350.00} was issued XXXX XXXX, expired XXXX XXXX and that the card was never activated or used. I advised the representative that I did not activate the card due to I had not received the card that was sent. I asked if a new card could be issued and I was advised that due to the card being expired, he is unable to reissue a new card.

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Amex	TN	376XX	Consent provided
Regions Financial Corporation	LA	70507	N/A
Citibank	CA	935XX	Consent provided
Amex	AR	72202	Consent not provided
U.S. Bancorp	GA	30045	Consent not provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	01/29/2016	Closed with explanation	Yes	No
Referral	01/14/2016	Closed with monetary relief	Yes	No
Web	02/01/2016	Closed with monetary relief	Yes	No
Web	01/19/2016	Closed	Yes	No
Web	01/13/2016	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1753498

1743295

1755552

1741501

1735275

Prepaid Card Complaints

Based on Consumer Complaints

01/29/2016	Prepaid card	Mobile wallet
01/26/2016	Prepaid card	Government benefit payment card
01/30/2016	Prepaid card	General purpose card
01/26/2016	Prepaid card	ID prepaid card
01/31/2016	Prepaid card	General purpose card
02/01/2016	Prepaid card	General purpose card
02/13/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Fraud or scam
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Fees
Managing, opening, or closing account
Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

Per the back of the prepaid visa card I have states that a fee is charged, except where prohibited by state law.
I live in Colorado and it is my understanding that an inactivity fee can not be charged for prepaid accounts.

Colo. Rev. Stat. 6-1-722 (b) (3) Prohibits service fee, a dormancy fee, an inactivity fee, a maintenance fee, or any other type of fee.

The card that I have has been depleted of {$16.00} in inactivity fees. I called the customer service number XXXX and was told that the law does n't pertain to their card. The customer service agent was very rude and hard to understand. She told me she would not assist me.
I then tried to use the card so that I could salvage the {$34.00} left and it was declined. I waited a few days and was able to use the {$34.00} left on the card. The card is issued by US Bank and the website for balance information is XXXX.

Citi bank issued a promotional VISA card to me and I have about {$50.00} left on the card. Citi is saying that the card has expired after 6 months and it has no contact information on the card so I could inquire about the balance. After doing an internet search to try and contact them (since information was not provided on the card), I found that their website states that, " The Citi Prepaid Card expires after

Prepaid Card Complaints

Based on Consumer Complaints

Company believes complaint is the result of an isolated error

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

PayPal Holdings, Inc.	NY	10029	N/A
Comerica	NY	10024	N/A
NetSpend Corporation, a TSYS Company	WA	98424	Consent not provided
NetSpend Corporation, a TSYS Company	GA	306XX	Other
U.S. Bancorp	CO	802XX	Consent provided
NetSpend Corporation, a TSYS Company	CT	061XX	Other
Citibank	CA	923XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	02/08/2016	Closed with monetary relief	Yes	No
Referral	02/01/2016	Closed with explanation	Yes	No
Web	02/03/2016	Closed with monetary relief	Yes	No
Web	02/01/2016	Closed with explanation	Yes	Yes
Web	02/01/2016	Closed with monetary relief	Yes	No
Web	02/04/2016	Closed with explanation	Yes	No
Web	02/18/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1764909
1758680
1764330
1757697
1765923
1765893
1786922

Prepaid Card Complaints

Based on Consumer Complaints

02/14/2016	Prepaid card	General purpose card
02/05/2016	Prepaid card	ID prepaid card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Managing, opening, or closing account

12 months from the issue date. " The card was issued to me on XXXX/XXXX/XXXX, so even according to their website, I should be able to finish using my card.

I feel that this is in violation of the Credit Card Act of XX/XX/XXXX, under Title IV on Gift Cards, where the law states that : " the expiration date is not earlier than 5 years after the date on which the gift certificate was issued, or the date on which card funds were last loaded to a store gift card or general-use prepaid card. " I feel that they are in further violation of this Act by not providing contact information on the back of the card in order to obtain further information and by not posting accurate information about this account online for public viewing. I attempted to contact them (on XXXX/XXXX/XXXX about XXXX AM PST) to rectify the situation and they refused any type of satisfaction.

IRS says my funds were released on XXXX/XXXX/16 to my Netspend account that I 've had for years. A couple days go by and I still do not have my funds. When I call customer service it 's always someone Foreign who I can never understand. They tell me I need to check with IRS about my money. I should n't have to check with them when my direct deposit is with Netspend!! So I get on Netspend page on XXXX and seems like everyone is having the same issue. People opting for the Netspend card when they filed their taxes and no money. Turns out that Netspend has rejected everyone 's tax refund and now IRS will be mailing out a check on XXXX/XXXX/16. I had plans to move my family on a certain date now I ca n't thanks to Netspend not giving me the money that I have earned. They keep lying on their page instead of telling people the real truth on where their money is. The customer service sucks and they do not care about their customers.

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	VA	236XX	Consent provided
Empowerment Ventures, LLC	TX	75024	N/A

Prepaid Card Complaints

Based on Consumer Complaints

Web	02/18/2016	Closed with explanation	Yes	No
Referral	02/26/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1787428

1775327

Prepaid Card Complaints

Based on Consumer Complaints

01/27/2016	Prepaid card	Government benefit payment card
01/22/2016	Prepaid card	Government benefit payment card
02/22/2016	Prepaid card	Mobile wallet
02/05/2016	Prepaid card	Gift or merchant card
02/22/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Fraud or scam

Managing, opening, or closing account

Overdraft, savings or rewards features

Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

I have been having a major problem with XXXX XXXX Prepaid Card taking money from my account not wanting to replace it back nor show me no proof of wats going on. I had to link debit card to my bank account to get statements and transaction history they have caused me to loose lots of money after contacting them multiple calls recorded and all they still attempt to let whoever unauthorize my account with multiple cards stealing money I have asked for my money to be sent back check form and account closed. The representatives supervisors and all are very rude very bad language no help at all total disgrace.. ok I 'm filing this complaint bc I know if it does n't feel good to me it do n't to others and no one should have to worry about their money if loaded on a card it being stolen each month.. But the most serious thing that got my attention was they paid a insurance company like it was me XXXX so when speaking to the letting them know I did n't set up the account they cancelled account and willing to refund money XXXX XXXX still have n't no given me that!!! Actions need to be taking asap I have police reports and all u can contact me XXXX XXXX at XXXX email XXXXXXXXXXXX are at my address XXXX XXXX XXXX XXXX Texas XXXX Thanks

The first card still had a balance on it when the new card with my name arrived in the mail. The balance never transferred over and the first card stopped working. I called and they could not figure out or help me. Ok, so I let that go. I have been using the new card with my name on it for a couple months. Yesterday I put cash on the card at XXXX like I always do. The money is not showing up on the card. Customer Service sees the transaction in system and tells me it will take up to 45

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Comerica	TX	756XX	Consent provided
Comerica	WA	98597	N/A
PayPal Holdings, Inc.	CA	95131	Consent not provided
U.S. Bancorp	OH	44138	Consent not provided
Amex	FL	335XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	02/02/2016	Closed with explanation	Yes	No
Referral	01/29/2016	Closed with explanation	Yes	No
Web	03/03/2016	Closed with non-monetary relief	Yes	Yes
Web	02/10/2016	Closed with monetary relief	Yes	No
Web	02/25/2016	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1760219

1753850

1799126

1775121

1798933

Prepaid Card Complaints

Based on Consumer Complaints

01/28/2016	Prepaid card	ID prepaid card
01/27/2016	Prepaid card	General purpose card
01/27/2016	Prepaid card	Gift or merchant card
01/28/2016	Prepaid card	Gift or merchant card
02/17/2016	Prepaid card	Transit card
01/28/2016	Prepaid card	General purpose card
02/08/2016	Prepaid card	Mobile wallet
02/12/2016	Prepaid card	Other special purpose card
02/13/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Adding money
Managing, opening, or closing account
Fraud or scam
Overdraft, savings or rewards features
Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

Customer Service sees the transaction in system and tells me it will take up to 45 days to dispute and fix the problem. Really? They get to sit and or use my money for 45 days. They can clearly see I put cash on the card and ca n't fix this today. Tells me to check my email for progress on the dispute. This is a scam and after I get or if I get my money I will use the card until it 's at zero and then cut it up. American Express prepaid card via their Serve

The merchant put a {$50.00} hold on my card, as a deposit at a hotel. The card company made a mistake and held {$350.00}. The merchant and myself both told AmEx that this was a mistake but Amex isnt listening. Now my account is {$250.00} negative, despite that the hotel " forced the transaction " and made it a charge of {$53.00}. Amex still isnt acknowledging the mistake or willing to fix it. The merchant even told them it was a mistake and tried to do everything they could to correct it but Amex refuses to make any corrections.

There is a major issue going on with the Amex Serve card at the moment. People are attempting to withdraw cash from ATM 's, the money is not dispersed but it is

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	IL	623XX		Other
Amex	HI	968XX		Consent provided
Citibank	CA	95207		N/A
U.S. Bancorp	NC	27707		Consent not provided
NetSpend Corporation, a TSYS Company	TX	75835	Servicemember	Consent not provided
Amex	MA	01226		Consent not provided
PayPal Holdings, Inc.	IL	62864		N/A
Citibank	TX	78223		Consent not provided
Amex	NY	122XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	02/02/2016	Closed with explanation	Yes	No
Web	02/02/2016	Closed with explanation	Yes	No
Referral	02/02/2016	Closed with monetary relief	Yes	No
Web	02/02/2016	Closed with monetary relief	Yes	No
Web	02/22/2016	Closed with explanation	Yes	No
Web	02/03/2016	Closed with monetary relief	Yes	No
Referral	02/10/2016	Closed with explanation	Yes	No
Web	03/21/2016	Closed with explanation	Yes	No
Web	02/17/2016	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1762449

1761454

1761285

1759976

1791154

1763131

1776963

1786615

1785847

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

still being deducted from their balance.

For the second time in as many months I am sitting on the phone for hours with foreign based customer support most of whom barely speak XXXX and constantly repeat themselves as if they are reading from a script. I have asked for a supervisor and get hung up multiple times after waiting 10 to 20 additional minutes. Once this latest issue is resolved I WILL NEVER put another dime on this card, you ca n't trust them. This most recent time I attempted to take {$400.00} out of an ATM the bank denied it saying " {$400.00} EXCEEDS CARD CASH WITHDRAWAL LIMIT " I thought this was strange (the daily cash withdrawal limit is {$750.00} on the card, but thought the ATM had possibly had a {$400.00} limit). I immediately tried again for {$300.00}, this time it went through with no problem, or so I thought. Although the ATM never dispersed the money, (I have the receipts for all transactions and offered multiple times to send a copy or picture of them to American Express, they did not want them) the {$400.00} BOTH the failed {$400.00} withdrawal and the successful {$300.00} withdrawal were deducted from my balance. I immediately called AE and was told that it would take up to 10 days to even start the dispute process and it could take up to 45 days for it to be completely resolved. I called back the next day and was told that yes, they originally thought it would have to go through the dispute process, but they saw a spike in these calls and realized they had a problem and were correcting them in batches. I was given a support ticket number and was told my money would be back on my account with-in 24 hours, It was not. I called back yet again and was told, once again that I 'd have to go through the dispute process and it would take 10 to 45 days. I 've NEVER had any kind of issue like this with any other bank or card. I 'm moving this weekend for a new job in a new city and that money is needed, NOW! The last time was an issue with XXXX XXXX pre-authorizing the

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

02/18/2016	Prepaid card	Payroll card
03/03/2016	Prepaid card	ID prepaid card
02/23/2016	Prepaid card	Mobile wallet
02/18/2016	Prepaid card	General purpose card
03/03/2016	Prepaid card	Other special purpose card
03/04/2016	Prepaid card	General purpose card
03/09/2016	Prepaid card	General purpose card
03/09/2016	Prepaid card	General purpose card
03/01/2016	Prepaid card	ID prepaid card
02/19/2016	Prepaid card	General purpose card
02/19/2016	Prepaid card	Mobile wallet

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Managing, opening, or closing account
Managing, opening, or closing account
Adding money
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Fees
Advertising, marketing or disclosures
Fraud or scam
Fraud or scam
Unauthorized transactions/trans. issues

card twice right at XXXX time for {$150.00}, XXXX XXXX bent over backwards trying to resolve the issue with Amex Serve yet to no avail it took a full 10 days for the money to be released from the erroneous hold, even though XXXX XXXX released it immediately.
That money was almost the entirety of my unemployment benefit for the week, I have no other money. I need that money to move from XXXX to XXXX tomorrow for a job that starts on Monday.
Here are some links to the post where I 've chatted with other people having the same issues : http : XXXX? XXXX XXXX : XXXX

My direct deposit is showing as posted on my statement but I have a XXXX balance and when I called them the guy who was apparently XXXX said to me, I will send your account to the escalation department and your account will show the money in 1-2 business days

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

MB Financial, INC	TX	76013	N/A
U.S. Bancorp	CA	94534	Consent not provided
PayPal Holdings, Inc.	TX	78411	N/A
Empowerment Ventures, LLC	GA	307XX	Consent provided
PayPal Holdings, Inc.	OK	73127	N/A
Amex	NY	10460	N/A
NetSpend Corporation, a TSYS Company	OH	44281	N/A
NetSpend Corporation, a TSYS Company	OH	45406	N/A
Amex	CA	92617	Consent not provided
Empowerment Ventures, LLC	NY	11436	N/A
PayPal Holdings, Inc.	MI	49301	N/A

Prepaid Card Complaints

Based on Consumer Complaints

Postal mail	02/22/2016	Closed with explanation	Yes	No
Web	03/07/2016	Closed with explanation	Yes	Yes
Referral	02/26/2016	Closed with non-monetary relief	Yes	Yes
Web	02/24/2016	Closed with explanation	Yes	No
Referral	03/07/2016	Closed with non-monetary relief	Yes	No
Phone	03/08/2016	Closed with monetary relief	Yes	Yes
Referral	03/14/2016	Closed with explanation	Yes	No
Referral	03/14/2016	Closed with explanation	Yes	No
Web	03/03/2016	Closed with explanation	Yes	Yes
Phone	02/24/2016	Closed	Yes	No
Phone	02/24/2016	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1794279
1815660
1801192
1793176
1814934
1818888
1824850
1824212
1809268
1795591
1794776

Prepaid Card Complaints

Based on Consumer Complaints

03/09/2016	Prepaid card	General purpose card
02/25/2016	Prepaid card	Mobile wallet
03/23/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

I am a Rushcard holder. I have no idea why. I have bank accounts. I will close my Rushcard account after I get my money. I received a text stating my card had been blocked for suspicious activity and to contact Rushcard. I called them immediately and upon me calling, I started receiving text stating I am being issued a new card and it will be in the mail in 7-10 business days. I began asking what was compromised and a better explanation and the rep is short with me and tells me that it comes from coporate. It has been 7 days, I still do n't have my " new card ". They did n't even offer me the option to expedite the card! I get paid tonight and will not be able to access my funds. This will be a deposit of over XXXX. I have XXXX children. I work everyday. I called again today and XXXX, the floor supervisor in customer service told me to wait until Monday and at least my money is on the card and I should n't be upset. And if I want to get a lawyer to go ahead. I then called XXXX customer service who told me, someone will call me back in 2 business days! I am very disappointed. I told my family members about the service due to THEM not having a bank account. I should have never opened a card with them. That Fee holiday is XXXX. They should be ashamed. Please someone do something.

I have a bluebird american express card purchased at XXXX. My account has been frozen and is under review. I was told this process would be completed in four business days. I called to check the status on this at least 4 times. Each time I was told 4 business days. I called back on the 4th day and was told i would get an answer by the end of the day. What time was considered the end of the day could not be provided by the agent. I heard nothing and called back again. I was then told it would be 5 business days. the agent said i was provided the wrong timing. How could that be XXXX different times by XXXX different people? I got the same answer that I was provided the wrong information and I would get an email about

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	MD	208XX	Servicemember	Consent provided
PayPal Holdings, Inc.	OR	97006		N/A
Amex	NE	688XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	03/10/2016	Closed with explanation	Yes	No
Referral	02/29/2016	Closed with explanation	Yes	No
Web	03/28/2016	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1824891

1802417

1845538

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

the status of my account. I called back the next day to check again. I was told an agent called me and did not get an answer so I would have to wait two more business days to get another call from them. I told the agent I was informed I would be contacted by email and that I was at work at the time I could n't answer the phone why do I have to wait two more days. A supervisor then got on the phone and said she would check and see what the next step was and she would call me back by XXXX eastern time. I got a call back at exactly XXXX XXXX and was told again they did not know the status and could not provide me any timing. I asked if there was someone in this mysterious backroom I could speak with. I asked if they needed more information or was there anything I could do to get an answer and my funds released. The answer was " the backroom office is unavailable and they are closed now anyway. I feel like this person waited to call me back until there was nobody else to speak with because they had all gone home. My payroll check is deposited on this account and my children have been at home alone for this amount of time because I did not have the money to get home to them, I also have been sleeping in my car because of this hold that nobody seems to be able to explain. I work hard for my money and it is too late for my payroll check to be deposited to a different account. I have now had to miss my children and their activities as well as being forced to sleep in my car due to this conflict of information and lack of an explanation for the hold on my account. The last answer I received at this time is " All the supervisors know my situation and when they hear from the backroom about the status of my account or what steps to take they will contact me. " I asked when I might expect something and the answer was. " I ca n't provide timing, we are waiting to hear from the backroom. " I feel like I have been getting the run around and want the company to be honest and forthcoming with information. I have no problem providing any information needed in order to get my paycheck.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

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Based on Consumer Complaints

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Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

03/18/2016	Prepaid card	General purpose card
02/25/2016	Prepaid card	Mobile wallet
03/24/2016	Prepaid card	General purpose card
03/05/2016	Prepaid card	General purpose card
03/24/2016	Prepaid card	Mobile wallet
03/10/2016	Prepaid card	General purpose card
03/18/2016	Prepaid card	General purpose card
03/18/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Managing, opening, or closing account
Managing, opening, or closing account
Advertising, marketing or disclosures
Managing, opening, or closing account
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

I have been trying to open an American Express Serve One VIP prepaid account for the past month and a half, with no success. I used to have a Target Prepaid REDcard by American Express, which I closed in order to open a Serve account. On a recorded phone line on XXXX XXXX, 2016, XXXX in Account Protection Services stated : " rest assured that you will be able to sign up for another American Express Serve card. " Nevertheless, despite numerous attempts online, over the phone, and by mail, I am still unable to open a Serve account : I keep on getting " Unable to Sign Up " errors on the webform. I contacted them by certified mail on XXXX XXXX, 2016, and have yet to receive a response. The whole thing has been a big waste of time, and as of XXXX/XXXX/2016 I still am unable to open a Serve account as promised. I believe that American Express Serve is discriminating against me and similarly situated customers, and is not exercising due care in the management of personal data on their finance platform.

On XXXX XXXX, 2016 I sold a set of racing ski bindings on XXXX. The item was paid through XXXX, packed and then sent to the customer.The payment was shown in my XXXX account, to which I had attempted to attach my XXXX Prepaid Mastercard, so that the funds could be transferred for use in point-of-purchase

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Amex	TX	78218		N/A
PayPal Holdings, Inc.	NJ	07436		Consent not provided
Amex	CA	900XX		Consent provided
Amex	MA	02148		Consent not provided
PayPal Holdings, Inc.	WI	53132		N/A
PayPal Holdings, Inc.	CA	92543	Older American	N/A
Amex	CO	80918		Consent not provided
NetSpend Corporation, a TSYS Company	CA	961XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	03/22/2016	Closed with non-monetary relief	Yes	No
Web	02/29/2016	Closed with non-monetary relief	Yes	No
Web	03/28/2016	Closed with explanation	Yes	Yes
Web	03/08/2016	Closed with explanation	Yes	No
Referral	03/29/2016	Closed with explanation	Yes	No
Phone	03/15/2016	Closed with explanation	Yes	No
Web	03/22/2016	Closed with explanation	Yes	Yes
Web	03/22/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1839962

1803890

1847528

1817510

1847509

1825749

1839677

1839049

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

transactions.I had trouble doing so on my own, so I called the XXXX Prepaid Customer Service number (XXXX). The first call (of an ultimate TOTAL OF 13 CALLS BETWEEN XXXX XXXX), was met with frustration when the agent, who 's grasp of conversational XXXX was limited, had trouble understanding my issue, continually interrupted me, put me on hold, and ultimately HUNG UP ON ME AFTER BEING " ON HOLD " FOR 13 MINUTES.BETWEEN XXXX XXXX AND XXXX, 2016 I MADE 13 CALLS TO XXXX PREPAID, ALL FOR THE SAME DILEMMA, AND SPENT A TOTAL OF 2 HOURS AND 32 MINUTES ON THE PHONE WITH THEM, WITH THE END BEING ABSOLUTELY NO RESOLUTION.WHILE ATTEMPTING TO RESOLVE MY ISSUE, THE FOLLOWING COMMENTS WERE MADE TOWARDS ME, MY ACCOUNT AND XXXX, BY THE XXXX PREPAID AGENTS, AND HAVE BEEN DOCUMENTED IN COMPLAINTS SENT TO XXXX PREPAID THROUGH THEIR WEBSITE (PAYPAL.COM/PREPAID) : XXXX AGENT QUESTIONED THE ORIGINS OF THE FUNDS IUN MY XXXX ACCOUNT. HE ASKED IF I KNEW THE PERSON THAT SENT THE PAYMENT, AND WENT ON TO SAY THAT " HIS SYSTEM SHOWS SOMETHING THAT XXXX ACCOUNT SECURITY SPECIALISTS WILL NEED TO ADDRESS. " HIS IMPLICATION BEING THAT THE FUNDS WERE THE RESULT OF AN ILLEGAL OR ILLICIT TRANSACTION AND THAT I " COULD BE IN TROUBLE. " .ANOTHER AGENT TRIED TO BLAME THE ISSUE ON XXXX (I CALLED XXXX XXXX VERIFIED MY IDENTITY ; FUNDS WERE POSITIVE AND AVAILABLE ; THERE WERE NO " SECURITY ISSUES " ; XXXX HAS NO DIRECT CONNECTION TO THE PREPAID CARDS, OTHER THAN FACILITATING EASY FUND TRANSFERS). ANOTHER AGENT CLAIMED THAT " THE DEVICES THAT I USE TO ACCESS THE XXXX PREPAID WEBSITE NEED TO BE VERIFIED, AND THAT BY USING MULTIPLE DEVICES ATTEMPTING TO SOLVE THE ISSUE MYSELF, HAS LOCKED MY ACCOUNT "

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

03/07/2016	Prepaid card	Government benefit payment card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Comerica	GA	30034	Servicemember	N/A

Prepaid Card Complaints

Based on Consumer Complaints

Phone	03/09/2016	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1820166

Prepaid Card Complaints

Based on Consumer Complaints

03/24/2016	Prepaid card	General purpose card
03/02/2016	Prepaid card	Payroll card
03/24/2016	Prepaid card	General purpose card
03/02/2016	Prepaid card	General purpose card
03/02/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Fraud or scam
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

Net Spend has sent a visa to my work, to my home, sent text messages and emails. I have asked that cards not be sent to me and to take me off there contact lists and yet I still receive info from them. I did n't give them any of my addresses. I did n't request there services and it is impossible to get them to leave me alone. Customer Service will not help and they wo n't let me speak to a manager. I text stop to there text messages but they continue to come and the email address I got from the paperwork they mailed me came back undelivered. Please help me make them stop.

On XX/XX/2016 went to XXXX store on XXXX XXXX XXXX, XXXX, TX XXXX their number is (XXXX) XXXX. I took my Serve card to withdraw money from the XXXX XXXX atm at XXXX. When I tried to withdraw the money and put in all my information, the atm did not dispense my the {$140.00}. So I called the number for the atm they told me to file a complaint and the money would be credited since i received no money from the atm. An employee at XXXX named XXXX informed the atm merchant that this was not the first time they had issues with the atm and they needed to get it fixed. So I called american express serve at XXXX. I spoke to a representative who i explained everything and was no help at all. She kept putting me on hold then transfers me to a supervisor. I explained to the supervisor what happened and i never received the money or receipt from the Atm yet the amount was deducted from my account also with a fee of {$2.00} for using a atm. I then received a email from american express on XXXX XXXX that it would take 10 business days for them to investigate. That they will send me another email within

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

PayPal Holdings, Inc.	KY	40729	N/A
NetSpend Corporation, a TSYS Company	DE	199XX	Consent provided
NetSpend Corporation, a TSYS Company	MD	21787	Consent not provided
Blackhawk Network Holdings Inc.	CA	92130	Consent not provided
Amex	TX	770XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Fax	03/28/2016	Closed with non-monetary relief	Yes	No
Web	03/04/2016	Closed with explanation	Yes	No
Web	03/28/2016	Closed with explanation	Yes	No
Web	03/04/2016	Closed with explanation	Yes	No
Web	03/04/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1849054

1812027

1847435

1813765

1813456

Prepaid Card Complaints

Based on Consumer Complaints

03/02/2016	Prepaid card	Other special purpose card
03/16/2016	Prepaid card	General purpose card
03/10/2016	Prepaid card	ID prepaid card
03/16/2016	Prepaid card	General purpose card
03/25/2016	Prepaid card	Other special purpose card
03/21/2016	Prepaid card	Government benefit payment card
03/22/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Managing, opening, or closing account
Fraud or scam
Unauthorized transactions/trans. issues
Fees
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues

business days for them to investigate. That they will send me another email within 10 business days with more information whether they be able to credit me.
On XX/XX/2016 at XXXX I received a email requesting more information that they needed it with in 10 business days. At XXXX XXXX XX/XX/2016 i received a email saying they are not going to credit the amount I never received on XX/XX/2016 for XXXX plus the XXXX service charge fee.

On XXXX XXXX 2016 I made a purchase from lowes via there website.There was an issue with that purchase that led me to file a dipute. XXXX corporate agreed to that dispute and authorized the release of those funds back to me.However my debit card company is holding those funds and will not release back to me.

Hi, on XXXX XXXX I went to XXXX and withdrew XXXX from the atm, the atm only dispursed XXXX because of their limit. I then went inside bank to explain the problem the bank did an investigation which showed they were over XXXX. So then the money was sent back to american express serve on XXXX XXXX to be credited back into my accout an at this time I had already started a dispute on my half. XXXX XXXX i was sent an email saying investigation was closed an I would not be credited the XXXX dollars because the merchant had provided documentation that I was given money at the time of transaction which is false. Now it is XXXX XXXX an not getting any answers nor my money. I call continously the american express number on the back of my card because Im in need of my funds an not getting anywhere.

XXXX Visa Prepaid Debit Card with 1-2-3 REWARDS (R) Visa (R) Prepaid

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Company has responded to the consumer and the CFPB and chooses not to

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	IL	61944		N/A
Amex	TX	79756		N/A
NetSpend Corporation, a TSYS Company	VA	201XX	Servicemember	Other
NetSpend Corporation, a TSYS Company	TN	378XX		Consent provided
Synchrony Financial	PA	15909		N/A
Amex	LA	705XX		Consent provided
U.S. Bancorp	CO	801XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	03/04/2016	Closed with explanation	Yes	No
Referral	03/18/2016	Closed with monetary relief	Yes	No
Web	03/11/2016	Closed with explanation	Yes	No
Web	03/18/2016	Closed with explanation	Yes	No
Phone	03/30/2016	Closed with monetary relief	Yes	No
Web	03/23/2016	Closed with explanation	Yes	No
Web	03/23/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1812758

1834538

1825533

1835050

1849997

1841078

1843154

Prepaid Card Complaints

Based on Consumer Complaints

03/22/2016	Prepaid card	Gift or merchant card
03/25/2016	Prepaid card	General purpose card
03/17/2016	Prepaid card	ID prepaid card
03/26/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Advertising, marketing or disclosures

Unauthorized transactions/trans. issues

Overdraft, savings or rewards features

Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

Debit Card : After using the card to process a product return from a XXXX I purchase from regularly I was told all of my money in my prepaid account was locked up and unavailable so the company could make sure the return transactions were not fraudulent. This included all my money from my paycheck in addition to the money on from the return to XXXX. The card holder agreement does n't mention anything like this so I do n't understand how they can do this.

they issued my XXXX cards and as I understood that the cards can be expired but not the fund. so when my cards expired, I requested for cards to be reissued and they refused to do so. I would like CFPB to look into this matter and protect me as a consumer fairly so I can get my funds back. Please contact me if you need any further information.

I purchased a XXXX gift card from XXXX for {$500.00} - I was unable to use it and I called the number on the back of the card and they said that it was not activated. The gift card representative told me to fax information on the front and back of the card, as well as any receipts. I faxed this information to the gift card company on XXXX. This morning, on XXXX, I logged onto the gift card management website at XXXX and found that all of the funds from the gift card have been used with the following retailer : PURCHASE XXXX XXXX # XXXX XXXX CA XXXX ". I did not make this purchase - I would like to obtain some kind of refund of the {$500.00}.

This account is not suppose to overdraft occording to the rules upon opening it. Ive been charged double fees a few times and it is not acceptable.This acct is a XXXX Card by Citi (its for XXXX donations {$25.00} per donation with numberous fees charged as wel) Frankly I think it very unfair to the other donors that are cheated to

provide a public response

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Citibank	CA	945XX	Consent provided
U.S. Bancorp	CA	900XX	Consent provided
Citibank	CA	921XX	Consent provided
NetSpend Corporation, a TSYS Company	CA	95621	Consent not provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	03/23/2016	Closed with monetary relief	Yes	No
Web	03/29/2016	Closed with monetary relief	Yes	No
Web	03/21/2016	Closed with explanation	Yes	No
Web	03/30/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1845191

1851080

1838125

1850269

Prepaid Card Complaints

Based on Consumer Complaints

04/06/2016	Prepaid card	Payroll card
03/17/2016	Prepaid card	Government benefit payment card
03/09/2016	Prepaid card	General purpose card
03/14/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

On XX/XX/2016 I loaded up a my vanilla prepaid card at the XXXX store in XXXX DE. I PUT XXXX On the card in cash. The very next day I opened up the card and than went on line to register it l like I was suppose to do. 0n XX/XX/2016 i went shopping and when i tried to purchase something it was declined. So right away i called my vanilla card and they said that my card was register to someone else and they were claiming it. Also they asked me to send in my documents which i sent in everything like my social security card, my receipt, my state ID, a copy of the vanilla card front back. And proof of residence, I sent that in by email on XX/XX/2016. Now every time i call them it 's something new. First it was 3-5 than 10-14 days now 60 days before I hear something back. It just does n't make sense. I think it 's fraud. I do n't know if their trying to keep money or what. They wo n't tell me anything. So am lost here.I called XXXX a few days ago and they told me that everything on their end was good but they did find out that my money was used at a collection agency on XX/XX/2016 the next day after a bought it. But how is that so. I want to know because i registered it on XX/XX/2016 on their website and it said i was good to go. They said that the card was activated so i did n't need to go on line and register it. Now am really confused here they also said they do n't know why my vanilla prepaid visa is giving me such a hard time with this dispute. Its crazy how XXXX found out and was able to tell me that XXXX the incomm people from my vanilla act like they do n't know what 's going on with my dispute with them..PLEASE HELP ME SORT THIS OUT.

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

U.S. Bancorp	CA	91941		Consent not provided
Comerica	OH	44102	Older American	N/A
Citibank	TN	372XX	Older American	Other
Incomm Holdings, Inc.	DE	198XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	04/07/2016	Closed with explanation	Yes	No
Phone	03/22/2016	Closed with monetary relief	Yes	No
Web	03/09/2016	Closed with monetary relief	Yes	No
Web	03/17/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1865631

1836934

1822374

1831048

Prepaid Card Complaints

Based on Consumer Complaints

03/14/2016	Prepaid card	General purpose card
03/23/2016	Prepaid card	Mobile wallet
03/23/2016	Prepaid card	Government benefit payment card
04/11/2016	Prepaid card	Gift or merchant card
04/07/2016	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Fraud or scam
Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

My Serve prepaid debit card account was closed. In this account I had funds confiscated without cause. Nor was I able to get any honest and forthcoming answer as to why my account was closed or when the funds would be returned to me. I have asked on numerous occasions for copies of or access to my billing statement. To this day I have not received anything.

I WAS GIVING A VISA DEBIT CARD WITH XXXX $ THE CARD DID NOT WORK I CALLED CUSTOMER SERVICE SHE Said TO READ THE XXXX DIGITS IN THE FRONT I TOLD HER THAT IM MISSING XXXX NUMBERS THEN SHE ASKED FOR THE NUMBER ON THE BACK GAVE IT TO HER SHE SAID YOU HAVE XXXX $ GO AHEAD AND USE IT THE CARD STILL DID NOT WORK I CALLED BACK THEY TOLD ME TO FAX A COPY OF THE FRONT AND BACK OF THE CARD I DID ONLY FOR THEM TO CALL ME AND TELL ME THE CARD HAS BEEN USED ALREADY NO EXPLANATION NOTHING

I received a XXXX gift card as a birthday present. Upon use of this XXXX gift card for {$150.00} the card was declined. I called the number listed on the back of the card and spoke to a representative who proceeded to tell me she was unable to find the card number. I then provided the serial number from the back of the card and she did pull up my card. She then proceeded to tell me she was sending me a replacement card and I would receive it within XXXX14 business days. I requested expedited shipping and this was not offered or provided. I requested I speak to a supervisor and during the extensive hold she placed me on the call was answered and immediately disconnected. I then called back and proceeded to speak to another representative who stated she was " resolving my issue ". She confirmed the card had been sent and stated it would only be up to 10 business days and requested I be placed on a brief hold while she " resolves my issue ". After 45

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Amex	GA	302XX		Consent provided
PayPal Holdings, Inc.	WI	53005	Older American	N/A
Comerica	LA	70601		N/A
U.S. Bancorp	CA	913XX		Consent provided
Incomm Holdings, Inc.	FL	334XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	03/17/2016	Closed with non-monetary relief	Yes	No
Phone	03/24/2016	Closed with explanation	Yes	Yes
Phone	03/25/2016	Closed with monetary relief	Yes	No
Web	04/13/2016	Closed with explanation	Yes	No
Web	04/08/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1831136

1845437

1845897

1874100

1868179

Prepaid Card Complaints

Based on Consumer Complaints

04/07/2016	Prepaid card	General purpose card
03/30/2016	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

requested I be placed on a brief hold while she " resolves my issue ". After 45 minutes of hold time with brief interludes of " Thank you, I 'm still looking into this " ; I requested I no longer wait on hold and requested a call back from Incomm corporate. She stated this call back would occur within 48hrs from approx XXXX XXXX. This callback never occurred, I then proceeded to call them today XXXX since no callback had occurred. They then told me I need the receipt or I need the store to print the receipt that they can find in their electronic journal and XXXX of my utility bills within the last 30 days. They provided me with an email address of XXXXXXXXXXXX with a reference number. I then called the sender of the gift card and found the purchase location to be XXXX in XXXX, RI and date. I called this XXXX and spoke with a customer service representative that stated she had numerous transactions from that date and wo n't provide me with a receipt without myself or the sender being there in person even though I have the serial number and and card number. I then again contacted the purchaser/sender of the gift card and he will be returning shortly to ascertain this document. I did want to start a dialogue with you about what seems to be going on here. From my simple research on XXXX gift card and incomm I found quite a few stories all leading to essentially theft of the funds purchased. I am working the get the receipt requested but since it was a gift I did n't receive a receipt with the card. Seems their strategy is to delay and make it extremely difficult to get the funds purchased. Case after case found with a simple XXXX search. I believe their is some larger fraud occurring here. I hope to pursue this complaint through the CFPB to some resolution with incomm.

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

U.S. Bancorp	CA	94087		Consent not provided
Empowerment Ventures, LLC	NJ	08518	Servicemember	N/A

Prepaid Card Complaints

Based on Consumer Complaints

Web	04/12/2016	Closed with explanation	Yes	Yes
Phone	04/01/2016	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1869321

1856088

Prepaid Card Complaints

Based on Consumer Complaints

04/14/2016	Prepaid card	General purpose card
04/20/2016	Prepaid card	General purpose card
04/11/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Advertising, marketing or disclosures

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

On XXXX XXXX I noticed some unauthorized transactions totaling {$910.00}, on my account. I called American Express Serve and was told I had to wait to make the dispute until the transactions were completed. I cancelled the card ending in XXXX and requested a new one as my account was compromised. On XXXX XXXX the transactions were completed. I called again to dispute. I was told it would take up to 45 days to make a decision on if they were going to reverse the charges. But I would receive a provisional credit on the 10th day. I called on XXXX XXXX to ask where the provisional credit was, I was then told it is 10 business days, which would be XXXX XXXX. On XXXX XXXX I received XXXX email stating they completed their investigation and I would not be receiving my credit as they determined I made the transactions, which took place in XXXX and I live in XXXX. I explained it is very hard to make a purchase at XXXX in XXXX XXXX at XXXX on XXXX XXXX then be in XXXX XXXX and back in XXXX by XXXX to attempt to make a purchase at XXXX. I have tried to call American Express serve and ask for the proof that they contact XXXX XXXX XXXX as I have. They were not able to give me any proof and said it was their investigation team that makes the decisions. I called XXXX XXXX XXXX and spoke with their loss and prevention manager and she claims no one else has called about this account or transactions. I once again asked why could they not prove that they contacted, then I was disconnected from the operator.
I have a XXXX XXXX Prepaid card from US Bank ending in XXXX.

I am supposed to earn XXXX point for every dollar spent on that card. Till date I have not received these points. when I log onto the site it always says that reward points are unavailable.

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Amex	CA	922XX	Consent provided
U.S. Bancorp	WA	980XX	Consent provided
U.S. Bancorp	IN	46637	Consent not provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	04/18/2016	Closed with monetary relief	Yes	No
Web	04/21/2016	Closed with explanation	Yes	Yes
Web	04/13/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1880106

1889431

1874839

Prepaid Card Complaints

Based on Consumer Complaints

05/20/2016	Prepaid card	Mobile wallet
05/16/2016	Prepaid card	Gift or merchant card
05/26/2016	Prepaid card	Mobile wallet
04/20/2016	Prepaid card	General purpose card
04/12/2016	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Managing, opening, or closing account

Managing, opening, or closing account
Unauthorized transactions/trans. issues
Fees

Prepaid Card Complaints

Based on Consumer Complaints

My Citi prepaid card expired (XXXX XXXX) as I did not check the date and was saving the same for special day gift. (balance {$96.00}) I called the customer service and was told that It its expired and nothing can be done and money is lost too. Feel so bad how Citi can do like this.

This is regarding gift cards from TD Bank. I was given XXXX TD Bank XXXX Debit cards at various times as gifts. Both are unexpired. I put them away with some othe gift cards I had accumulated for a larger purchase.
I attempted to make tis purchase with these cards recently. The other XXXX cards I had, XXXX XXXX cards and another XXXX Debit card from " XXXX " worked without problem. The XXXX from TD Bank, I was told required a PIN number to be used, even though the sticker on the cards said that they were active and ready to use. My wife registered the cards and set PIN Numbers for both cards. While registering the cards, we found that the cards had depleted in value. The {$50.00} card was now worth {$40.00} and the {$150.00} card was now worth {$110.00}. The cards were brought back to XXXX for use, and again they were declined.
I went to the TD Bank branch office in XXXX NJ and spoke with the " store manager " XXXX XXXX. I told my story and asked that the cards be cashed out since they apparently did not work, several times, in a store.
He said that there was nothing he could do, that company policy was that they could not be cashed out. He put me on the phone with the credit card office to discuss why the PIN did not work.
I spoke with " XXXX ", a supervisor. He looked up the cards registered under my name. He said that they were registered, but that there were no PINS assigned. I

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

PayPal Holdings, Inc.	IL	62232	N/A
Citibank	CA	950XX	Consent provided
PayPal Holdings, Inc.	CO	80504	N/A
Amex	GA	30364	N/A
TD Bank US Holding Company	NJ	088XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	05/25/2016	Closed with non-monetary relief	Yes	Yes
Web	05/19/2016	Closed with explanation	Yes	Yes
Postal mail	06/01/2016	Closed with explanation	Yes	Yes
Phone	04/25/2016	Closed with explanation	Yes	No
Web	04/14/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1934577

1927885

1942944

1887905

1876620

Prepaid Card Complaints

Based on Consumer Complaints

04/12/2016	Prepaid card	Payroll card
04/14/2016	Prepaid card	General purpose card
07/21/2014	Prepaid card	General purpose card
07/23/2014	Prepaid card	General purpose card
07/24/2014	Prepaid card	Government benefit payment card
07/24/2014	Prepaid card	Government benefit payment card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam
Fraud or scam
Overdraft, savings or rewards features
Unauthorized transactions/trans. issues
Adding money
Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

assured him that my wife had done this, he assured me that she had not. He said that if I go through the process again, that PINS will be assigned and they will be fine.
We have already been through this. I wont go through it again. If I do, and we again attempt to use cards that dont work we will look foolish, and probably with suspicion. I want the value of the cards in CASH. I want to know why fees of {$50.00} can be removed from these cards. I had XXXX other cards, from different vendors that worked fine. I believe that whats being done is fraudulent and predatory.

I received a Brinks prepaid XXXX without applying for one.

All of a sudden I started to receive texts about an account that I did not open. It is in INCREDIBLY hard to speak to a representative without providing your card number or SSN.

When I finally did get to speak with someone they simply said to reply " stop " to the text messages but did not spend time to look for the account to ensure that it was not open fraudulently.

Shortly after, I began to get transaction information of the purchases being made. These transactions are happening in XXXX, CA. I do not live in XXXX, however, my phone number area code is from that area.

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	CA	900XX		Consent provided
NetSpend Corporation, a TSYS Company	CA	921XX		Consent provided
Capital One	NC	27350		N/A
Amex	OH	43316	Servicemember	N/A
Comerica	OK	74960		N/A
Comerica	AZ	85262		N/A

Prepaid Card Complaints

Based on Consumer Complaints

Web	04/14/2016	Closed with explanation	Yes	No
Web	04/18/2016	Closed with explanation	Yes	No
Web	07/24/2014	Closed with explanation	Yes	No
Phone	07/28/2014	Closed with explanation	Yes	No
Referral	07/28/2014	Closed with monetary relief	Yes	No
Referral	07/28/2014	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1875125
1879597
946650
950368
953708
951902

Prepaid Card Complaints

Based on Consumer Complaints

07/30/2014	Prepaid card	Gift or merchant card
07/24/2014	Prepaid card	Mobile wallet
08/07/2014	Prepaid card	Gift or merchant card
08/08/2014	Prepaid card	General purpose card
07/30/2014	Prepaid card	General purpose card
07/25/2014	Prepaid card	General purpose card
08/10/2014	Prepaid card	Transit card
08/23/2014	Prepaid card	Gift or merchant card
08/28/2014	Prepaid card	Government benefit payment card
08/29/2014	Prepaid card	Mobile wallet
08/14/2014	Prepaid card	General purpose card
09/10/2014	Prepaid card	General purpose card
08/17/2014	Prepaid card	General purpose card
09/18/2014	Prepaid card	General purpose card
09/11/2014	Prepaid card	General purpose card
09/08/2014	Prepaid card	General purpose card
09/03/2014	Prepaid card	Other special purpose card
09/08/2014	Prepaid card	Gift or merchant card
08/18/2014	Prepaid card	Payroll card
09/03/2014	Prepaid card	General purpose card
09/09/2014	Prepaid card	Mobile wallet
09/13/2014	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam
Managing, opening, or closing account
Fees
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Managing, opening, or closing account
Adding money
Managing, opening, or closing account
Managing, opening, or closing account
Fees
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Managing, opening, or closing account
Fees
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Amex	NY	10019		N/A
Amex	MD	20708		N/A
Amex	CA	92374		N/A
Amex	NY	11423		N/A
Amex	WA	98072		N/A
U.S. Bancorp	KS	66103		N/A
Amex	VA	20111		N/A
Citibank	TX	75035		N/A
U.S. Bancorp	NE	68739		N/A
PayPal Holdings, Inc.	IA	51103	Older American	N/A
Amex	TX	78250		N/A
Citibank	CA	92620		N/A
U.S. Bancorp	PA	18938		N/A
Citibank	CT	06902	Older American	N/A
Pentagon FCU	FL	33881		N/A
U.S. Bancorp	CA	92585	Servicemember	N/A
Comerica	MA	01463		N/A
U.S. Bancorp	NY	11722		N/A
Citibank	CO	80466		N/A
PayPal Holdings, Inc.	NH	03811		N/A
PayPal Holdings, Inc.	TX	78729		N/A
The Western Union Company				N/A

Prepaid Card Complaints

Based on Consumer Complaints

Web	08/01/2014	Closed with explanation	Yes	Yes
Referral	07/28/2014	Closed with explanation	Yes	No
Web	08/11/2014	Closed with monetary relief	Yes	No
Web	08/12/2014	Closed with explanation	Yes	No
Referral	08/04/2014	Closed with monetary relief	Yes	No
Phone	07/30/2014	Closed with monetary relief	Yes	No
Web	08/13/2014	Closed with monetary relief	Yes	No
Web	08/29/2014	Closed with monetary relief	Yes	No
Phone	09/03/2014	Closed with monetary relief	Yes	No
Referral	09/04/2014	Closed with explanation	Yes	No
Web	08/19/2014	Closed with explanation	Yes	Yes
Web	09/16/2014	Closed with explanation	Yes	No
Web	08/20/2014	Closed with explanation	Yes	No
Web	09/24/2014	Closed with explanation	Yes	No
Web	09/16/2014	Closed with explanation	Yes	No
Phone	09/11/2014	Closed with monetary relief	Yes	No
Referral	09/08/2014	Closed with explanation	Yes	No
Web	09/11/2014	Closed with non-monetary relief	Yes	No
Web	08/21/2014	Closed with explanation	Yes	No
Web	09/05/2014	Closed with non-monetary relief	Yes	No
Referral	09/12/2014	Closed with explanation	Yes	No
Phone	10/29/2014	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

960123
952101
973940
975171
961560
953581
977170
998430
1006437
1008077
983705
1023291
987784
1035238
1024897
1018190
1012332
1018809
989537
1012154
1020762
1027647

Prepaid Card Complaints

Based on Consumer Complaints

09/14/2014	Prepaid card	General purpose card
09/09/2014	Prepaid card	Government benefit payment card
09/30/2014	Prepaid card	Government benefit payment card
09/15/2014	Prepaid card	Government benefit payment card
10/07/2014	Prepaid card	Mobile wallet
09/20/2014	Prepaid card	Transit card
09/16/2014	Prepaid card	Payroll card
09/17/2014	Prepaid card	Government benefit payment card
10/18/2014	Prepaid card	Gift or merchant card
10/19/2014	Prepaid card	General purpose card
10/23/2014	Prepaid card	Gift or merchant card
09/23/2014	Prepaid card	Other special purpose card
09/29/2014	Prepaid card	Gift or merchant card
10/02/2014	Prepaid card	Payroll card
09/29/2014	Prepaid card	Other special purpose card
10/08/2014	Prepaid card	Other special purpose card
10/21/2014	Prepaid card	General purpose card
09/29/2014	Prepaid card	Gift or merchant card
10/30/2014	Prepaid card	Other special purpose card
10/30/2014	Prepaid card	Government benefit payment card
10/30/2014	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fees
Unauthorized transactions/trans. issues
Adding money
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Fees
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Fraud or scam
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Advertising, marketing or disclosures
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

JPMorgan Chase & Co.	WI	53593		N/A
Comerica	CO	80216	Servicemember	N/A
Comerica			Servicemember	N/A
Comerica	PA	15212		N/A
PayPal Holdings, Inc.	MA	01862		N/A
Synchrony Financial	CA	90505	Older American	N/A
Bank of America	NY	14606		N/A
Bank of America	CA	95821	Older American	N/A
Amex	VA	22309		N/A
Citibank	LA	71403	Servicemember	N/A
U.S. Bancorp	TN	38105		N/A
Citibank	MI	48170		N/A
U.S. Bancorp	CA	90805		N/A
Bank of America	AZ	85355	Older American	N/A
Citibank	WI	53221		N/A
PayPal Holdings, Inc.	NM	87551	Older American	N/A
Amex	FL	34683		N/A
U.S. Bancorp	NV	89145		N/A
U.S. Bancorp	OH	45240		N/A
Comerica	AZ	86926		N/A
Wells Fargo & Company	SC	29036		N/A

Prepaid Card Complaints

Based on Consumer Complaints

Web	09/18/2014	Closed with monetary relief	Yes	No
Phone	09/12/2014	Closed with explanation	Yes	Yes
Phone	10/06/2014	Closed with explanation	Yes	No
Phone	09/18/2014	Closed with explanation	Yes	No
Referral	10/10/2014	Closed with non-monetary relief	Yes	No
Web	09/26/2014	Closed with monetary relief	Yes	No
Web	09/24/2014	Closed with explanation	Yes	No
Web	09/17/2014	Closed with monetary relief	Yes	No
Web	10/24/2014	Closed with monetary relief	Yes	No
Web	10/24/2014	Closed with explanation	Yes	Yes
Web	10/29/2014	Closed with explanation	Yes	No
Web	09/23/2014	Closed with explanation	Yes	No
Web	10/03/2014	Closed with monetary relief	Yes	No
Phone	10/07/2014	Closed with explanation	Yes	No
Web	09/29/2014	Closed with explanation	Yes	No
Phone	10/15/2014	Closed with explanation	Yes	Yes
Web	10/27/2014	Closed with explanation	Yes	No
Web	10/03/2014	Closed with monetary relief	Yes	Yes
Web	11/05/2014	Closed with monetary relief	Yes	No
Referral	11/05/2014	Closed with explanation	Yes	No
Referral	11/01/2014	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1027958
1020419
1051284
1029616
1060780
1037981
1030533
1033525
1076841
1077008
1083818
1040933
1048709
1055529
1049308
1063790
1079677
1050106
1094424
1094459
1094469

Prepaid Card Complaints

Based on Consumer Complaints

10/21/2014	Prepaid card	General purpose card
10/17/2014	Prepaid card	Mobile wallet
11/11/2014	Prepaid card	ID prepaid card
11/11/2014	Prepaid card	Gift or merchant card
11/17/2014	Prepaid card	Other special purpose card
11/03/2014	Prepaid card	Gift or merchant card
11/17/2014	Prepaid card	Mobile wallet
11/12/2014	Prepaid card	General purpose card
11/12/2014	Prepaid card	General purpose card
11/17/2014	Prepaid card	General purpose card
11/06/2014	Prepaid card	Other special purpose card
10/29/2014	Prepaid card	General purpose card
11/04/2014	Prepaid card	Mobile wallet
11/27/2014	Prepaid card	Government benefit payment card
11/24/2014	Prepaid card	General purpose card
11/30/2014	Prepaid card	General purpose card
11/05/2014	Prepaid card	General purpose card
11/13/2014	Prepaid card	Payroll card
12/11/2014	Prepaid card	General purpose card
12/02/2014	Prepaid card	Mobile wallet
01/07/2015	Prepaid card	Mobile wallet

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Managing, opening, or closing account
Fraud or scam
Advertising, marketing or disclosures
Fraud or scam
Fees
Managing, opening, or closing account
Adding money
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Fraud or scam
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Amex	NV	89123	N/A
PayPal Holdings, Inc.	MA	02347	N/A
NetSpend Corporation, a TSYS Company	NJ	07011	N/A
Citibank	MA	02180	N/A
Comerica	TX	78228	N/A
Synchrony Financial	IN	46514	N/A
Amex	ME	03905	N/A
Amex	GA	30214	N/A
U.S. Bancorp	WA	98422	N/A
Amex	TN	38506	N/A
Goldman Sachs Bank USA	NJ	08618	N/A
Amex	MD	21921	N/A
PayPal Holdings, Inc.	NC	28216	N/A
NetSpend Corporation, a TSYS Company	CA	90503	N/A
Amex	MD	20747	N/A
NetSpend Corporation, a TSYS Company	NJ	07801	N/A
Amex	CA	94609	N/A
Comerica	AZ	85041	N/A
Amex	GA	30815	N/A
Google Inc.	CA	90018	N/A
Google Inc.	CA	95076	N/A

Prepaid Card Complaints

Based on Consumer Complaints

Web	10/27/2014	Closed with monetary relief	Yes	No
Phone	10/23/2014	Closed with explanation	Yes	No
Web	11/11/2014	Closed with explanation	Yes	Yes
Web	11/17/2014	Closed with explanation	Yes	No
Referral	11/21/2014	Closed with explanation	Yes	Yes
Phone	11/06/2014	Closed with monetary relief	Yes	No
Web	11/17/2014	Closed with explanation	Yes	No
Web	11/17/2014	Closed with explanation	Yes	No
Web	11/17/2014	Closed with monetary relief	Yes	No
Web	11/20/2014	Closed with explanation	Yes	No
Phone	11/13/2014	Closed with explanation	Yes	No
Web	11/19/2014	Closed with explanation	Yes	No
Referral	11/07/2014	Closed with non-monetary relief	Yes	No
Web	11/27/2014	Closed with explanation	Yes	Yes
Web	12/01/2014	Closed with monetary relief	Yes	No
Web	12/04/2014	Closed with monetary relief	Yes	Yes
Web	11/10/2014	Closed with monetary relief	Yes	No
Web	11/15/2014	Closed with explanation	Yes	No
Web	12/15/2014	Closed with explanation	Yes	No
Web	12/05/2014	Closed with explanation	Yes	Yes
Referral	01/12/2015	Closed	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1080446
1075365
1111400
1111562
1119594
1097868
1119128
1112033
1112127
1119779
1105553
1091057
1101122
1134443
1128359
1136031
1102683
1115496
1152436
1138139
1185355

Prepaid Card Complaints

Based on Consumer Complaints

12/19/2014	Prepaid card	Payroll card
12/10/2014	Prepaid card	Mobile wallet
01/04/2015	Prepaid card	Gift or merchant card
01/21/2015	Prepaid card	Gift or merchant card
01/21/2015	Prepaid card	Gift or merchant card
01/05/2015	Prepaid card	Government benefit payment card
01/15/2015	Prepaid card	General purpose card
12/17/2014	Prepaid card	Mobile wallet
12/24/2014	Prepaid card	Other special purpose card
12/30/2014	Prepaid card	General purpose card
12/17/2014	Prepaid card	Payroll card
01/27/2015	Prepaid card	General purpose card
01/16/2015	Prepaid card	Mobile wallet
01/28/2015	Prepaid card	Mobile wallet
01/28/2015	Prepaid card	Gift or merchant card
01/20/2015	Prepaid card	General purpose card
02/03/2015	Prepaid card	General purpose card
02/06/2015	Prepaid card	General purpose card
02/04/2015	Prepaid card	Government benefit payment card
01/29/2015	Prepaid card	Gift or merchant card
02/07/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Fees
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Adding money
Managing, opening, or closing account
Managing, opening, or closing account
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Managing, opening, or closing account
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Managing, opening, or closing account
Managing, opening, or closing account
Managing, opening, or closing account
Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Citibank	VA	23225		N/A
PayPal Holdings, Inc.	FL	33442		N/A
U.S. Bancorp	CA	90403		N/A
TD Bank US Holding Company	NH	03106		N/A
U.S. Bancorp	MI	48240		N/A
Comerica	AL	36105	Servicemember	N/A
Amex	FL	32708		N/A
PayPal Holdings, Inc.	NY	14222		N/A
Citibank	MA	02130		N/A
Fifth Third Financial Corporation	FL	34119		N/A
Citibank	TX	78653		N/A
Synovus Bank	NJ	07079		N/A
Google Inc.	FL	32712		N/A
PayPal Holdings, Inc.	UT	84003		N/A
U.S. Bancorp	CA	92780		N/A
Amex	NY	11570		N/A
Amex	IL	60643		N/A
Amex	NV	89137		N/A
NetSpend Corporation, a TSYS Company	MO	64134		N/A
Citibank	MD	21045	Older American	N/A
Blackhawk Network Holdings Inc.	WA	98092	Servicemember	N/A

Prepaid Card Complaints

Based on Consumer Complaints

Web	12/19/2014	Closed with explanation	Yes	No
Referral	12/12/2014	Closed with non-monetary relief	Yes	No
Web	01/08/2015	Closed with explanation	Yes	No
Referral	01/23/2015	Closed with explanation	Yes	No
Referral	01/23/2015	Closed with explanation	Yes	No
Phone	01/12/2015	Closed with explanation	Yes	No
Web	01/20/2015	Closed with monetary relief	Yes	No
Referral	12/18/2014	Closed with non-monetary relief	Yes	No
Web	12/24/2014	Closed with explanation	Yes	Yes
Referral	01/06/2015	Closed with non-monetary relief	Yes	No
Web	12/17/2014	Closed with explanation	Yes	No
Web	02/02/2015	Closed with non-monetary relief	Yes	No
Phone	01/21/2015	Closed with explanation	Yes	No
Referral	02/02/2015	Closed with explanation	Yes	No
Web	02/02/2015	Closed with monetary relief	Yes	No
Web	01/23/2015	Closed with explanation	Yes	No
Postal mail	02/07/2015	Closed with explanation	Yes	Yes
Web	02/11/2015	Closed with explanation	Yes	Yes
Web	02/09/2015	Closed with explanation	Yes	No
Web	02/12/2015	Closed with explanation	Yes	Yes
Web	02/11/2015	Closed with monetary relief	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1164996
1150941
1179941
1201465
1202233
1183299
1195237
1159870
1169975
1175303
1159902
1211159
1197415
1214164
1215160
1199786
1221689
1227913
1223915
1216210
1230294

Prepaid Card Complaints

Based on Consumer Complaints

02/08/2015	Prepaid card	Government benefit payment card
02/08/2015	Prepaid card	General purpose card
02/08/2015	Prepaid card	General purpose card
02/08/2015	Prepaid card	Government benefit payment card
02/18/2015	Prepaid card	Mobile wallet
02/18/2015	Prepaid card	General purpose card
02/12/2015	Prepaid card	General purpose card
02/12/2015	Prepaid card	General purpose card
02/18/2015	Prepaid card	Government benefit payment card
02/05/2015	Prepaid card	Mobile wallet
02/19/2015	Prepaid card	Mobile wallet
02/13/2015	Prepaid card	Other special purpose card
02/13/2015	Prepaid card	Mobile wallet
02/24/2015	Prepaid card	Gift or merchant card
02/13/2015	Prepaid card	General purpose card
02/19/2015	Prepaid card	Gift or merchant card
02/15/2015	Prepaid card	Payroll card
02/10/2015	Prepaid card	Gift or merchant card
02/17/2015	Prepaid card	General purpose card
02/02/2015	Prepaid card	General purpose card
02/11/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Managing, opening, or closing account
Managing, opening, or closing account
Fraud or scam
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Fraud or scam
Managing, opening, or closing account
Fraud or scam
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Fraud or scam
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Managing, opening, or closing account
Managing, opening, or closing account
Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Blackhawk Network Holdings Inc.	OR	97402		N/A
PayPal Holdings, Inc.	FL	32246		N/A
PayPal Holdings, Inc.	CA	92543	Older American	N/A
Comerica	CA	95949		N/A
PayPal Holdings, Inc.	TX	76107		N/A
Amex	MD	21030		N/A
U.S. Bancorp	CA	92130		N/A
Amex	NJ	07034		N/A
Comerica	IL	60445	Older American	N/A
PayPal Holdings, Inc.	NJ	08701		N/A
PayPal Holdings, Inc.	FL	34428		N/A
Citibank	CA	94546		N/A
Citibank	CA	91384		N/A
PayPal Holdings, Inc.	MD	21286		N/A
Amex	LA	71266		N/A
U.S. Bancorp	CA	91354		N/A
Citibank	IL	62208		N/A
TD Bank US Holding Company	FL	33323		N/A
Citibank	CA	95119		N/A
NetSpend Corporation, a TSYS Company	MD	20876		N/A
U.S. Bancorp	IA	52240		N/A

Prepaid Card Complaints

Based on Consumer Complaints

Web	02/11/2015	Closed with explanation	Yes	No
Web	02/11/2015	Closed with explanation	Yes	No
Web	02/12/2015	Closed with explanation	Yes	No
Web	02/12/2015	Closed with monetary relief	Yes	No
Referral	02/25/2015	Closed with explanation	Yes	No
Referral	02/24/2015	Closed with explanation	Yes	No
Web	02/19/2015	Closed with explanation	Yes	No
Web	02/19/2015	Closed with monetary relief	Yes	No
Web	02/25/2015	Closed with explanation	Yes	Yes
Web	02/05/2015	Closed with explanation	Yes	Yes
Postal mail	02/25/2015	Closed with explanation	Yes	No
Phone	02/20/2015	Closed with monetary relief	Yes	No
Web	02/23/2015	Closed with explanation	Yes	Yes
Web	03/03/2015	Closed with explanation	Yes	No
Web	02/20/2015	Closed with explanation	Yes	No
Web	02/26/2015	Closed with non-monetary relief	Yes	No
Web	02/24/2015	Closed with explanation	Yes	No
Phone	02/13/2015	Closed with explanation	Yes	No
Web	02/23/2015	Closed with explanation	Yes	Yes
Web	02/06/2015	Closed with explanation	Yes	No
Web	02/14/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1230458
1230508
1230594
1230616
1244032
1245144
1237170
1236937
1245872
1226248
1247838
1239205
1240313
1255514
1240563
1246669
1241362
1234197
1242315
1220778
1235247

Prepaid Card Complaints

Based on Consumer Complaints

02/02/2015	Prepaid card	Government benefit payment card
03/09/2015	Prepaid card	Mobile wallet
02/17/2015	Prepaid card	Gift or merchant card
03/06/2015	Prepaid card	General purpose card
02/26/2015	Prepaid card	Other special purpose card
02/23/2015	Prepaid card	General purpose card
03/09/2015	Prepaid card	General purpose card
03/13/2015	Prepaid card	General purpose card
03/13/2015	Prepaid card	General purpose card
02/27/2015	Prepaid card	General purpose card
03/14/2015	Prepaid card	General purpose card
03/04/2015	Prepaid card	General purpose card
03/19/2015	Prepaid card	General purpose card
03/10/2015	Prepaid card	Mobile wallet
03/10/2015	Prepaid card	General purpose card
03/19/2015	Prepaid card	General purpose card
03/28/2015	Prepaid card	General purpose card
03/11/2015	Prepaid card	General purpose card
03/29/2015	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Overdraft, savings or rewards features
Fraud or scam
Managing, opening, or closing account
Fees
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Fraud or scam
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Managing, opening, or closing account
Managing, opening, or closing account
Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Company believes complaint is the result of an isolated error

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	MO	64134	N/A
PayPal Holdings, Inc.	GA	30032	N/A
U.S. Bancorp	WA	98103	N/A
Citibank	CA	93110	N/A
Comerica	CA	90076	N/A
U.S. Bancorp	CA	92780	N/A
Amex	MA	02180	N/A
NetSpend Corporation, a TSYS Company	FL	33125	N/A
Blackhawk Network Holdings Inc.	WI	53714	N/A
NetSpend Corporation, a TSYS Company	FL	32216	N/A
NetSpend Corporation, a TSYS Company	NY	10075	N/A
Amex	NY	12601	N/A
First Data Corporation	GA	303XX	Other
Blackhawk Network Holdings Inc.	NY	11104	N/A
NetSpend Corporation, a TSYS Company	FL	33157	N/A
Amex	CA	90260	Consent not provided
Bank of America	CA	90211	Consent not provided
Citibank	MN	55311	N/A
U.S. Bancorp	NJ	07059	Consent not provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	02/02/2015	Closed with explanation	Yes	No
Referral	03/13/2015	Closed with non-monetary relief	Yes	No
Web	02/25/2015	Closed with monetary relief	Yes	No
Web	03/13/2015	Closed with explanation	Yes	No
Phone	03/04/2015	Closed with explanation	Yes	No
Web	03/02/2015	Closed with monetary relief	Yes	No
Web	03/17/2015	Closed with explanation	Yes	No
Phone	03/20/2015	Closed with monetary relief	Yes	No
Web	03/19/2015	Closed with explanation	Yes	No
Phone	03/06/2015	Closed with explanation	Yes	No
Web	03/20/2015	Closed with explanation	Yes	No
Web	03/10/2015	Closed with explanation	Yes	Yes
Web	03/25/2015	Closed with explanation	Yes	No
Web	03/10/2015	Closed with explanation	Yes	No
Web	03/18/2015	Closed with explanation	Yes	No
Web	03/25/2015	Closed with explanation	Yes	No
Web	04/02/2015	Closed with explanation	Yes	No
Web	03/17/2015	Closed with monetary relief	Yes	No
Web	04/02/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1221092
1273601
1243546
1271686
1259478
1252751
1273638
1282183
1282575
1261078
1283271
1267034
1290527
1275358
1275939
1291337
1305769
1278781
1306187

Prepaid Card Complaints

Based on Consumer Complaints

03/16/2015	Prepaid card	General purpose card
03/05/2015	Prepaid card	Mobile wallet
03/05/2015	Prepaid card	Mobile wallet
03/05/2015	Prepaid card	Mobile wallet
03/05/2015	Prepaid card	General purpose card
03/11/2015	Prepaid card	Government benefit payment card
04/03/2015	Prepaid card	General purpose card
04/03/2015	Prepaid card	Transit card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Managing, opening, or closing account
Managing, opening, or closing account
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Fraud or scam
Unauthorized transactions/trans. issues
Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

I ordered a XXXX Tablet for {$53.00} at XXXX on XXXX XXXX and ended up cancelling it the same day. XXXX confirmed that they sent the money back and that I would have to contact my bank about the matter. I did and they continued to tell me to contact XXXX and that there was nothing that they could do. So I did and XXXX referred me back to Bank of America because they are the only ones that can release the hold. I contacted the bank yesterday and they told me it could take up to 3 days for the money to show up on my accont. I told the teller it was the XXXX day and she said it should be released by the end of the day. I then called Bank of America today when I saw it was not released and I was told that they could not find the purchase of file a claim because the {$53.00} sent to XXXX was not able to take the money out of the account due to problems with my card and then the story changed to it was automatically refunded and to check my transactions on line by the claims department supervisor named XXXX XXXX. XXXX was very rude and talked over me. She also told XXXX a lie instead of trying to find out about my daughters child support money.

some guy called me and said are you looking for loan he was from payday loan. since my credit was no good I had to show I could put {$150.00} on a prepaid moneycard from Walmart. this guy name XXXX XXXX said I wo n't take out and

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

			provided
NetSpend Corporation, a TSYS Company	IA	50501	N/A
Amex	DC	20005	N/A
PayPal Holdings, Inc.	NY	12550	N/A
PayPal Holdings, Inc.	IL	60115	N/A
NetSpend Corporation, a TSYS Company	TX	75904	N/A
Bank of America	CA	91042	N/A
Bank of America	NC	286XX	Consent provided
Synchrony Financial	MN	564XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	03/20/2015	Closed with explanation	Yes	No
Referral	03/10/2015	Closed with explanation	Yes	No
Web	03/05/2015	Closed with non-monetary relief	Yes	No
Referral	03/13/2015	Closed with non-monetary relief	Yes	No
Web	03/12/2015	Closed with explanation	Yes	No
Web	03/11/2015	Closed with non-monetary relief	Yes	No
Web	04/08/2015	Closed with explanation	Yes	No

Web	04/08/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1284620
1268438
1269291
1270818
1269585
1279257
1315581
1315801

Prepaid Card Complaints

Based on Consumer Complaints

04/04/2015	Prepaid card	Government benefit payment card
03/26/2015	Prepaid card	General purpose card
04/01/2015	Prepaid card	Mobile wallet

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

you can use your card in about XXXX min. I went to activate it and they put the card in there name and I ca n't use it I have the card from XXXX here. the # XXXX XXXX XXXX XXXX. please stop that card before mailed to that person I can get my money back.

I prepared my XX/XX/XXXX income tax online. The netspend prepaid credit card was an option for receiving my refund faster. When I efiled my final form the screen stated my card would be mailed that week to expect it by XX/XX/XXXX. I have had a restraining order against my husband for XXXX years and stealing my mail is XXXX of his favorite pastimes. I immediately phoned netspend that card was cancled a new card was issued and after explai XXXX g my concerns an activation code was placed on my card. Net spend issued him a XXXX card without my authorization got him his card XXXX day before mine never enforced the activation code and he withdrew XXXX $ a day before I received my card. I faxed the company my written complaint XX/XX/XXXX. They claim they never received it.XX/XX/XXXX he withdrew the money from our local XXXX bank. XX/XX/XXXX at XXXX is when I received my card. I immediately attepted to activate it. When I did no activation se urity code was required as I was guaranteed would be. My balance showed XXXX $ less. I called customer service and they explained that a XXXX card was issued by them. I was furious. My lender is ready to foreclose on my home and I dont see why I cant get my money. They are past all regulated days allotted and I cant even get an update much less the refund I should of been given weeks ago. I have several emails qhere they admitt fault claim they counseled staff yet im ready to lose my home and its been XX/XX/XXXX

Prepaid Card Complaints

Based on Consumer Complaints

Company believes complaint is the result of an isolated error

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	CA	960XX		Consent provided
Capital One	NV	89521	Older American	Consent not provided
PayPal Holdings, Inc.				N/A

Prepaid Card Complaints

Based on Consumer Complaints

Web	04/04/2015	Closed with monetary relief	Yes	No
Web	04/01/2015	Closed with explanation	Yes	No
Referral	04/06/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1316035

1302018

1310275

Prepaid Card Complaints

Based on Consumer Complaints

03/26/2015	Prepaid card	General purpose card
03/23/2015	Prepaid card	Mobile wallet
04/10/2015	Prepaid card	Other special purpose card
04/07/2015	Prepaid card	Mobile wallet
03/13/2015	Prepaid card	General purpose card
04/16/2015	Prepaid card	Mobile wallet
04/02/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Fraud or scam

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

I got email this morning from BRINKS Money claiming the following : " We mailed your new Brink 's Prepaid MasterCard (XXXX) today! It should show up (in a plain white envelope) very soon " and asking me to activate it.

At no time I applied for this card. I called them and they said it was just an advert asking me if I want the card or not but there was nothing advert sounding about the email. It is designed to make people believe that they applied for the card because the email expressively stated " You received this email because you have a Brink 's Prepaid MasterCard. We value your privacy and our relationship. View our online privacy policies. If you no longer want to receive feature updates, card benefits, and promotions from Brink 's, unsubscribe or mail your request to XXXX. XXXX XXXX, XXXX, TX XXXX. "

XX/XX/XXXX : Discovered multiple charges on my card, XXXX total, which I did not make. I called AmEx, the representative cancelled the card and issued me a new one. At that point XXXX charges had been paid so I asked to dispute them. XX/XX/XXXX : Faxed dispute papers : for {$270.00} XXXX XXXX XXXX XXXX XXXX and {$50.00} PAYPALXXXX XXXX XXXX XXXX XXXXXXXX XX/XX/XXXX

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

U.S. Bancorp	MI	48187		Consent not provided
PayPal Holdings, Inc.	CA	91780		N/A
NetSpend Corporation, a TSYS Company	MD	207XX		Consent provided
Google Inc.	IL	61265		Consent not provided
NetSpend Corporation, a TSYS Company	CA	94610		N/A
PayPal Holdings, Inc.	MO	63025		Consent not provided
Amex	CO	802XX	Older American	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	03/31/2015	Closed with explanation	Yes	Yes
Referral	03/26/2015	Closed with non-monetary relief	Yes	No
Web	04/10/2015	Closed with explanation	Yes	Yes
Web	04/09/2015	Closed with explanation	Yes	Yes
Web	03/19/2015	Closed with explanation	Yes	Yes
Web	04/16/2015	Closed with non-monetary relief	Yes	No
Web	04/06/2015	Closed with monetary relief	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1303700

1296013

1324800

1318701

1283146

1333501

1313057

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

: Received email informing me the disputes had been opened.
XX/XX/XXXX : Received XXXX emails : {$270.00} Disputed charge determined to be valid ; dispute closed and {$50.00} Merchant credit received ; dispute closedCalled AmEx for an explanation because I did n't make these charges ; they are fraudulent charges which my card agreement says I am not responsible for. Also with regard to the {$50.00}, there were XXXX charges of {$50.00} and XXXX credit. I was told that I had disputed the charge which was credited ; if I wanted to dispute the other charge my card would need to be cancelled again. I asked to talk to a supervisor. Was told by Supervisor XXXX that she would submit a request to reopen the dispute which would take three to five business days and I should call back.
XX/XX/XXXX : Called AmEx ; still no change. Supervisor XXXX indicated that the merchant documents should have been sent with the email I received XXXX XXXX ; they were not. He said he would send them to me. I also sent a reply to the XXXX XXXX email requesting the documentation.
XX/XX/XXXX : Received the merchant documentation which showed that the charges had been made on a computer located in XXXX and an email address with " .it " was given. Plane tickets were purchased for flights in XXXX. I am in XXXX. Called AmEx to get explanation of how this could possibly be considered a valid charge made by me. Talked to Supervisor XXXX and Manager XXXX. XXXX said she would make an exception and re-open the dispute ; she would send me dispute forms and I would have to refile the disputes (I never did receive anything from her.) XX/XX/XXXX : Faxed the original dispute papers (the original {$50.00} charge disputed was, in fact, the XXXX which was not credited) with the new date entered and merchant information with notations. Also included a cover letter with explanation of what I found in the documentation that, to me, clearly indicated fraud.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

04/07/2015	Prepaid card	General purpose card
04/12/2015	Prepaid card	ID prepaid card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

XX/XX/XXXX : Received XXXX emails : {$50.00} dispute opened and amount put back into account and {$270.00} charged deemed valid. Called AmEx. Talked with Manager XXXX and explained my concerns and frustrations. He told me he would request the dispute be re-opened and that I should call back in XXXX to XXXX business days.
XXXX, XX/XX/XXXXSent a reply to dispute email requesting a phone call to explain the reasoning behind considered the {$270.00} charge to be valid. Called AmEx. Talked to Supervisor XXXX to explain my concerns and frustrations that this fraudulent charge is not being addressed as such. Asked to talk to someone in the Dispute Department. I was told they were not in at that time and they do not work on the weekend. I asked if I could call back on Monday to talk to them. She said she had no way to transfer me to the Dispute Department and no phone number to give me. She would send them an email explaining what I had told her and asking them to contact me. I asked to be cc 'd on the email and she said she could not do this.
XX/XX/XXXX Received an email from the Dispute Department stating that " In order to speak with the customer care representative you are requested to call in the number at the back of your card, " The bottom line is that I did not make the charges and did not authorize anyone to make the charges. This is clearly fraud and my card agreement states that I am not liable for fraudulent charges.

I would like to document a complaint against the American Express Serve XXXX. On XXXX XXXX, 2015, I used the new bill pay service to pay my car note via their website at americanexpressserve.com. I then contacted the Customer Service just prior to completed the bill pay. After I clicked the submit the Representative XXXX (name unknown) then told me the payment would not be mailed out as a check. The reason this is an issue for me is I was previously told by Representative XXXX

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

First Data Corporation	GA	30338	N/A
Amex	NC	282XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Postal mail	04/09/2015	Closed with explanation	Yes	No
Web	04/12/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1319334

1326499

Prepaid Card Complaints

Based on Consumer Complaints

04/13/2015	Prepaid card	General purpose card
05/01/2015	Prepaid card	General purpose card
05/01/2015	Prepaid card	Government benefit payment card
04/18/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Fraud or scam
Managing, opening, or closing account
Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

(name unknown) the payments sent through the American Express Serve bill pay process would be sent out as a check.
My lien holder for my automobile does not accept American Express. However, my lien holder does accept checks. I need to have this processed in a way which will be received by my lien holder, or I need to know what happens to my money. I have the receipt which I can send to whomever needs it.

On Tuesday XXXX/XXXX/2015 I purchased a Bluebird prepaid debit card at the XXXX on XXXX XXXX XXXX in XXXX XXXX WA. I paid {$5.00} for the card itself and at checkout added {$150.00} in funds to the card. The directions on the box told me I could use the temporary card and to register online for a permanent card. I made a purchase on the same day at XXXX at the XXXX in XXXX XXXX WA which left a balance of {$97.00} on the card. I went online to register the account and found that I actually had to apply for an account (this is not indicated on the Bluebird card packaging) and had to be approved before Bluebird would send me a permanent card.I filled out the application and was denied an account for undisclosed reasons. I called Bluebird customer service on Wed XXXX/XXXX/15 and they said they could not tell me why but that I would be able to use the funds on the temporary card any place that accepted American Express. I tried to use the card at a restaurant and it was declined. I called Bluebird customer service again on XXXX/XXXX/15 and they told me they could n't help me and to take the card back to the XXXX I bought it from. I took the card to XXXX on XXXX/XXXX/15 and spoke with a shift supervisor in the money center who tried to cash out the card as well as get cash back with a purchase. They were unable to

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

U.S. Bancorp	OH	45449	Consent not provided
NetSpend Corporation, a TSYS Company	TX	75235	N/A
JPMorgan Chase & Co.	TX	750XX	Other
Amex	WA	980XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	04/15/2015	Closed with explanation	Yes	No
Phone	05/05/2015	Closed with explanation	Yes	No
Web	05/05/2015	Closed with explanation	Yes	Yes
Web	04/22/2015	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1327563
1356793
1356848
1336226

Prepaid Card Complaints

Based on Consumer Complaints

04/20/2015	Prepaid card	Gift or merchant card
05/02/2015	Prepaid card	Gift or merchant card
04/28/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fees

Managing, opening, or closing account

Unauthorized transactions/trans. issues

cash out the card as well as get cash back with a purchase. They were unable to retrieve my funds. I called Bluebird customer service again on XXXX/XXXX/15 and asked to speak to a supervisor. I was told that a supervisor was unavailable but that a supervisor would call me back in XXXX to XXXX hours. I have yet to hear back from Bluebird and I am still unable to use the card or access my money.

American Express is applying a {$2.00} a month fee to maintain a gift card only 5 months after I received it. I believe that they ca n't charge a fee until 12 months after receipt.

I received a gift card last year that has an expiration date of XX/XX/2015. My understand of federal law is that it can not expire for at least 5 years. The issuing bank is refusing to re-issue me a non-expired card.

There were XXXX unauthorized transactions on my account dated XX/XX/XXXX. On XX/XX/XXXX, after multiple attempts to contact American Express, the transactions were confirmed unauthorized and I was told the amounts would be credited back to my prepaid bluebird card. I had such a difficult time reaching a representative at the company the multiple times that I called, that I told them I wanted to cancel the card and have the money refunded to me via XXXX XXXX. I was told the max amount that could be sent was {$450.00} I said that was fine and I would cancel the card after I used my refunded amount. I was told to call back in 48 hours for a tracking number. When I called back, they could not locate a tracking number and I was told to call back again in 48 hours. This cycle repeated itself with multiple representatives (some who did not understand what the problem was due to the language barrier of their call center being located in the XXXX) until XX/XX/XXXX, when I was finally issued a tracking number. I went to XXXX XXXX and was told the number was invalid. I called AmEx again and they confirmed the number was correct and that I should try again in 48 hours. Again, the number was invalid and I was told to call back in 24 hours. The cycle

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Amex	CA	921XX	Servicemember	Consent provided
U.S. Bancorp	CO	801XX		Consent provided
Amex	AZ	857XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	04/22/2015	Closed with explanation	Yes	No
Web	05/05/2015	Closed with explanation	Yes	No
Web	05/05/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1336633

1358091

1349969

Prepaid Card Complaints

Based on Consumer Complaints

04/14/2015	Prepaid card	Gift or merchant card
05/04/2015	Prepaid card	Mobile wallet
05/07/2015	Prepaid card	Mobile wallet

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam
Managing, opening, or closing account
Fraud or scam

continued again until XXXX XXXX when the tracking number expired. Since that date, I have made multiple phone calls to obtain a new number and XXXX times in row was told there was no record of my previous call and to call back in 48 hours. Today, XXXX XXXX, I was able to reach someone at XXXX XXXX who told me the money has been returned to AmEx and I need to deal only with them. This has been ongoing for nearly six months and American Express still owes me {$450.00}. I will never use anything related to American Express again.

I used the services of Reloadit.com which is a funds loading service for certain brands of prepaid debit cards. I have used the service successfully in the past.

About two months ago I attempted to load funds to a prepaid debit card but I was unable to do so. I received an error message after every attempt, so I contacted Reloadit customer service. They forwarded my request for assistance to the IT department, who contacted me several days later after.

Reloadit sells scratch off cards containing XXXX digit pin numbers at various retail stores across the country. The pin numbers can be redeemed at www.reloadit.com and turned into digital funds that can be loaded onto prepaid debit cards. Reloadit.com provides users with their own online account which serves as a go-between, or a " safe " in which users can store their pin codes until they want to load them onto a prepaid debit card. There is a waiting period of XXXX hours after the time of purchase before users can add any funds to their prepaid debit cards. During this time however, users can keep the funds in their reloadit.com safe.

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

U.S. Bancorp	CA	90049	Consent not provided
PayPal Holdings, Inc.	IA	50266	N/A
Blackhawk Network Holdings Inc.	SC	294XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	04/16/2015	Closed with monetary relief	Yes	No
Referral	05/06/2015	Closed with explanation	Yes	No
Web	05/11/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1330089

1358699

1365963

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

This is where my issue begins. I left XXXX pin codes in my safe worth {$500.00} each prior to attempting to load them to a prepaid debit card. I received an error message when attempting to add my funds to the prepaid cards. This is when I contacted customer service about my issue.

Overall, customer service and the IT department proved to be very unhelpful. The IT rep named XXXX told me that I needed to email photos of the Reloadit scratch offs and their receipts. I did so promptly. I was then told that my pictures were not good enough and I needed to resend them. I did so promptly. Then I was told that I needed to take pictures on different backgrounds. I told XXXX this was not possible since I no longer had the physical receipts and scratch offs. The pictures I sent him had been taken prior to me contacting customer service, as I took pictures of the receipts and scratch offs just in case I did misplace them. He then instructs me that I should travel XXXX hours away back to the store at which I bought the Reloadit scratch offs and request that the store dig through their system to find another copy of my receipt. I informed XXXX that I would not be doing that and he needed to offer me an alternative to getting my money back. He then told me that he could not help me unless I could retrieve the original receipts and take pictures of them on the different backgrounds.

I feel that XXXX was very unhelpful and ultimately would keep finding excuses as to why he and his company would not refund me my money. At this point I was very upset and disheartened with the whole situation. What baffles me more than anything is that no one has explained to my why my funds are being held. The reason could be completely erroneous and an ultimate attempt to discourage users from asking for their money back. I have cooperated with Reloadit and

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

04/28/2015	Prepaid card	General purpose card
04/20/2015	Prepaid card	Mobile wallet
04/20/2015	Prepaid card	General purpose card
05/04/2015	Prepaid card	Mobile wallet

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Managing, opening, or closing account
Advertising, marketing or disclosures
Unauthorized transactions/trans. issues

XXXX to a reasonable extent but we are past the point of reason. Their requests are becoming ridiculous considering that all I am asking for is my own money, not a gift or a handout.

Experienced identity theft fraud involving my PayPal account. Someone obtained my PayPal password and used it on XX/XX/XXXX to make an eBay purchase (not from my account). Paypal reversed this charge and password was changed. Despite this, on XX/XX/XXXX my account was again used to make XXXX eBay purchases for computers, shipping to a name/address unknown to me. On filing claim, PayPal positively closed XXXX case in the amount of {$2100.00} but on other virtually similar case for {$2200.00}, PayPal closed case upholding the transaction. As of XX/XX/XXXX, they are still planning to submit an ACH bank account withdrawl from me for {$2200.00}. This despite calling their fraud department twice to appeal and sending them further documentation, which I had informed them included police report and FTC complaint. Not only am I suffering from identity theft fraud, but PayPal is treating me as the criminal instead of the victim. I simply can not understand their actions here despite informing them via phone this violates Fed Regulation E as pertains to fraudulent transactions. This is complete fraud! The transaction did not come from my eBay account and was not shipped to me or to a person I know. I 've been a member of PayPal since XX/XX/XXXX and never had such transactions on my account in the past 15 years! Since this occurred, I have filed XXXX, AZ police report, filed FTC identity theft complaint, filed FBI Internet Criminal Activity Report (IC3.gov), placed a fraud alert on my credit bureau files, and notified my bank. I would like help in

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law
Company chooses not to provide a public response
Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Blackhawk Network Holdings Inc.	FL	33498		Consent not provided
PayPal Holdings, Inc.	GA	30253		N/A
PayPal Holdings, Inc.	PA	19145	Older American	N/A
PayPal Holdings, Inc.	AZ	852XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	05/01/2015	Closed with monetary relief	Yes	No
Referral	04/21/2015	Closed with non-monetary relief	Yes	No
Phone	04/21/2015	Closed	Yes	No
Web	05/04/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1351432

1337498

1336861

1359376

Prepaid Card Complaints

Based on Consumer Complaints

04/20/2015	Prepaid card	General purpose card
04/20/2015	Prepaid card	Mobile wallet
05/08/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

fraud alert on my credit bureau files, and notified my bank. I would like help in communicating/discussing with PayPal at higher levels than their front line customer service agents which appear unable to understand or resolve the issues. I 'd like PayPal to remove the XXXX fraudulent charge as they have the other XXXX.

My wife opened a prepaid card for me with Capitol One. She accidentally gave them her social instead of mine. We gave them the opening deposit, an automatic payment from our account. When we went to use the card a few months later we found it had been closed, because of the social being wrong. They would not and have not returned the deposit money despite hours on the phone with them.

I bought an online subscription to XXXX for approximately {$120.00} dollars. I had signed up with my personal email account which I had a non-subscription account with the same website for previously. In XXXX 's system my subscription was then associated with the former/old username not my new username/account.

When I contacted XXXX Customer Support they were to contact me back in 48 hours and did not. I then called their Customer Service and was told I would not be issued a refund and that this problem was " impossible. " I then indicated that I would dispute the transaction with my credit card company, American Express.

I opened the credit dispute with American Express eventually providing them with the Customer Support attempts at contact I had with XXXX and a Screen shot of my account from XXXX. This screen shot showed that I could not check my messages as my paid subscription was not recognized and for which American Express had record of withdrawal from my account for the transaction. I then called several separate divisions of American Express Customer Service and told

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Capital One	MN	564XX	Consent provided
HSBC North America Holdings Inc.	CA	95819	N/A
Amex	TX	770XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	04/22/2015	Closed with explanation	Yes	No
Referral	05/07/2015	Closed with explanation	Yes	Yes
Web	05/11/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1337176

1337287

1367919

Prepaid Card Complaints

Based on Consumer Complaints

04/23/2015	Prepaid card	Gift or merchant card
05/14/2015	Prepaid card	Gift or merchant card
04/29/2015	Prepaid card	Mobile wallet
04/24/2015	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Fees
Fees
Fraud or scam
Unauthorized transactions/trans. issues

called several separate divisions of American Express Customer Service and told them that was all the information that I had and that they could either be diligent & vigilant in attending to this matter and getting me my money that I was defrauded back or not. I was also told that I could not further escalate my concerns when multiple managers in their Customer Service divisions lied and told me they could not put me in contact with the corporate office. I then found their corporate office number online and called the following day.

I received a call back and explained the issue and again stipulated that American Express should follow through on my legitimate transaction dispute and resolve the matter in a timely fashion. I received a call back a few days subsequent to that call from another person in their corporate office. I missed this call due to work and when I called back I left a voicemail explaining my reason for calling and requesting callback. Yesterday marked a full calendar week and several business days between their last call back and my last request for a call back. I left a voicemail largely stipulating the same information as my XXXX voicemail and this has not been returned.

On XXXX/XXXX/XX/XX/2015 I discovered that XXXX prepaid debit cards that I had purchased had been used by someone to make small fraudulent charges. I reported this to USBank. The cards were deactivated to prevent further fraudulent charges. When they were deactivated, the money I had placed on those cards were also made unavailable. I was instructed to fax information into the disputes department so that I could go about getting my money ({$400.00}) refunded (fax

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response
Company believes it acted appropriately as authorized by contract or law
Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

First Citizens	DC	20009		N/A
U.S. Bancorp	VA	22942	Older American	N/A
PayPal Holdings, Inc.	ME	04093		N/A
U.S. Bancorp	MN	554XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	04/29/2015	Closed with explanation	Yes	No
Phone	05/15/2015	Closed with explanation	Yes	No
Referral	05/04/2015	Closed with explanation	Yes	No
Web	04/29/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1344820
1375412
1352859
1345674

Prepaid Card Complaints

Based on Consumer Complaints

04/24/2015	Prepaid card	General purpose card
05/19/2015	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Fraud or scam

included - proof of possession of cards, receipt for purchase of cards, my contact information). On XXXX I called inquiring about status and was told to call back after 10 business days had passed. On XXXX I called and was told I 'd need to call the fraud department the next day. Today, XXXX I was told that I never needed to send a fax and that I would need to wait to receive a letter in the mail. Then after sending back the letter, i would need to wait 45 days for an investigation before my funds are returned. I asked to have my funds that were remaining on the cards but not in dispute returned to me immediately (approximately XXXX) while waiting for the disputed charge (approximately XXXX) to clear. This set off a maze of phone calls and conflicting information from representatives about the current status of my dispute and how long it would take for me to receive access to my funds. At this point it is unclear whether USBank is even appropriately attempting to remedy this situation.

My paypal account was permanently limited on XXXX, so was my debit card. I have {$3800.00} in my account and could not withdraw it. Paypal may have right to limit/close accounts, but they should not hold people 's money for that long.

In XX/XX/XXXX XXXX (XXXX) XXXX {$500.00} Prepaid giftcards were depleted of nearly entire amounts through fraud ({$1300.00}). Soon after I contacting XXXX who turned me over to their vendor US Bank. In XX/XX/XXXX I made follow up call wondering why I had n't heard back. US Bank Operator said it takes up to 120 days before I will be contacted by phone with further instructions on how to proceed. No response. I call back again and spoke to another operator in XX/XX/XXXX. She has me fax all info and receipts to fraud dept. In addition, each card has a small balance still valid and unused. The operator closes the cards out but assures me the remaining balance 's will be applied in my refund. two weeks later in XX/XX/XXXX I receive a refund balance of {$14.00}. I spoke to another US Bank operator and explain the refund amount is wrong. XX/XX/XXXX I receive

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

PayPal Holdings, Inc.	TX	770XX	Consent provided
U.S. Bancorp	CA	900XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	04/29/2015	Closed with non-monetary relief	Yes	No
Web	05/22/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1345724

1383337

Prepaid Card Complaints

Based on Consumer Complaints

05/11/2015	Prepaid card	General purpose card
04/25/2015	Prepaid card	Gift or merchant card
04/21/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Fees

Adding money

Prepaid Card Complaints

Based on Consumer Complaints

letter claiming I had n't filed complaint within 120 days of fraud activity and they will not refund my money. I call XX/XX/XXXX US Bank supervisor informs me I had n't submitted complaint within the 120 day window from original XX/XX/XXXX fraud. I inform her, clearly mistakes are being made from US Bank regarding my multiple attempts to reach a resolution. She tells me, Sorry, the case is closed, No refund. The fact they sent me a new card with a balance of {$14.00} contradicts the 120 day filing policy excuse, why is that not subject to their rule also?

I received a prepaid rewards card from American Express as part of a promotion for purchasing an electronics item from an online vendor. I live in Minnesota, where I thought any gift card whether prepaid credit/debit or otherwise would be exempt from service fees. In other words, if you receive a {$5.00} card then it will remain as such until used.
On the Front of the card it labels the {$5.00}, and a Valid Thru date of XXXX (XXXX 2020). But on the back it claims it will sustain a {$2.00} service fee per month after XXXX months of issuance, but in the same line it says Funds do not expire.
This is very confusing. Funds do not expire, but they clearly do through the attrition of the service fees. The semantics might be different but the end result is the same. You must use this card or else the fund will indeed expire.
The rebate program was a joint venture between XXXX and XXXX.

On XX/XX/XXXX I bought a prepaid debit card through NetSpend from my local grocery store (XXXX). I purchased the card for {$4.00}, and put {$130.00} on the card to pay my car insurance from my computer. Once I got home I attempted to activate it. I put in the necessary information (SSN, birthdate, full name, etc,). Once I completed this process and put the inactive card number in, I received and error message and was instructed to call the company. I did not see anything

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	TN	37130	N/A
Amex	MN	553XX	Consent provided
NetSpend Corporation, a TSYS Company	NC	283XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	05/12/2015	Closed with monetary relief	Yes	No
Web	04/29/2015	Closed with explanation	Yes	No
Web	04/24/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1370046

1347234

1339584

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

error message and was instructed to call the company. I did not see anything strange with this as I have had my identity stolen before. I called and attempted to complete the process over the phone and was directed immediately after entering my number to a customer service agent (which I use this term very loosely as you will soon realize) and was first informed about a previous charge on my card from five years ago that resulted in a negative balance of {$XXXX}. I was then told that until I cleared this debt, I could not activate my card. My only other options were to of course let them take the funds " owed ", or to get a refund on my purchase and wait 20 days for it to come in the mail. In addition to that I would be charged a fee for them to do this. In retrospect I did not react well to this news. I became quite the person to deal with and I ended up hanging up the phone because I was so frustrated. After I had calmed down just a bit, I called them to try to find out about their policies and where it stated that they were allowed to do this. I still have not gotten the answer to that. I was then told by a representative, that I would need to submit my ID, SSN, and proof of residency. I have done this countless times from this past Friday until now, but they keep saying different things like I did not receive a reference number, my copies were incomplete. Today I have scanned the documents in versus taking a photo from my phone, so hopefully this annoyance will cease. As for them taking my money, I have researched and researched. From what I have gathered, they can not legally do this, especially since they made no attempts to collect said debt from XX/XX/XXXX. Their response is that they treat me like any bank would when there is a balanced owed. My response was that a bank would attempt to collect said debt, through email, snail mail, or phone call. It is even more frustrating since I have told them they may collect said debt, and they still refuse to activate my card. I have repeatedly told them that I would no longer be bothered with their company or their services once this has been done. Why can I not have access to my own funds? Why am I

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

05/06/2015	Prepaid card	Government benefit payment card
05/20/2015	Prepaid card	Mobile wallet
04/30/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fees
Managing, opening, or closing account
Fraud or scam

punished for a debt I have no knowledge of from XXXX years ago? Please let me know if I have missed some legality.

Filed against : ReloaditXXXX XXXX XXXX XXXX CA XXXXComplaint Description : Theft of Money - {$900.00} total. {$500.00} in Reloadit 'Safe ' and {$500.00} on Reloadit card that I can not load to 'safe '. Claimed Tech Difficulties XX/XX/2015 - purchased XXXX reloadit cards for a total of {$1400.00} ({$500.00}, {$500.00}, {$400.00}) - After delay of having to try XXXX times to verify my card (which had already been verified weeks ago) Both cards for {$500.00} each finally loaded to my 'safe ' I was able to load only {$500.00} to my netspend card. When I tried to reload the remaining {$500.00} in my safe ... I get the error " experiencing technical difficulties, please try again later. The card for {$400.00} will not even load to my 'Safe ' - system says ... you reached your max of {$1000.00} for the day. XX/XX/2015 - still same thing ... can not get my money which I am critically in need of. So I researched the so called 'technical difficulty scam .... thus I am not waiting for months for a resolution nor to file my complaint http : XXXX Called reloadit.com, got run around that the reason my card would not load is because the XXXX card is rejecting it .... Called XXXX and I can load up to {$2500.00} on that card so just another game by Reloadit to steal my {$.00} In same call with Reloadit.com XXXX asked why I can not load my other card for {$400.00} to my " safe ", they said you can not load more than $ 1K a day .... Well I loaded $ 1K a few days ago and have tried to load my {$400.00} repack card everday, since with no luck. Also getting technical difficulties message which we know if fake ... The customer service person said ... let me go and check on that then never came back on line .... Instead got some cryptic message that meant nothing to anyone

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response
Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Citibank	DC	20016	Consent not provided
PayPal Holdings, Inc.	GA	30274	N/A
Blackhawk Network Holdings Inc.	CA	945XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	05/08/2015	Closed with explanation	Yes	No
Phone	06/02/2015	Closed with non-monetary relief	Yes	No
Web	05/05/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1362622

1384477

1355468

Prepaid Card Complaints

Based on Consumer Complaints

05/21/2015	Prepaid card	Mobile wallet
05/12/2015	Prepaid card	Gift or merchant card
06/02/2015	Prepaid card	Government benefit payment card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Managing, opening, or closing account
Unauthorized transactions/trans. issues

back on line .... Instead got some cryptic message that meant nothing to anyone and then I was hung up on!

My tax refund was direct deposited to a netspend prepaid card. I filed my taxes with turbo tax. Once my tax refund was deposited to my netspend card within a week and a half there was fraudulent activity on my account so I filed disputes and closed my netspend prepaid card account.

Once the disputes were investigated it was proven that fraudulent activity had occurred and I was to be credited back {$340.00} back. Since my account was closed I was told that I would be sent my return of funds by check mailed to my address of record. When I never received my check I called netspend several times and literally spent over 3 hours on the phone in XXXX different calls trying to find out when I would receive my refund from netspend. I was hung up on several occasions. I was treated very rudely then I was told that my check was sent to the IRS because that is who originally deposited funds in my netspend account.

I spent countless hours on the phone and in person with the IRS only to be told that they have nothing to do with a refund due me from netspend because of fraudulent activity on my netspend account. The IRS stated they never received anything back from netspend. The IRS said once my original tax refund was deposited into my account they have nothing more to do with my netspend account. That makes sense to me.

After speaking with the IRS I made several more attempts to get my {$340.00}

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response
Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

PayPal Holdings, Inc.	MA	02720	N/A
Citibank	GA	30047	Consent not provided
NetSpend Corporation, a TSYS Company	VA	224XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	05/27/2015	Closed with monetary relief	Yes	No
Web	05/13/2015	Closed with explanation	Yes	No
Web	06/04/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1386646

1372273

1401967

Prepaid Card Complaints

Based on Consumer Complaints

05/18/2015	Prepaid card	General purpose card
05/13/2015	Prepaid card	General purpose card
06/07/2015	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Managing, opening, or closing account

Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

After speaking with the IRS I made several more attempts to get my {$340.00} from netspend. Once again they told me that they sent it to the IRS. The IRS states they never got it and would never accept it even if they did.

This has been going on since XX/XX/XXXX. It is now XX/XX/XXXX and I have yet received my {$340.00}. I keep getting the run around from netspend. I am XXXX and have been treated like trash by netspend and still nothing has been resolved. I am at my ropes end. This has caused so much emotional distress having to go through this.

I want my {$340.00} from netspend they have been holding it for nearly 3 months.

On XXXX XXXX, 2015, I purchased a starter XXXX Netspend prepaid card at a local XXXX grocery stores. I added {$96.00} as a starter value and paid a {$1.00} fee.

Upon trying to activate the card, I was getting an error. After XXXX hours on the phone and being lied to by various agents at the Netspend company, I finally was told that due to " suspected fraud " the account has been shut down and I would be getting a refund check within a week. No further information was given besides multiple calls.

It is now XXXX XXXX and I still do not have my refund ... .or a refund of the activation fee.

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	FL	33025	N/A
NetSpend Corporation, a TSYS Company	TX	787XX	Consent provided
NetSpend Corporation, a TSYS Company	CT	06519	Consent not provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	05/21/2015	Closed with explanation	Yes	No
Web	05/14/2015	Closed with explanation	Yes	Yes
Web	06/23/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1380337

1373903

1409627

Prepaid Card Complaints

Based on Consumer Complaints

06/08/2015	Prepaid card	General purpose card
06/12/2015	Prepaid card	General purpose card
06/12/2015	Prepaid card	Government benefit payment card
06/17/2015	Prepaid card	General purpose card
06/28/2015	Prepaid card	Mobile wallet
06/12/2015	Prepaid card	Government benefit payment card
06/04/2015	Prepaid card	Gift or merchant card
06/13/2015	Prepaid card	Mobile wallet
06/24/2015	Prepaid card	General purpose card
06/24/2015	Prepaid card	Gift or merchant card
06/24/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam
Fees
Managing, opening, or closing account
Fraud or scam
Adding money
Fees
Unauthorized transactions/trans. issues
Fraud or scam
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

I tried logging into my Reloadit Safe account last night and was not able to gain access so I could unload a card I purchased earlier.

Now after 24 hours of trying still no access to my account. Reloadit Safe says they sent a email to verify my device but the email never arrived. Made several additional attempts but still no email.Very poor service. This has happened on several occasions in the past by usually resolves in a few hours but not this time. Attempt after attempt just fails.

Very dissatisfied with the lack of response and ability to contact Reloadit services.

I received a prepaid American express serve that I did not purchase or apply for.

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

PayPal Holdings, Inc.	AL	36853	Consent not provided
Amex	MD	20814	Consent not provided
Wells Fargo & Company	CA	91706	N/A
U.S. Bancorp	CO	80304	Consent not provided
Blackhawk Network Holdings Inc.	CA	953XX	Consent provided
Comerica			N/A
Amex	TX	75169	Consent not provided
PayPal Holdings, Inc.	CA	95758	Consent not provided
U.S. Bancorp	TX	75214	Consent not provided
PayPal Holdings, Inc.	GA	30016	N/A
Amex	FL	331XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	06/11/2015	Closed with non-monetary relief	Yes	No
Web	06/16/2015	Closed with explanation	Yes	No
Phone	06/15/2015	Closed with explanation	Yes	No
Web	06/22/2015	Closed with monetary relief	Yes	No
Web	06/28/2015	Closed with explanation	Yes	No
Phone	06/15/2015	Closed with explanation	Yes	No
Web	06/09/2015	Closed with explanation	Yes	No
Web	06/19/2015	Closed with monetary relief	Yes	No
Web	06/29/2015	Closed with explanation	Yes	No
Postal mail	07/07/2015	Closed with explanation	Yes	No
Web	06/29/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1410684
1418255
1418174
1425982
1441647
1418744
1405674
1420196
1435223
1435437
1435572

Prepaid Card Complaints

Based on Consumer Complaints

06/04/2015	Prepaid card	Government benefit payment card
06/05/2015	Prepaid card	Gift or merchant card
06/05/2015	Prepaid card	General purpose card
06/01/2015	Prepaid card	ID prepaid card
06/10/2015	Prepaid card	General purpose card
06/20/2015	Prepaid card	General purpose card
06/16/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Fees
Managing, opening, or closing account
Fraud or scam
Fraud or scam
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

whomever did had all of my personal information. when I contacted amex serve they seemed to be protecting the criminal and were not helpful at all. I requested account closed immediately.

I was issued a citi prepaid card by the XXXX to remit my tax return. When I registered the card no details are provided on ACH fees - or any fees even as the user agreement forces agreement to the fees. The disclosure indicated a link to said fees would be provided but none was. I searched the site and elsewhere online thoroughly and found none. I called the customer service line and no option to speak with a customer service representative was provided, only limited automated service. Considering this is my money provided in a format I did n't approve, at least I could be provided clear terms and adequate service given Citi is earning returns on my float and potentially vendors where I will be forced to use the card as direct transfer to my bank account has unclear financial fees. I 'm highly irritated and should be able to access my own funds more easily.

I purchased a prepaid MasterCard and when I went to use the card, it was declined. I called the number on the card and was asked to fax my receipt in and a new card would be issued. It has been 3 months and several phone calls later and still have n't received the new card.

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response
Company chooses not to provide a public response
Company chooses not to provide a public response
Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Citibank	DC	200XX	Consent provided
U.S. Bancorp	OR	97210	N/A
Citibank	OH	45224	N/A
Amex	TX	76112	Consent not provided
U.S. Bancorp	CA	952XX	Consent provided
PayPal Holdings, Inc.	CA	91344	Consent not provided
Amex	CA	92780	Consent not provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	06/12/2015	Closed with explanation	Yes	No
Referral	06/10/2015	Closed with explanation	Yes	No
Phone	06/09/2015	Closed with explanation	Yes	No
Web	06/04/2015	Closed with explanation	Yes	No
Web	06/15/2015	Closed with monetary relief	Yes	No
Web	07/24/2015	Closed with non-monetary relief	Yes	No
Web	06/18/2015	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1405290

1409465

1408056

1399692

1415319

1428727

1423592

Prepaid Card Complaints

Based on Consumer Complaints

06/20/2015	Prepaid card	Mobile wallet

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

I received an email how about Friday night XXXX XXXX 2015 the email was from american expres serve in the email it was just plain mean that my account was being closed and the reason why they told me my account was going to be close was because I was in violationin violation of section XXXX XXXX XXXX XXXX XXXX XXXX Bank Account and XXXX XXXX XXXX XXXX credit card, XXXX (XXXX) debit card or debit/payroll card issued in your name. We reserve the right, in our sole discretion at any time, to limit or change the number or type of Payment Funding Sources an individual may link to an Account. You may not load funds to your Account from any source that we do not expressly permit in this Agreement. In the event you link or add funds from a Payment Funding Source that is not in compliance with these terms, we reserve the right in our sole discretion to limit, block, or place a hold on certain transactions or transfers and/or close your Account.) now my account from XXXX XXXX XXXX a week earlier I provided them the statement which indeed prove that I was the owner of the XXXX XXXX XXXX account I will be providing also that statemen that I submitted to them so you guys will be able to see it as wellwhen when I got in contact with american expres sure they really were very rude not listening to what I had to say they just said we 're going to close up your account in the sad andthe funds the funds approximately equal in to almost {$20000.00} in that account I told him that I gave they were going to close my account that I needed the money ASAP they told me no they told me they were going to keep the money and that was thatnow if they do n't want to do business with me I do n't really it does n't really matter to me I just need my money to be distribute out to me as XXXX have bills to I rent to pay I have bills to pay they have been waiting for so long that I could lose a lot by not having those funds so he could please help me out with this I will highly appreciate that and american expres pretty much contradicted yourself because I mean they 're saying that I was in violation of XXXX XXXX I mean I was in no violation

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Amex	CA	913XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	06/20/2015	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1428737

Prepaid Card Complaints

Based on Consumer Complaints

07/04/2015	Prepaid card	Other special purpose card
06/22/2015	Prepaid card	General purpose card
06/22/2015	Prepaid card	ID prepaid card
06/22/2015	Prepaid card	General purpose card
07/20/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fees
Fraud or scam
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

because the account is mine so I do not understand why they took that decision

XXXX rebate card handled by American Express. I was given an {$18.00} prepaid card. A few months later, it became {$12.00}. {$2.00} per month fee is charged for three months. The fee was written in the back of the card in a very small font.

In XX/XX/XXXX 2015, I emailed T-Mobile Visa Prepaid Card customer service several times because I could not access funds in my account but received no reply. On XXXX XXXX, I called customer service, and after answering several questions correctly, was told that I passed the ID test and that someone will call me within XXXX days but nobody did. On XXXX XXXX, XXXX from Blackhawk Network XXXX XXXX XXXX. called and left a message. T-Mobile Visa Prepaid Card product is serviced by Blackhawk Network XXXX Inc. On XXXX XXXX, I called XXXX and he asked what I used my account for. I told him that I used it recently for bill payment. He launched into a tirade about how I was breaking the law because I had used the card to make bill payments and have not made any purchases. He said I had committed a crime and could go to jail. He was not interested in what I had to say as he was focused on terrorizing me. He said that I have to make purchases on my card and that I am not allowed to make any more bill payments. He asked me several questions to verify my identity and warned that he has all my personal information in front of him and that I had better not lie to him - his tone and choice of words were that of a bully threatening his victim. I answered his questions correctly and he said that I passed the ID test and agreed

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response
Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Amex	WI	543XX		Consent provided
U.S. Bancorp	AZ	85043		Consent not provided
NetSpend Corporation, a TSYS Company	OH	44074	Servicemember	N/A
PayPal Holdings, Inc.	FL	33706		Consent not provided
Blackhawk Network Holdings Inc.	WA	980XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	07/04/2015	Closed with explanation	Yes	No
Web	06/25/2015	Closed with monetary relief	Yes	No
Phone	06/24/2015	Closed with explanation	Yes	No
Web	06/25/2015	Closed with explanation	Yes	No
Web	07/24/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1451272
1431786
1431838
1432465
1474631

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

to unblock my account. I was upset by his bullying, threats and baseless accusations against me, so I told him that I wanted to close my account and also to speak to a supervisor. He said there was nobody higher up than him and hung up on me. He also did not unblock my account even though he said that he would. I called the next day and spoke to XXXX in the same dept. I told him that XXXX had agreed to unblock my account the previous day but that my account remained blocked and asked if he could unblock it. He refused to unblock my account and behaved as XXXX had done the previous day. It was as if XXXX of them were working off the same script on how to threaten and terrorize customers who call in about blocked accounts. He made the same threats and accusations to terrorize me even when I tried to tell him about my encounter with XXXX, that I had passed the ID test and my account was to be unblocked. He said that I will have to answer to him now and that he will ask the questions, not me. He said in a threatening voice that he knows everything about me. Unlike the previous XXXX times, XXXX asked me many more questions than in the previous ID tests and asked questions that were very personal, such as the nature of my relationship with another individual, and the age of that individual. He was offensive and rude and even though I knew I answered the questions correctly, he said I failed the test. He refused to unblock my account. He also said that an IRS check that I had deposited weeks ago will be returned to IRS. He refused to say why he deemed it necessary to return a check that was deposited many weeks ago. I felt that he was retaliating against me because he revealed that he knew about my dissatisfaction with XXXX and my request for a supervisor and he implied that I was going to be sorry for my action. Even though my IRS check deposit was valid, he decided to disallow it and refused to give a reason for his action. To get my money back, I have to send XXXX documents to Blackhawk Network within XXXX hours : a picture of my T-Mobile Visa Prepaid Card, a picture of my driver 's license, a

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

07/15/2015	Prepaid card	General purpose card
07/01/2015	Prepaid card	General purpose card
06/27/2015	Prepaid card	Gift or merchant card
07/10/2015	Prepaid card	General purpose card
07/08/2015	Prepaid card	General purpose card
07/01/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Managing, opening, or closing account
Fraud or scam
Managing, opening, or closing account
Managing, opening, or closing account
Fraud or scam

picture of my driver 's license next to my face, a picture of a utility bill showing my name and current address, and a picture showing the debit card, utility bill and driver 's license together. I will also be charged a refund check fee which he refused to tell me the amount. He talked over me constantly and refused to answer most of my questions. I asked for a supervisor but he said I could only talk with him and he hung up on me.

Purchased, funded and registered American Express Serve (prepaid) debit card on XXXX/XXXX/2015. Received permanent card with my name embossed on or about XXXX/XXXX/2015. Attempted to transfer balance electronically and was unable to do so. Spent XXXX minutes on phone with customer service rep.Was told could not locate temporary card number by name. Called back the following day after locating temp card and was told they could not transfer balance to permanent card because I already had a card.After spending XXXX minutes over two days on the phone, requested account be closed and balance refunded. Told have a check in 7 days. Sent demand letter on XXXX/XXXX/2015. Received letter (no check) on XX/XX/2015 dated XXXX/XXXX/2015 giving me ten days to respond with requested dox or my case would be closed Responded to request via US Postal Service on XXXX/XXXX/2015

Paypal has limited my account such that I can not withdraw anything and is withholding the balance of my account for 6 months.

XXXX purchased a prepaid credit card in XXXX of 2009 for {$300.00} with Orchard bank. The bank increased the credit line to {$750.00} without my requesting the

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law
Company chooses not to provide a public response
Company believes it acted appropriately as authorized by contract or law
Company can't verify or dispute the facts in the complaint

Prepaid Card Complaints

Based on Consumer Complaints

Amex	MA	024XX		Consent provided
PayPal Holdings, Inc.	CA	902XX		Consent provided
Citibank	CA	95307		N/A
NetSpend Corporation, a TSYS Company	CA	92307	Servicemember	N/A
NetSpend Corporation, a TSYS Company	IL	62702		Consent not provided
Capital One	AZ	853XX	Older American	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	07/20/2015	Closed with monetary relief	Yes	No
Web	07/04/2015	Closed with non-monetary relief	Yes	No
Phone	06/29/2015	Closed with monetary relief	Yes	No
Phone	07/16/2015	Closed with explanation	Yes	Yes
Web	07/08/2015	Closed	Yes	No
Web	07/08/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1469197

1447480

1441278

1462671

1456428

1448125

Prepaid Card Complaints

Based on Consumer Complaints

07/12/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

increase. I did not send additional funds to increase the limit. Within a short time the card or bank was sold to Capital One. I no longer need a prepaid credit line as my credit is ok.

I called Capital One and wanted to close the account and have my {$300.00} refunded to me. Capital One says that the card came from Orchard bank to them without any secured portion on it.
Capital One gave me numbers at Orchard to call but the numbers revert back to Capital One.

I can give you my Capital One Credit Card number if it is needed but I am reluctant to do so due to security issues.

I do not know what agency that I should contact to get my prepaid amount refunded.

Sincerely, ABPPS It is easiest to reach me by text at the above number.
Thanks

As a victim of identity theft, I discovered that there was an American Express Serve account opened in my name. When I informed the American Express Serve that the account was a fraudulent account, they proceeded to send an email to the email address of the identity thief and then the gentleman lied about sending the email. Once an account is flagged as fraud, typically the account information is not used. Per the FTC, under the authority of FCRA 609 (e), 15 U.S.C. 1681g (e), I am entitled to a copy of any information pertaining to the opening of the account and any account information available. Despite the fact that I 've sent them a police report, an FTC affidavit, and valid identification per the requirements of the

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Amex	TX	773XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	07/17/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1463784

Prepaid Card Complaints

Based on Consumer Complaints

07/08/2015	Prepaid card	General purpose card
07/21/2015	Prepaid card	Other special purpose card
07/22/2015	Prepaid card	General purpose card
07/30/2015	Prepaid card	Government benefit payment card
07/30/2015	Prepaid card	General purpose card
07/30/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Managing, opening, or closing account

Managing, opening, or closing account

Managing, opening, or closing account

Managing, opening, or closing account

Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

FTC, they refuse to work with me on the account information, I 've been hung up on, I found that someone claiming to be a supervisor in their fraud department (Account Protection Services) has no fraud training, I 've spent hours on hold with associates that are ill equipped to deal with a fraud case.

I purchased XXXX XXXX gift cards of $ XXXX/each, totaling {$16000.00} for various business purposes earlier this year. Unfortunately through either a data breach or a card sequencing scam many of these card numbers were stolen and there was fraudulent activity on the cards. I am still out {$2000.00} in card value (at XXXX point was {$4000.00} XXXX from the related fraud and the U.S. bank group, nor the group service the fraud complaints are resolving these issues in a timely fashion. I have provided them with all the requested data, and I think it is clear that this was all caused by an issue on their end and is not my responsiblity to resolve.

Paypal took action to close my account but refuse to refund my money back to me. I 've waited for weeks after my account was closed but they 've still not sent my refund. I do n't understand why they 'll close my account for no reason whatsoever and then refuse to give me the money in the same account they closed.

Paypal took action to close my account but refuse to refund my money back to me. I 've waited for weeks after my account was closed but they 've still not sent my refund. I do n't understand why they 'll close my account for no reason whatsoever and then refuse to give me the money in the same account they closed.

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

U.S. Bancorp	GA	303XX	Consent provided
HSBC North America Holdings Inc.	MA	02639	Consent not provided
Amex	FL	34119	Consent not provided
NetSpend Corporation, a TSYS Company	WA	99206	Other
PayPal Holdings, Inc.	NY	109XX	Consent provided
PayPal Holdings, Inc.	NY	109XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	07/09/2015	Closed with explanation	Yes	No
Web	07/27/2015	Closed with explanation	Yes	No
Web	07/29/2015	Closed with explanation	Yes	Yes
Web	07/30/2015	Closed with explanation	Yes	No
Web	07/30/2015	Closed with non-monetary relief	Yes	No
Web	07/30/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1456056

1479603

1480369

1493988

1494091

1494083

Prepaid Card Complaints

Based on Consumer Complaints

07/13/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Regarding American Express PASS card. I had set up and funded XXXX of these cards for my XXXX children about 5-6 years ago through my regular American Express account. I discontinued funding and use of the cards about a year later. The cards have been destroyed and I thought that the PASS accounts were closed.

I recently received and email warning me that the PASS card accounts would soon start incurring a monthly fee and if I wanted to cancel the PASS account to call a toll free number. XXXX.

I called that number and was promptly disconnected after a recorded message that they were too busy to take the call.

I called the regular American Express customer service number. They could not help with the PASS card cancelation but they attempted to use an internal direct line to connect me to the PASS card dept. I was left on hold for 60 minutes before I ended the call.

I attempted to access the PASS account through my XXXX XXXX on line account access, but was given a message that my PASS card access was unavailable and that I should call XXXX.

XXXX additional calls to American Express customer service failed to gain access to cancel the PASS cards, despite XXXX minute waits each time.

I have attempted to locate any other method of contacting the American Express PASS card service, but have been unable to discover anything more than the

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Amex	WA	982XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	07/19/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1464043

Prepaid Card Complaints

Based on Consumer Complaints

07/26/2015	Prepaid card	Payroll card
07/30/2015	Prepaid card	Mobile wallet
07/26/2015	Prepaid card	Gift or merchant card
07/14/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Managing, opening, or closing account
Fraud or scam
Unauthorized transactions/trans. issues

same toll free number.

I asked American Express customer service to pass me up to a supervisory/senior level customer service representative, but was refused.

I am stuck in an endless loop and unable to contact PASS to ensure that cards are cancelled, any remaining balances refunded, and avoid pending fees. Subsequent calls to the posted toll free number for PASS customer service result in the same recorded message and an immediate disconnect.
It all started on XXXX XXXX, 2015, I have my payroll check deposit on my prepaid card, i check my balance on my card and it was well over {$300.00} dollars so I went into XXXX and pick up some lunch and to my surprise I could not use my card. I tried XXXX and it would not go through so I went outside to call and see what the problem was and they could not find anything wrong. It took two days for them to tell me that Comerica had my account block because I owe the over {$600.00} dollars, I ask them to cancel my card because I have not been to Comerica in over thirty years, They would not cancel the card so I cancelled my direct deposit for my check and the card is still open and they will not give me my balance that remains and all of the bills I use to pay this card with I had to change them but they are telling the bill people the card is over charged but I ca n't even use this card anymore.

I attempted a purchase with a merchant for XXXX. The merchant denied my purchase because there were XXXX numbers in the CVV instead of XXXX. The merchant attempted to run the payment XXXX times which put a hold on my

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Comerica	MI	482XX		Consent provided
PayPal Holdings, Inc.	WA	99201	Servicemember	N/A
Amex	NJ	08054		Consent not provided
Amex	TN	377XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	07/29/2015	Closed with explanation	Yes	No
Fax	08/06/2015	Closed with explanation	Yes	No
Web	07/27/2015	Closed with monetary relief	Yes	No
Web	07/20/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1487165

1494408

1487241

1466808

Prepaid Card Complaints

Based on Consumer Complaints

07/17/2015	Prepaid card	Payroll card
07/30/2015	Prepaid card	General purpose card
07/09/2015	Prepaid card	Other special purpose card
07/18/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Managing, opening, or closing account

merchant attempted to run the payment XXXX times which put a hold on my account for a total of XXXX. I called the institution (Amex Serve) and was told it would be 8 days unless I contacted the merchant and had them get ahold of them to authorize a release. Well I then made a conference call with the merchant and Amex. I was told that because they spoke to the merchant that my funds would be released within 48 hours. Well the 2 days passed, and my money was not released. I called Amex back, and was told that that was not the case. I was told that the tech I had previously talked to lied to me and that no matter what it would be 8 days no matter what. I asked them why I had been told so many different things by so many different techs, and they could n't give me a straightforward answer. Friday will be the XXXX day, and now I fear that my funds still wo n't be released at that time.

My XXXX Prepaid Visa Card by XXXX XXXX was loaded with funds on XXXX/XXXX/2015. Account was frozen following that date with no ability to access funds, pay bills, perform debit POS transactions, etc. Calls to XXXX XXXX since then have resulted in a Case # being opened (Case # XXXX). I called them on XXXX/XXXX/2015 to discuss the case and was told that I had to submit a picture of my drivers license, a picture of me holding my drivers license, and copies of receipts for the reload packs used to put money onto the prepaid card. This information was all submitted within hours of that phone call. I then received XXXX subsequent phone calls, which I was not able to answer. The second call left a voice mail stating that the case was now closed since they could not get in touch

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Amex	MI	48197	N/A
Amex	DC	20036	Consent not provided
Blackhawk Network Holdings Inc.	CA	90804	Consent not provided
Blackhawk Network Holdings Inc.	NY	128XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	07/23/2015	Closed with monetary relief	Yes	No
Web	08/03/2015	Closed with explanation	Yes	Yes
Web	07/15/2015	Closed with monetary relief	Yes	No
Web	07/23/2015	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1477305

1495259

1460956

1478127

Prepaid Card Complaints

Based on Consumer Complaints

07/14/2015	Prepaid card	Mobile wallet

Prepaid Card Complaints

Based on Consumer Complaints

Overdraft, savings or rewards features

voice mail stating that the case was now closed since they could not get in touch with me, even though I had already discussed the case with them and sent in the required documentation. I then called again on XXXX/XXXX/15. They called me back and asked me endless identity verification questions (# of children, ages, if my children were in the XXXX, etc.). After answering all questions correctly I was then told I had to send in ANOTHER document (a copy of my utility bill with my name on it). I informed the risk agent (XXXX) that I was away for the weekend and would send it in on Monday the XXXX. I was informed that I would have to create a NEW ticket and begin the process again, because they could only keep a ticket open for 48-hours, which is absurd. I informed XXXX that all I want is to close the account and get a refund of the balance on the account. I have recently moved and offered to XXXX that I could provide a copy of the purchase agreement on the house showing the new address that I could access thorugh my email on my smartphone. This was not sufficient in XXXX 's opinion.

Netspend offers to allow customers to refer a friend to get a Netspend card and after their friend makes {$40.00} in deposits onto the prepaid card, both people are supposed to get {$20.00} each deposited onto their cards. I e-mailed the link to my domestic partner who does not have a bank account due to losing employment and having ruined credit in the wake. He clicked the link to their site and completed the application XXXX times before giving up because it had been weeks since he applied and the screen told him that his card would be here in 2-4 weeks. 2-4 months later, he decided to try to just go in through my account online and order himself a card. They linked his card to my account and we called Netspend customer service for assistance to get him the card I had sent him a referral for. The new card had to be cancelled and he was sent a different card that is his own account independent of mine. We called them this morning to inquire about our {$20.00} deposits that have not shown up (that we could really

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	NV	891XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	07/14/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1466484

Prepaid Card Complaints

Based on Consumer Complaints

07/27/2015	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Advertising, marketing or disclosures

use to help us pay the rent this month) and they said that he did not qualify for the program because I could not have referred him because he got a card the same day I did (referring to the XXXX linked to my account that I did not add anyone to at all!). We spoke with a rep and a supervisor and they maintain that XXXX has been a customer longer than me and that he is not eligible to be a referral of mine. It is just frustrating that this is where my paychecks are going to now and these people are idiots, saying XXXX purchased his card from XXXX XXXX. He did not! It is the XXXX and only card he ever received from his inquiries from the referral program that XXXX of their idiotic employees sent to him. He never received any other cards on any other accounts and I never even authorized him as a user on my account. I just happened to be logged into it XXXX time when he was trying again to reapply for the card that never came. We were on the phone with them for over an hour this morning just trying to get the referral money promised by their ads (because we are poor and need it that desperately). XXXX has gone through so much hassle with all of this nonsense and explained it to the rude woman on the phone today. We did everything we were supposed to for the program, but never got the money promised. The lady said it could have been their software/internet issue, but refused to manually credit the reward fund to either of our accounts. After all of this trouble, I sure wo n't be referring anyone else there, that is for sure.

On XXXX XXXX, 2015, I received a prepaid XXXX Debit card from a company named NetSpend. I have notified Iowa 's Attorney General 's Office and NetSpend that I did not sign up for a this type of card. NetSpend sent an email back to me stating that they would remove my personal information and to cut up the card. I recently started looking at online surveys but have not received any funds or rewards. I am not sure if NetSpend received my information from a survey affiliate or my personal information was sold to a XXXX party.

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	IA	503XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	07/27/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1487448

Prepaid Card Complaints

Based on Consumer Complaints

08/10/2015	Prepaid card	Payroll card
07/28/2015	Prepaid card	General purpose card
07/31/2015	Prepaid card	Gift or merchant card
07/29/2015	Prepaid card	Mobile wallet
08/03/2015	Prepaid card	General purpose card
08/06/2015	Prepaid card	General purpose card
08/12/2015	Prepaid card	Mobile wallet
08/29/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Managing, opening, or closing account
Overdraft, savings or rewards features
Managing, opening, or closing account
Fees
Fraud or scam
Managing, opening, or closing account
Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

My {$50.00} card expired on XXXX. I found your website and learned that funds remain for up to 5 yrs after the expiration date and fees may not be applied to transfer or return as a check. PNC says that it 's use it or loose it. I have tried to get this resolved but keep getting transferred to someone else. I was able to go online and see that {$32.00} was withdrawn on XXXX as Close Account administrative Adjustment and that today $ XXXX was withdrawn as a transfer fee. This must have been when I called about transferring the balance but a balance was never transferred. This card should still have {$50.00} on it since it has not been used.

They called and pretended they were XXXX and offered to cut my bill down in XXXX if I opened up a debit card called NetSpend and paid my XXXX bill with it. They had all my information ; address, last XXXX of my social, what package I had, my monthly bill, etc. I called XXXX and they said they were not affiliated with NetSpend and that they are a scam.

I have a Paypal account where I have funds. Suddenly, Paypal sent a notice that my account is limited and that I can not withdraw my own funds.

I NOTIFIED PAYPOWER IN REGARDS TO A FRAUD/SCAM. THE COMPANY RECEIVED MY CARD NUMBER BECAUSE I WAS TOLD THAT IT WAS NEEDED INORDER TO PROCEED WITH A ORDER TO HAVE SOME PAPERS COMPLETED/TYPED AND PREPARED FOR SCHOOL.

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Amex	NY	11204	N/A
Amex	MD	21047	Consent not provided
Bank of America	MI	48044	Consent not provided
PayPal Holdings, Inc.	CA	94131	N/A
PNC Bank N.A.	OH	435XX	Consent provided
NetSpend Corporation, a TSYS Company	GA	300XX	Consent provided
PayPal Holdings, Inc.	NY	100XX	Consent provided
Blackhawk Network Holdings Inc.	OH	441XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	08/10/2015	Closed with explanation	Yes	Yes
Web	07/28/2015	Closed with monetary relief	Yes	No
Web	08/03/2015	Closed with explanation	Yes	No
Postal mail	07/30/2015	Closed with monetary relief	Yes	No
Web	08/10/2015	Closed with explanation	Yes	No
Web	08/13/2015	Closed with explanation	Yes	No
Web	08/12/2015	Closed with non-monetary relief	Yes	No
Web	09/04/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1511140

1489676

1497003

1492050

1499282

1506817

1515196

1543477

Prepaid Card Complaints

Based on Consumer Complaints

08/13/2015	Prepaid card	General purpose card
08/21/2015	Prepaid card	Gift or merchant card
08/26/2015	Prepaid card	General purpose card
08/18/2015	Prepaid card	Other special purpose card
08/08/2015	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Managing, opening, or closing account

Fraud or scam

Managing, opening, or closing account

Fees

Prepaid Card Complaints

Based on Consumer Complaints

XXXX Visa gift cards issued by US Bank were purchased at the same time XX/XX/XXXX and location, the XXXX store, XXXX for {$500.00} and XXXX and XXXX for {$200.00} I have the receipt for the purchase. The {$500.00} card was lost so I called the number given to report the loss (XXXX) only to be told to send the information along with a receipt via fax to # XXXX this was on XX/XX/XXXX as of XX/XX/XXXX I got no response from anyone so again a call was made and was given the same instructions then again on XX/XX/XXXX at which time I asked for a supervisor only to be transferred to what they call an expediter only to be given the same instructions. On XX/XX/XXXX I called and again told same thing. This has dragged out now for some time and no one will say anything other than you have to fax the info to the number given and nothing else can be done until I hear from them, only I have never been contacted from anyone. I do n't believe at this point that they have any intention of doing so and wonder how many others they just ignore and hope they give up trying only to keep the money for them selves I feel they are scamming people out of a lot of money.

My prepaid card has XXXX $ on it. I called number on the back and After following the prompts, entering the number and expiration date, I got a voice recorded message that the card and the funds on it are no longer valid. The card is a prepaid discover, and the expiration was XX/XX/2015. Is there any way I can redeem the $ $

I tried to use XXXX prepaid American Express cards for {$60.00}, {$10.00}, and {$10.00}. The {$60.00} was credited for {$44.00} and the other XXXX were declined. I called American Express and was told I had been charged their $ XXXX. fee 5 mo. after issuance. I said there was a law against that in the State of

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

U.S. Bancorp	OH	430XX		Consent provided
Discover	MA	018XX		Consent provided
U.S. Bancorp	CA	92707		Consent not provided
PayPal Holdings, Inc.	GA	30157	Older American	N/A
Amex	WA	980XX	Servicemember	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	08/17/2015	Closed with monetary relief	Yes	No
Web	08/30/2015	Closed with explanation	Yes	No
Web	09/03/2015	Closed with explanation	Yes	No
Phone	08/26/2015	Closed with monetary relief	Yes	No
Web	08/13/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1517166

1530709

1536694

1523736

1509655

Prepaid Card Complaints

Based on Consumer Complaints

09/11/2015	Prepaid card	General purpose card
09/11/2015	Prepaid card	Government benefit payment card
09/11/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fees

Managing, opening, or closing account

Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

XXXX. fee 5 mo. after issuance. I said there was a law against that in the State of Washington, but the rep said there was no such law. The required statement and font size appear to be satisfied on the cards, but I do not believe the other criteria in XXXX XXXX are met. The only exception might be the 24 months of inactivity on the XXXX {$10.00} cards, although I ca n't confirm the issuance dates for them. The {$60.00} card was issued in XXXX, 2013. The cards were issued as rebates for XXXX merchandise. Am I interpreting the code correctly? Were these fee charges legal?

EXTENSIVE WAIT TIMES TO GET A HOLD OFF MY ACCOUNT. THERE WAS NO EMAIL OR PHONE NOTICE OF HOLD ... ONLY FOUND OUT WHEN TRYING TO ACCESS MY FUNDS. 20 MINUTE, 24 MINUTE, 34 MINUTE WAIT TO GET TO THE RIGHT PERSON. THEY CLAIM TO HAVE INSUFFICIENT STAFF TO HANDLE CALLS ... S O WE DO NOT GET THE SERVICE WE ARE PAYING FOR.

I previously opened up an American Express prepaid card. I had an unused credit balance. Amex decided to charge a monthly fee or I could avoid the fee and close the account. As the account was very old, the address was incorrect. I attempted to update the address and close the account but Amex refused to allow me to do so. Amex told me I had to send them a copy of my id and a bank statement to update the address, which I refuse to do. Or I could leave the account open and my balance would be reduced by their monthly fee until it was diminished.

This is outright theft of my money, regardless of how small the balance is. I will never never never never ever give Amex my bank statement to a non Amex bank account. Amex chose to change the terms, I chose to close the account, they are refusing to allow me to do so and the CFPB just sits by while they do it ....

Prepaid Card Complaints

Based on Consumer Complaints

Company believes complaint represents an opportunity for improvement to better serve consumers

Prepaid Card Complaints

Based on Consumer Complaints

Amex	IL	60098	N/A
NetSpend Corporation, a TSYS Company	VA	230XX	Consent provided
Amex	MT	598XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	09/16/2015	Closed with explanation	Yes	No
Web	09/11/2015	Closed with explanation	Yes	No
Web	09/14/2015	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1560158

1561237

1561210

Prepaid Card Complaints

Based on Consumer Complaints

09/07/2015	Prepaid card	Government benefit payment card
08/18/2015	Prepaid card	General purpose card
09/01/2015	Prepaid card	Other special purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Fraud or scam
Unauthorized transactions/trans. issues

refusing to allow me to do so and the CFPB just sits by while they do it ....

To Amex 's financial gain. This system allows Amex to hold on to client account balances, refuse to close them, and then take the balances XXXX fee at a time until the money is all theirs. All that have to do is put onerous or burdensome or invasive account verification strong-arm tactics in place and then people wo n't get their balances and then Amex fees will obliterate client balances until they are gone. Really, nothing short of a CFPB sponsored swindle ...

Once again ... CFPB = XXXX CONSUMER PROTECTION. Quote me on that ... XXXX XXXX Services froze my XXXX computer screen with a window instructing me to call XXXX at phony phone number. Then " XXXX " transferred me to XXXX XXXX XXXX which falsely claimed to be XXXX 's contracted tech service. XXXX pretended to " fix " a problem they caused in the first place. They took remote control of my computer for at least XXXX hours. All XXXX & XXXX forums I have read explain XXXX is a scam. They allegedly are HQ in XXXX XXXX NJ at XXXX XXXX XXXX # XXXX zip code XXXX ; contact XXXX XXXX, email XXXXXXXXXXXX, phone XXXX. I was hacked by XXXX XXXX/XXXX/15 & discovered scam XXXX/XXXX/15. I have complained to FTC. I have complained to Comerica Bank which is sending me a fraud complaint form, a new Social Security check prepaid debit card ; they asked me to file a theft report with the XXXX Police Dept. This is cybercrime, wire fraud, and other crimes, I guess. Go to FBI? U.S.Justice Dept? New Jersey Attorney General?

On XXXX XXXX, 2015 I went your website to file a complaint about my Identy Theft and then your website directed me XXXX XXXX to compete the complaint and then request to paid {$5.00} month totaling {$71.00}. When I went to veiw my

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Comerica	AZ	850XX	Older American	Consent provided
U.S. Bancorp	GA	30338	Older American	N/A
Amex	NJ	070XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	09/11/2015	Closed with explanation	Yes	No
Phone	08/19/2015	Closed with monetary relief	Yes	No
Web	09/04/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1554412

1524806

1546033

Prepaid Card Complaints

Based on Consumer Complaints

09/13/2015	Prepaid card	Payroll card
09/02/2015	Prepaid card	General purpose card
08/27/2015	Prepaid card	General purpose card
09/14/2015	Prepaid card	General purpose card
09/14/2015	Prepaid card	Payroll card
09/02/2015	Prepaid card	Government benefit payment card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam
Managing, opening, or closing account
Managing, opening, or closing account
Fraud or scam
Unauthorized transactions/trans. issues
Managing, opening, or closing account

and then request to paid {$5.00} month totaling {$71.00}. When I went to veiw my online transaction with American Express Services the total amount withdraw from my account was {$71.00} I did not authorized them steal my money. Then I can American Express Serve the customer services representative informed that I would have wait eight day to receive my money back when I explain that transaction amount was incorrect and that I want to dispute it American Express Serve was not helpful at all. Please investigate both of these company Product and Services to ensure they are following Untied States Federal Regulations.

Blackhawk Network has seized XXXX my accounts worth {$1500.00} Blackhawk Network Holdings XXXX Inc. XXXX BHN XXXX, doing business as T-Mobile XXXX XXXX and PayPower Visa XXXX, has seized XXXX my accounts with {$1500.00} between the XXXX : T-Mobile : XXXX XXXX XXXX) Paypower : ********** (XXXX) These accounts were funded entirely by me and were seized without cause, contact, or reason, immediately AFTER I loaded the funds to the account. In other words, BHN PURPOSELY WAITED FOR ME TO FUND THE ACCOUNTS BEFORE SEIZURE.

This company is a borderline criminal organization and should be investigated by the appropriate authorities.

My tax refund was sent to Paypower on XX/XX/2015. I am unable to access my

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	TX	75374	Consent not provided
Blackhawk Network Holdings Inc.	GA	30326	Consent not provided
Blackhawk Network Holdings Inc.	OR	974XX	Consent provided
Blackhawk Network Holdings Inc.	MI	48076	N/A
Bank of America	LA	71047	N/A
Blackhawk Network Holdings Inc.	OK	731XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	09/15/2015	Closed with explanation	Yes	No
Web	09/05/2015	Closed with explanation	Yes	No
Web	09/03/2015	Closed with monetary relief	Yes	No
Phone	09/18/2015	Closed with explanation	Yes	No
Referral	09/17/2015	Closed with explanation	Yes	No
Web	09/06/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1562277

1548518

1541151

1562810

1563094

1549385

Prepaid Card Complaints

Based on Consumer Complaints

09/14/2015	Prepaid card	General purpose card
09/09/2015	Prepaid card	Payroll card
09/14/2015	Prepaid card	Gift or merchant card
09/02/2015	Prepaid card	General purpose card
09/09/2015	Prepaid card	Government benefit payment card
09/03/2015	Prepaid card	General purpose card
09/14/2015	Prepaid card	General purpose card
09/14/2015	Prepaid card	Mobile wallet
09/15/2015	Prepaid card	ID prepaid card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Managing, opening, or closing account
Advertising, marketing or disclosures
Fraud or scam
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues

funds, despite almost 2 weeks of trying. I have provided them with all the necessary information for verification but their mysterious higher department has failed to give me access to my Federal Tax Refund.

I have an American Express XXXX card for my daughter I have had the card now for three years this was the first year that I set up automatic withdrawals I have not been checking the account until this month and there has been a debit coming from the account for XXXX dollars every month for XXXX music which was not authorized I called number on card to report fraud I was informed I would receive a email for fraud three days ago I had not received it yet so I called to check on it and there was no record that I even called I asked to speak a supervisor I called from my cell and have literly on hold for one hour and forty five minutes now and have yet to speak with anyone there was no phone number XXXX under transaction to contact them that is a total XXXX dollar as of this month deducted that I did not authorize I do n't know what kind of company this is and what games they are playing I need a refund for unauthorized charges and this account closed.

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response
Company chooses not to provide a public response
Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

U.S. Bancorp	IL	60428	N/A
NetSpend Corporation, a TSYS Company	MI	48313	N/A
Citibank	IL	60193	N/A
U.S. Bancorp	NV	89031	Consent not provided
Comerica	CA	94544	N/A
Blackhawk Network Holdings Inc.	FL	33647	Consent not provided
Blackhawk Network Holdings Inc.	PA	17013	Consent not provided
PayPal Holdings, Inc.	CT	06516	N/A
Amex	FL	338XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	09/18/2015	Closed with monetary relief	Yes	No
Phone	09/15/2015	Closed with monetary relief	Yes	No
Phone	09/15/2015	Closed with explanation	Yes	No
Web	09/06/2015	Closed with explanation	Yes	No
Referral	09/15/2015	Closed with explanation	Yes	No
Web	09/08/2015	Closed with monetary relief	Yes	Yes
Web	09/15/2015	Closed with explanation	Yes	Yes
Phone	09/15/2015	Closed with explanation	Yes	No
Web	09/17/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1563345
1557148
1563462
1549591
1557655
1550506
1563833
1564542
1564563

Prepaid Card Complaints

Based on Consumer Complaints

09/15/2015	Prepaid card	General purpose card
09/19/2015	Prepaid card	General purpose card
09/20/2015	Prepaid card	General purpose card
09/10/2015	Prepaid card	General purpose card
09/21/2015	Prepaid card	Mobile wallet
09/22/2015	Prepaid card	General purpose card
09/26/2015	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Fees

Fraud or scam

Fraud or scam

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Fees

they are playing I need a refund for unauthorized charges and this account closed. ASAP

My account, as well as at least two others belonging to my friends were debited a " Account Maintenance Fee " on the same date XXXX/XXXX/15. These accounts are enrolled in NetSpend " Pay As You Go Plan ", therefore should not be charged a monthly fee. In the previous months no Account Maintenance Fees were deducted from these accounts, only for XXXX.

I received an unsolicited " XXXX " prepaid card directly from SunTrust XXXX XXXX, FL) via USPS mail. I reside in XXXX XXXX, California. A reasonable person would think that receiving the card this way infers that it was sent via a third party as either as gift or payment of a claim or refund.

Only after " biting " and following the instructions given to activate the card was it clear that was not the case. Now I feel I have been " fooled " as they have my phone number and codes I used to activate the card ... the card I then found had a zero balance.

It is important to note that this card carries baggage with it in the form their sharing if my information to other third parties and of very high fees for almost any transaction.

I enrolled in American Express has premier shipping plan with a fee of XXXX $ so

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	CA	941XX		Consent provided
SunTrust Banks, Inc.	CA	921XX	Older American, Servicemember	Consent provided
U.S. Bancorp	NC	27587		Consent not provided
U.S. Bancorp	MA	02143		Consent not provided
PayPal Holdings, Inc.	TX	78207		N/A
Blackhawk Network Holdings Inc.				Consent not provided
Amex	CA	950XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	09/15/2015	Closed with explanation	Yes	No
Web	09/23/2015	Closed with explanation	Yes	No
Web	09/23/2015	Closed with monetary relief	Yes	No
Web	09/12/2015	Closed with monetary relief	Yes	No
Phone	09/25/2015	Closed with explanation	Yes	No
Web	09/24/2015	Closed with monetary relief	Yes	No
Web	09/30/2015	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1566056

1571439

1571715

1558787

1573181

1573700

1581811

Prepaid Card Complaints

Based on Consumer Complaints

09/10/2015	Prepaid card	General purpose card
09/22/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Managing, opening, or closing account

that I do n't need to pay shipping charges. I enrolled in 90 day trial. They are not supposed to charge during the trial but they charged XXXX $ when I called them they said they will refund the fee when I cancel within 90 days.

I cancelled my plan within 90 days but they did n't refund my charges. When I called them to cancel they said they will refund in 15 business days and now it is past 15 business days and when I called them again (I was waiting on the phone for 90 minutes) they are saying they need to reprocess the refund. I am not sure whether I will really get the refund.

There are two problems1. They are not refunding in timely manner (they already crossed the time they mentioned in terms and conditions) and I am not sure they will refund me.
2. They are not supposed to charge during the trail but still they charged my account.

I spent lot of time to track this and I am looking for compensation for my lost timeMy case number with AMEX is # XXXXMy order number that contains the Premier shipping charges is XXXX

I was given a {$40.00} prepaid card from NetSpend. This was a gift from a friend. I tried to activate the card online and was told I could not and to call the toll-free number on the card. The first time I called, the rep asked me some questions and said the card was activated.

I tried to make an online purchase (making sure to include the fees NetSpend would charge) and it would not approve.

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes complaint is the result of an isolated error

Prepaid Card Complaints

Based on Consumer Complaints

SunTrust Banks, Inc.	GA	30904	N/A
NetSpend Corporation, a TSYS Company	TX	752XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	09/15/2015	Closed with monetary relief	Yes	No
Web	09/25/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1559393

1574250

Prepaid Card Complaints

Based on Consumer Complaints

09/10/2015	Prepaid card	Government benefit payment card
09/10/2015	Prepaid card	General purpose card
09/28/2015	Prepaid card	Government benefit payment card
09/10/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Adding money

I then got a voicemail from someone at NetSpend to call back and give them a reference number to finish setting up my account. When I called, the rep who answered seemed to have no idea what I was talking about and said he needed to transfer me to a " special department. " When he did, I was dumped directly into a voicemail of someone in the legal department who handles subpoenas????

I called a 3rd time and another rep answered -- she went through the same drill and said she had to transfer me to a " special department. " She refused to give me the name of the department or their direct number. I was transferred and sat on hold for 15 minutes before hanging up.

I called a 4th time and another rep answered -- I explained to him what was going on. When he asked me again for my name and last XXXX of my SS #, I asked him why did that matter because they would n't have my information if I did n't have an account. He said he had to take this info to set up the account, but once again told me I needed to speak to the " special department. " He said he would wait until he reached someone before transferring me. I have now been on hold for 23 minutes and will hang up at 25 if no one answers.

At this point, NetSpend needs to be ordered to refund my friend 's purchase.

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Bank of America	DC	20016	N/A
NetSpend Corporation, a TSYS Company	TX	77082	N/A
Comerica	AZ	85282	N/A
Fidelity National Information Services, Inc. (FNIS)	NY	10025	Consent not provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	09/16/2015	Closed with explanation	Yes	No
Phone	09/15/2015	Closed with explanation	Yes	No
Referral	09/30/2015	Closed with explanation	Yes	Yes
Web	09/16/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1558326
1559742
1582758
1559925

Prepaid Card Complaints

Based on Consumer Complaints

10/02/2015	Prepaid card	General purpose card
10/13/2015	Prepaid card	General purpose card
10/13/2015	Prepaid card	General purpose card
10/13/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Managing, opening, or closing account

Managing, opening, or closing account

Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

This company, Net Spend sent me a debit card that I did not request. The card can only be activated by entering my social security number, not the card number. I tried to contact Net Spend and without activating the card I could not speak to customer service. I have filed a complaint with the FTC and Local Police. My name and address is listed with Opt-out Prescreen list and flagged with the credit bureaus. I had to email them to cancel card XXXX exp XXXX.

I, along with many other people, have had a huge issue with Rushcard since their " update. " I can not access my account, my funds have been frozen and my card is now blocked at this point. I can not contact customer service due to the fact that upon request to speak to a representative, the call is said to be placed and then you are promptly disconnected after XXXX rings. I have tried every number I have found and am getting the " run around. " I 've experienced very long wait times only To have my call dropped. I found a direct line to Rushcard and the woman I spoke with was very quick to try to get off the phone. She kept telling me to be patient and to keep trying to access my account, which I think is why it is now blocked. I explained as much to her and she told me that she could not tell me why it happened and she was sorry but she had no access to my account. Something is obviously going on and it needs to be resolved. Many people are without their funds and some have even stated their balances are now showing " {$0.00}. "

we are having problems with rushcard in the last two days i think they took all of our money from us even me. There was a system update on all accounts that everyone has they told us yesterday on XXXX XXXX that we would have it up and running as soon as possible by XXXX time and it wasnt my account has a XXXX blanace wish is wrong and there was XXXX dollars left andf now there is not they have not answer us on XXXX or there phone calls i think they took everyone money they have and ran off with it this is a scam and i want my money back plus

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	AZ	852XX	Consent provided
Empowerment Ventures, LLC			N/A
Empowerment Ventures, LLC	PA	170XX	Consent provided
Empowerment Ventures, LLC	PA	183XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	10/06/2015	Closed with explanation	Yes	Yes
Phone	11/02/2015	Closed with non-monetary relief	Yes	No
Web	11/02/2015	Closed with monetary relief	Yes	No
Web	11/04/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1591222

1604119

1604154

1604194

Prepaid Card Complaints

Based on Consumer Complaints

10/13/2015	Prepaid card	Transit card
10/13/2015	Prepaid card	Payroll card
10/13/2015	Prepaid card	General purpose card
10/13/2015	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Fraud or scam

Managing, opening, or closing account

Fraud or scam

money they have and ran off with it this is a scam and i want my money back plus the days im losing from work with no money to help out my family at all

I have been waiting for my direct deposit from Rush XXXX. I 've been trying to contact them since XXXX and all I get is 5 rings then a disconnection. The company has failed to inform me or a t other users as to what the issue is. There is a severe lack of communication from Rush Card. Not able to access my account online or through their mobile app.

Hello, there 's a huge issue with rushcard. Since XXXX Monday most customers including myself have n't been able to access their money. direct deposit are not posting, accounts are locked or blocked, accounts are deactivated (including mine). Ca n't withdrawal, transfer or make purchases. Rushcard had a maintenance update lasting until XXXX pst (yesterday) .The customer service phone number is providing inaccurate balances, saying the account # is wrong and now my account is deactivated When you select the prompt to speak with an agent the phone rings twice and hangs up. There is no alert or update when you call. payments are bouncing left and right for everyone. I ca n't take my daughter to daycare because all my money is tied up in the Rushcard. I ca n't go 2 work either. I 'm low on gas and food. There is no news or updates about this issue no ETA. We 're all being left in the dark. My direct deposit is suppose to hit tomorrow but from XXXX other customers, it sounds like that may not post. I do n't have the luxury to have extra money in hand. My fiance and i are living paycheck to paycheck and rushcard is making it very hard right now. Rushcard is n't going to help me if I lose my job for missing to many days of work..

RushCard had notify all customers that it will be an update on the system XX/XX/2015 from XXXX XXXX that it will be no use of your RushCard prepaid

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	TX	765XX	Consent provided
Empowerment Ventures, LLC	GA	30071	Consent not provided
Empowerment Ventures, LLC	NV	891XX	Consent provided
Empowerment Ventures, LLC	MD	210XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/02/2015	Closed with monetary relief	Yes	No
Web	11/02/2015	Closed with non-monetary relief	Yes	No
Web	11/02/2015	Closed with monetary relief	Yes	No
Web	11/02/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1604461

1604541

1604746

1604724

Prepaid Card Complaints

Based on Consumer Complaints

10/13/2015	Prepaid card	Payroll card
10/14/2015	Prepaid card	Payroll card
10/14/2015	Prepaid card	General purpose card
10/14/2015	Prepaid card	Payroll card
10/14/2015	Prepaid card	General purpose card
10/14/2015	Prepaid card	Payroll card
10/08/2015	Prepaid card	General purpose card
10/14/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Fraud or scam

Fraud or scam

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Fraud or scam

card. On Monday XX/XX/XXXX they sent another email stating that the process will be taking longer. Monday I was suppose to receive my employer direct deposit as of today XX/XX/2015 I still have no use of my card I have been calling every XXXX number that they have on filed I can not get through to any customer service representatives at all. I have bills to pay and this is my money that I worked hard for. I am a USA citizen that basically live paycheck to paycheck a household to feed. It has been brought to my attention that the RushCard owner has no worries of making his customers happy.

I had XXXX fraudulent purchases made in XXXX, XXXX that I did not initiate. My Bluebird American Express company will not file fraud charges and reverse the transactions. Their fraud department will not do anything about it.

I have been a customer of unirush (rushcard) for about a year and a half. I have my paycheck direct deposited to this card. I had a direct deposit sent on XXXX/XXXX/15 scheduled to be posted to me on XXXX/XXXX/15 which rush card has never applied. Confirmed metabanks receipt of my direct deposit yesterday yet I do not have my money

I got an email 1 day before I was supposed to receive my direct deposit stating

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	GA	30102	Servicemember	N/A
Empowerment Ventures, LLC	SC	29360		Consent not provided
Amex	TX	750XX		Consent provided
Empowerment Ventures, LLC	TN	374XX		Consent provided
Empowerment Ventures, LLC	GA	31907	Servicemember	Consent not provided
Empowerment Ventures, LLC	TN	38305		Consent not provided
NetSpend Corporation, a TSYS Company	NJ	08876		Consent not provided
Empowerment Ventures, LLC	GA	300XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	11/02/2015	Closed with non-monetary relief	Yes	Yes
Web	11/02/2015	Closed with monetary relief	Yes	No
Web	10/16/2015	Closed with monetary relief	Yes	No
Web	11/04/2015	Closed with monetary relief	Yes	No
Web	11/02/2015	Closed with non-monetary relief	Yes	No
Web	11/02/2015	Closed with non-monetary relief	Yes	No
Web	10/09/2015	Closed with explanation	Yes	No
Web	11/02/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1604897

1605573

1605673

1605722

1605815

1605846

1598562

1605861

Prepaid Card Complaints

Based on Consumer Complaints

10/19/2015	Prepaid card	General purpose card
10/08/2015	Prepaid card	ID prepaid card
10/14/2015	Prepaid card	General purpose card
10/14/2015	Prepaid card	General purpose card
10/14/2015	Prepaid card	Payroll card
10/19/2015	Prepaid card	ID prepaid card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Fraud or scam

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

that they are updating their account and everything should be fixed as of XXXX that day. The next morning my direct deposit was not on my account got to work checked with my employer and checked my paystub and it shows that they did indeed pay me. I told this to the customer service rep and he said they have maintenance issues and are working to fix the problem i asked what happened to my money and he had no answer for me. I have bills due and i have i 'm now jipped out of {$700.00} that i worked hard for, please help me get my money back and SHUT DOWN RUSHCARD

Everything was fine until they had an update. Update still going when they said it was only suppose to last 5 hours. U ca n't get into your account, ca n't get anyone on the phone or it hangs up on you, if you had a balance before the update the balance now shows XXXX, direct deposits are not going into the accounts either. They are not responding to emails. The only updates you see is on social media, they are not telling the customers themselves.

Hello i have a rushcard my money was deposit into my account unable to retrieve my funds rushcard said that it will be up and running but i keep calling ca n't get threw ...

RUSHCARD : I have been unable to access my funds for 2 days. A deposit that was supposed to be made, has n't. I am in dire need of my own money that I work very hard for.

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	IL	60617		Consent not provided
NetSpend Corporation, a TSYS Company	MO	65802	Servicemember	Consent not provided
Empowerment Ventures, LLC	SC	295XX		Consent provided
Empowerment Ventures, LLC	MD	212XX		Consent provided
Empowerment Ventures, LLC	TN	376XX		Consent provided
Empowerment Ventures, LLC	TX	76133		Consent not provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/06/2015	Closed with non-monetary relief	Yes	No
Web	10/13/2015	Closed with explanation	Yes	No
Web	11/02/2015	Closed with non-monetary relief	Yes	No
Web	11/04/2015	Closed with non-monetary relief	Yes	No
Web	11/02/2015	Closed with monetary relief	Yes	No
Web	11/06/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1613035

1598592

1605986

1606126

1606225

1613530

Prepaid Card Complaints

Based on Consumer Complaints

10/14/2015	Prepaid card	Payroll card
10/22/2015	Prepaid card	Mobile wallet
10/19/2015	Prepaid card	ID prepaid card
10/03/2015	Prepaid card	General purpose card
10/14/2015	Prepaid card	Payroll card
10/19/2015	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

I deposited money in Rush card. Made one purchase and then my account went to zero and I ca n't get ahold of anyone at customer service that can do anything about it. They continue to say they will be correcting the problem but it 's been 11days and my money and access to it are still denied.

I purchased merchandise from XXXX XXXX using the prepaid card on XX/XX/XXXX. I returned some of the product to the store between then and was working with XXXX, from XXXX who said the return was processed. We shared several emails and she sent me an invoice that shows the return was processed but I have been checking the account and it does n't show it was received. I also sent an email again to XXXX from XXXX, and no response, a week later, I sent an email to the general email box for XXXX and still no response.

I have been a loyal customer to Rushcard, since 2013. I received an email that they would be upgrading there system. When this happened many customers were affected not receiving their direct deposit, accessing the online page or money missing out of their account. I have had a total of {$150.00} missing from my account. There were bills that I paid that have not came out yet in the amount of {$15.00} and {$60.00}, that got returned and now im stuck with {$60.00} in late fees.

We have been lied to by several messages posted on XXXX saying our money is safe and if we have questions to call them or send a private message. Everytime you call, you get hung up on and no private messages are returned.

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	MA	02368	N/A
Empowerment Ventures, LLC	AK	995XX	Consent provided
Blackhawk Network Holdings Inc.	CA	92130	Consent not provided
Citibank	PA	152XX	Consent provided
Empowerment Ventures, LLC	GA	30165	N/A
Empowerment Ventures, LLC	ND	587XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	11/02/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	10/21/2015	Closed with explanation	Yes	No
Web	10/06/2015	Closed with explanation	Yes	No
Phone	11/02/2015	Closed with monetary relief	Yes	No
Web	11/06/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1606406

1620372

1613535

1591713

1606477

1613572

Prepaid Card Complaints

Based on Consumer Complaints

10/19/2015	Prepaid card	General purpose card
10/05/2015	Prepaid card	ID prepaid card
10/19/2015	Prepaid card	General purpose card
10/19/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Fraud or scam

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

I need my money back and they have messed up everything and are not taking anything seriously with their customers in any compensation at all.

Thank you, XXXX XXXX XXXX email XXXXXXXXXXXX

My whole direct deposit is gone! No funds in my account due to a " Upgraded System "

I opened an American Express Bluebird account for my kids and grandkids. With this account you have a choice of adding funds at a XXXX or online. I tried to add fund online and I received a security notice. I called the security number and I was told I need to email them my driver license or stay on the line while they call my bank while I verify my information. I told them no I will not email my driver license to them in XXXX XXXX they said then I ca n't use my account

RUSHCARD ALLEGEDLY HAS A GLICH AND WE HAVE BEEN WITHOUT OUR MONEY FOR A WEEK, MY DIRECT DEPOSIT FROM WORK WAS FRIDAY, TODAY IS MONDAY AND STILL CAN NOT ACCESS MY MONEY TO PAY MY BILLS, GET GAS, FOOD OR ANYTHING, I AM ACCRUING LATE FEES FROM HAVING LATE PAYMENTS AND HAD TO BORROW OVER XXXX TO COVER MY MORTGAGE BECAUSE IT WAS LATE, THIS IS MORE THAN A HARDSHIP, ITS EMOTIONAL, WE NEED OUR MONEY NOW, CUSTOMER SERVICE IS NO HELP IF YOU CAN GET THEM, THEY HANG UP AND HAVE NO ANSWERS, THEY DONR EMAIL YOU BACK AND YOU CAN BARELY GET THROUGH ON A LINE, NO ANSWER OR IT RINGS AND DISCONNECTS, ALL NUMBERS DONT WORK, WHATS GOING ON, MY ELECTRIC BOILL IS DUE IN TWO DAYS. SO FRUSTRATED, THIS IS REALLY AFFECTING ME. I NEED TO PAY MY BILLS, WHERE IS OUR MONEY, MY PAYDAY WAS 3 DAYS AGO.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	TX	750XX	Consent provided
Amex	OH	436XX	Consent provided
Empowerment Ventures, LLC	SC	292XX	Consent provided
Empowerment Ventures, LLC	FL	331XX	Other

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/02/2015	Closed with non-monetary relief	Yes	No
Web	10/07/2015	Closed with non-monetary relief	Yes	No
Web	11/06/2015	Closed with monetary relief	Yes	No
Web	11/06/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1613621

1592242

1613836

1613880

Prepaid Card Complaints

Based on Consumer Complaints

10/19/2015	Prepaid card	General purpose card
10/23/2015	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

Back in XXXX, I learned through XXXX that RushCard would be updating their system on XXXX XXXX from XXXX - XXXX. The RushCard post advised that you take out money just in case. I did not, because I felt that I had no immediate need for my money and a day or XXXX without, I could survive.

Well, now it 's a week later and I still do not have access to my funds. It may seem like pennies to most, but I am the wage earner for my family of XXXX and EVERY penny counts.

The lack of information regarding when RushCard will be fully functional and the encouragement for you to call, email, or message your info and someone will get back to ; only to receive a text about waiving fees and no further information about when everything will be back to normal.

My husband and I have XXXX children, an XXXX XXXX old and a XXXX old and without having access to my money I was not able to properly feed the over the weekend. Do you know how had it is to get my XXXX child to eat something different? Let 's just say I could not wait until the weekend was over so he could be in school for breakfast and lunch (FREE) and eat what he is accustomed to. Dinner tonight is another story.

If it were just me, you would n't have heard my complaint. But this is affecting my family.

Sincerely, Head of Household

Rush card will not activate my card they keep transferring me than hanging up on

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	NJ	071XX	Consent provided
Empowerment Ventures, LLC	MI	482XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/06/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1613974

1621370

Prepaid Card Complaints

Based on Consumer Complaints

10/23/2015	Prepaid card	Payroll card
10/19/2015	Prepaid card	General purpose card
10/19/2015	Prepaid card	Payroll card
10/23/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

me I have been on the phone for hours I do n't feel it fair I need my money that they are holding I 'm forced to go to payday loans to pay bills and get gas to to work and feed my family I ca n't get my medicine no moneys

i have a rush card. I have not received my payroll check. it has caused me to not be able to purchase food gas and pay my bills. I am very disappointed with all of this happening because I trusted XXXX. but now im mad, simply because I feel he needs to make a public statement and stop hiding behind fb and twitter!!!

No access at all to Rushcard. No web, no automated, no atm ... They 've been making promises to correct the problem since last Monday. My phone is now off and my children cant return to daycare until paid which means no work. They need sued

I have XXXX RushCards. I have not been able to access my money since Monday morning (XXXX XXXX, 2015). Until 2 days ago, i was not able to log into my account. Online, XXXX card shows as " Pending Activation " with a correct balance of {$600.00}. The XXXX card shows an incorrect balance {$0.00}. The balance changes constantly, but is never correct. On Wednesday, XXXX XXXX, I was able to speak to a RushCard representative. I stated my problem and was told a " form " would be " escalated to a manager " and my card would be fixed with XXXX hours. That has not been the case. I 've tried to call back, no less than, XXXX times. Each time, the call is dropped or hung up. Last night i was able to get past the initial ringing and was on hold for XXXX hours before i have up. I have over {$600.00} that i can not use. I have a paycheck direct deposit of over {$1200.00} coming this week and i 'm terrified that i wo n't be able to access it. Please Help.

Have not been able to access my funds for 13 days. I call the XXXX number and they continue to hang up on me.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	GA	300XX		Consent provided
Empowerment Ventures, LLC	PA	151XX		Consent provided
Empowerment Ventures, LLC	NV	891XX	Servicemember	Consent provided
Empowerment Ventures, LLC	VA	223XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/09/2015	Closed with monetary relief	Yes	No
Web	11/09/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1621375

1614006

1614019

1621390

Prepaid Card Complaints

Based on Consumer Complaints

10/19/2015	Prepaid card	ID prepaid card
10/23/2015	Prepaid card	General purpose card
10/23/2015	Prepaid card	Payroll card
10/19/2015	Prepaid card	Payroll card
10/23/2015	Prepaid card	ID prepaid card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

My check was Direct Deposit on XXXX/XXXX/15 .and I have yet to receive it.not not is answering the phone, and if the do your holding on for hours..RUSHCARD IS A SCAM ..

I can get access to my account or money. It causing me not to have funds to go to work or buy my XXXX child nesseceties.

As you may be aware of, the issue with Rushcard is a big concern. As like many other Rushcard customers, I was not able to access my funds. I also experienced issues with my direct deposit. I think it is ridculous for this company to only offer a fee free trial period for all the damage they have caused, on the other hand, I am not surprised by their actions, it only goes to show that the rich do not, never have and never will care about low income civilizians.

I have a Rush Card prepaid debit card, and my direct deposit posted to a card that I do not have nor exists, but suddenly showed up in my account after their " glitch " on XXXX XXXX, 2015. I can not transfer my funds onto my actual debit card because the " card " that my funds were deposited on is inactive. It 's inactive because it does not exist. I called member services through rush card and was told that my issue was escalated as high priority and within 24 hours they would transfer my funds to my actual account so they will become accessible to me. Instead. It 's 72 hours and nothing has been done. I keep getting the run around, and no one from their customer service can tell me how I can get hold of my money. My bills are do, my daughter needs food, and they refuse to help me transfer my funds out of this inactive card. I understand they did have technical difficulties over a week ago, but it 's been 11 days and their systems are still inactive and holding consumers funds? All I need is my funds transfered so I can withdraw my money.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	TX	750XX	Consent provided
Empowerment Ventures, LLC	FL	331XX	Consent provided
Empowerment Ventures, LLC	FL	333XX	Consent provided
Empowerment Ventures, LLC	IL	60115	Consent not provided
Empowerment Ventures, LLC	IL	606XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/09/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/09/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1614029

1621451

1621130

1614245

1621644

Prepaid Card Complaints

Based on Consumer Complaints

10/19/2015	Prepaid card	Payroll card
10/23/2015	Prepaid card	General purpose card
10/23/2015	Prepaid card	Payroll card
10/23/2015	Prepaid card	Government benefit payment card
10/23/2015	Prepaid card	General purpose card
10/20/2015	Prepaid card	Payroll card
10/08/2015	Prepaid card	Other special purpose card
10/23/2015	Prepaid card	Payroll card
10/20/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Adding money

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Fees

Adding money

Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

I got the rush card and still have n't got paid yet it 's been a week and still waiting almost a week. Your your tried calling them they will hang the phone up after 45 min
unable to acess funds from the rush card

I am unable to access my funds, no direct deposit for 2 weeks I have a savings account on it and I cant even use those funds. Every time I call I get hung up on or they tell me they can not help me. I have resourced all my cash and have bills piling up.

I am a Rushcard user who can not access my account. I previously had XXXX dollars in my account before my direct deposit got transferred into my account and my balance remains at XXXX. When I call the number I get put on hold for more than an hour each time then someone gets on the line and tells me they can not tell me anything about my Account. At this moment my car is at risk of being repossessed because o was not able to pay my monthly car note.

Today is XXXX/XXXX/2015 and I still ca n't get my {$1600.00} off my Rushcard!!!! It 's been 8 days!!!

On XXXX XXXX, 2015 Rush Card indicated they were doing a system update, after the update thousands of customers including my self no longer have access

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	TN	373XX		Consent provided
Empowerment Ventures, LLC	AZ	852XX		Consent provided
Empowerment Ventures, LLC	FL	338XX		Consent provided
Empowerment Ventures, LLC	AL	36867		Consent not provided
Empowerment Ventures, LLC	MI	481XX		Consent provided
Empowerment Ventures, LLC	NY	11798		Consent not provided
Wells Fargo & Company	CT	06710		N/A
NetSpend Corporation, a TSYS Company	NV	89031	Servicemember	Consent not provided
Empowerment Ventures, LLC	FL	322XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/09/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	Yes
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/09/2015	Closed with non-monetary relief	Yes	No
Phone	10/13/2015	Closed with explanation	Yes	No
Web	10/27/2015	Closed with explanation	Yes	Yes
Web	11/09/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1614332

1621288

1621797

1621828

1621834

1615255

1599750

1621888

1615334

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

to the money on their card. I have direct deposit set up through job that goes directly on to my rush card. They are holding {$1600.00} of my money. I just started my new job and already had to wait 3 weeks for my 1st check. I have called their customer service department over 35 times since XXXX/XXXX/2015, and have either been hung up on, several times, placed on hold before even speaking to a rep for over 3 hours! What company has someone on hold for over 3 hours just to talk to someone. On several occasions I was on hold for over 2 hours just to be disconnected as soon as I asked to speak to a manager. I want my money. I have bills to pay, not to mention I have had to borrow money to pay my light bill that is due today. I have had to catch a ride to work because I do n't have money for gas to get back and forth to my new job. There are XXXX people who are suffering and ca n't get access to their hard earned money, because XXXX (Rush Card - XXXX XXXX) is holding peoples money hostage. Not to mention they have a transfer feature on the Rush Card App, that did allow you to transfer money to anther Rush Card, of a friend whose card may be still working : but that mysteriously is n't working. Now that does n't work either. This is ridiculous! I want my money!!!!! {$1600.00} is not a little bit of money! I need my money to pay my bills! Why would XXXX not contact people and offer to send us a certified check???? If XXXX ca n't assist with fixing the problem then, how about you send people 's Direct Deposit back to their employers? How hard is it to just give people their money back??? XXXX & Rush Card are stealing/robbing people by not giving them their money!!!
Desired Resolution : RefundDesired OutcomeSend me my money!!! {$1600.00}!! I want a certified check sent overnight to me ASAP! Close my Rush Card account and never contact me again!!!! I want them to give me my money that I earned and worked hard for!!!!

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

10/23/2015	Prepaid card	General purpose card
10/15/2015	Prepaid card	General purpose card
10/20/2015	Prepaid card	General purpose card
10/23/2015	Prepaid card	General purpose card
10/23/2015	Prepaid card	General purpose card
10/23/2015	Prepaid card	Payroll card
09/24/2015	Prepaid card	Mobile wallet
10/15/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Managing, opening, or closing account
Managing, opening, or closing account
Managing, opening, or closing account
Managing, opening, or closing account
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

Please help me!!!

XXXX XXXX XXXX XXXX XXXX.
XXXX, Fl. XXXX

I have had no access to my money on my card for 3 days since they tried to upgrade, I have spent several hours on hold, with no resolution. They have sent out several social media messages saying the problem is fixed, or saying it will be fixed and as of this moment I still can not access my funds.

My account was blocked during the system outage and I had been without access to my money for almost 2 weeks. When I finally was able to get " help " I was told that I needed a new card issued and it would take 7-10 business days to get my card or I could have it expedited for a {$30.00} fee. I had no other choice but expedited shipping due to needing to pay my electric bill by the end of the month. So now I am not only behind on bills, but now I am also out an extra {$30.00}.

RushCard pre-paid debit cards had an update that was told to its customers in an email would only last five hours and be over XXXX on XX/XX/2015-Now we can not get on their website, call them, or contact them. Everything stopped working. Today is XXXX/XXXX/15 and its my payday and my funds are n't on my card. I was able to finally get through last night and the representative told me my direct deposit was pending and it would be placed on my card within 1-2 hours. Its the

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	CA	90059	N/A
Empowerment Ventures, LLC	IA	506XX	Consent provided
Empowerment Ventures, LLC	MO	63136	Consent not provided
Empowerment Ventures, LLC	MN	554XX	Consent provided
Empowerment Ventures, LLC	AL	36320	N/A
Empowerment Ventures, LLC	TX	751XX	Other
PayPal Holdings, Inc.	MD	20877	N/A
Empowerment Ventures, LLC	WV	253XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	11/13/2015	Closed with monetary relief	Yes	No
Web	11/05/2015	Closed with monetary relief	Yes	Yes
Web	11/09/2015	Closed with monetary relief	Yes	Yes
Web	11/13/2015	Closed with monetary relief	Yes	No
Phone	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Referral	09/28/2015	Closed with monetary relief	Yes	No
Web	11/05/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1622004

1607976

1615406

1622556

1622560

1622620

1578003

1608277

Prepaid Card Complaints

Based on Consumer Complaints

09/24/2015	Prepaid card	General purpose card
09/30/2015	Prepaid card	General purpose card
10/20/2015	Prepaid card	General purpose card
10/29/2015	Prepaid card	General purpose card
09/25/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Fraud or scam
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Fees

next day and nothing, phone hangs up or is silent when you call.

I HAVE A PREPAID CARD WITH RUSHCARD/UNIRUSH. I HAVE BEEN UNABLE TO ACCESS MY FUNDS SINCE XXXX/XXXX/15 AND HAVE NOT BEEN ABLE TO GET IN TOUCH WITH THE COMPANY. WHEN YOU CALL ANY OF THE CONTACT NUMBERS FOR THEM THE LINE RINGS AND HANGS UP AFTER BEING ON HOLD FOR HOURS. WHEN I DID FINALLY GET THROUGH LAST FRIDAY XXXX/XXXX/15 I WAS TOLD MY INFORMATION HAD BEEN COMPROMISED AND I NEEDED TO ORDER A REPLACEMENT CARD WHICH WOULD BE XXXX TO BE EXPEDIATED. THE SYSTEM HAS BEEN DOWN SINCE THE XXXX SO NOT SURE HOW THEY WERE ABLE TO DETERMINE THAT. I PAID THE XXXX FOR 1-2 BUSINESS DAY XXXX SHIPPING AND HAVE NOT RECEIVED THE CARD YET. WHEN I CALL TO TRY AND GET A TRACKING NUMBER THE LINE DISCONNECTS. I HAVE READ ONLINE THAT OTHER PEOPLE HAVE RECEIVED REPLACEMENT CARDS THAT CA N'T BE ACTIVATED AND THEY CA N'T REACH THE COMPANY TO GET IT FIXED.

I placed an order online with XXXX in my RushCard account show as pending, called the company several times & I 'm being told they do n't see a transaction but my money is gone from my account balance!

I received XXXX (XXXX) USBank Cash+ Bonus Rewards Cards in the mail some time ago, each valued at {$25.00}, for a total of {$75.00}. They were Visa cards. The first one has a " Valid Thru " date of XX/XX/XXXX, the second XX/XX/XXXX, and the third XX/XX/XXXX.

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

JPMorgan Chase & Co.	WI	53217	N/A
U.S. Bancorp	OH	45013	Consent not provided
Empowerment Ventures, LLC	WI	532XX	Consent provided
Empowerment Ventures, LLC	FL	333XX	Consent provided
U.S. Bancorp	CA	925XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	09/29/2015	Closed with explanation	Yes	No
Web	10/05/2015	Closed with monetary relief	Yes	No
Web	11/09/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	09/29/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1579031

1586970

1615528

1630753

1581265

Prepaid Card Complaints

Based on Consumer Complaints

10/23/2015	Prepaid card	ID prepaid card
10/20/2015	Prepaid card	General purpose card
10/29/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Managing, opening, or closing account

Managing, opening, or closing account

Apparently, though, these " Valid Thru " dates are not the actual expiration dates on the card. Instead, USBank helped themselves to {$2.00} per month after 12 months had passed on each card. Even though the " Valid Thru " dates on the fronts of the cards said XX/XX/XXXX, XX/XX/XXXX, and XX/XX/XXXX, in actuality, all three cards have been completely drained by USBank.

This seems to me to be a deceptive business practice. A reasonable person would expect the " Valid Thru " date on the front of the card to be the date the card expires. The cards themselves appear as a standard Visa credit or debit card, with the card number, the customer 's name, and the " Valid Thru " date embossed and in silver on the front.

I can give the XXXX credit card numbers (and attendant CVVs) on request.
Have n't received any direct deposits in 4 weeks

I have been locked out of my Rush Card account direct deposit since XXXX/XXXX/15. XXXX XXXX explained to me they are the bank but XXXX XXXX is over the prepaid card. No real person answers the phone line, I get automated response when I email to company, the phone line is stating my card is not activated. I have not spoke to no rep from that business as of yet I am unable to pay a bill, eat, get medication buy gas for my car, my phone will be cut off, my rent, my utilties.

I thought I had lost my card on XXXX XXXX, 2015, I tried to call in to have my card blocked and after being on hold for over an hour I logged into my online account from my computer and found that I could block my card myself. After blocking my card a few hours later I found my card. For the next 4 days I have been calling and calling being put on hold for hours and being hung up on I have yet to have my card unblocked. I have also emailed the company 's member services email twice

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	IL	606XX	Consent provided
Empowerment Ventures, LLC	MD	212XX	Consent provided
Empowerment Ventures, LLC	MI	481XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/09/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1622701

1615840

1630877

Prepaid Card Complaints

Based on Consumer Complaints

10/23/2015	Prepaid card	Payroll card
10/23/2015	Prepaid card	General purpose card
10/20/2015	Prepaid card	General purpose card
10/23/2015	Prepaid card	General purpose card
10/24/2015	Prepaid card	General purpose card
10/24/2015	Prepaid card	General purpose card
10/24/2015	Prepaid card	General purpose card
10/24/2015	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Unauthorized transactions/trans. issues
Fraud or scam
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Managing, opening, or closing account

card unblocked. I have also emailed the company 's member services email twice and have yet to hear anything even though I was told I would have a response in XXXX hours I have a daughter who needs diapers, bills to pay and I have no access to my money because I can not unblock my card.

I am a Rush card customer and on XXXX XXXX, 2015 My rush card was wiped clean of {$3000.00} since then I have contacted rush card representatives and XXXX XXXX and they can not tell me where my money has went, or when am going to get it back.

I used XXXX to load {$110.00} to my Rushcard account on XX/XX/2015. I waited for 2 days and the money never went on my card. So i called XXXX and they said they sent the money to Rushcard. Then i call Rushcard and they said they posted it to my Rushcard account. So i wait a couple of hours to check it and it 's still has not posted to my Rushcard account. I have not been able to get a Rushcard rep on the phone and today is XX/XX/2015. I have a receipt from XXXX showing I sent the money.

My rush card been inactive status over 11 week please help My cell is XXXX XXXX XXXX XXXX La XXXX XXXX XXXX XXXX XXXX please I have XXXX babies if my lights go off the state gone take my children and possible eviction

On XXXX/XXXX/2015 I should have received my direct deposit from my job that was sent to Rushcard to deposit on my account. It was not posted that night the next morning I called to see what was going on but I could n't get through, I figured

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	OH	4302	N/A
Empowerment Ventures, LLC	IL	60643	N/A
Empowerment Ventures, LLC	MD	212XX	Consent provided
Empowerment Ventures, LLC	IL	60030	N/A
Empowerment Ventures, LLC	NC	280XX	Consent provided
Empowerment Ventures, LLC	AL	35443	Consent not provided
Empowerment Ventures, LLC	LA	705XX	Consent provided
Empowerment Ventures, LLC	KY	403XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	11/13/2015	Closed with monetary relief	Yes	No
Phone	11/13/2015	Closed with monetary relief	Yes	No
Web	11/09/2015	Closed with monetary relief	Yes	No
Phone	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/12/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1622817

1622833

1615913

1622861

1623252

1623272

1623263

1623284

Prepaid Card Complaints

Based on Consumer Complaints

10/24/2015	Prepaid card	General purpose card
10/24/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Adding money

Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

it would be on there the following morning when I went to work.XX/XX/2015 I went to work and checked my Rushcard app on my phone to see if my money was there because I had n't received my text message saying it was there, when I looked it said I had XXXX from a Process credit. On XXXX/XXXX/2015 I went to the bank to withdraw my money to pay my bills and my card was declined so I pulled my app up for the teller and showed him it was there so he ran it again. The second time he ran my Rushcard my account went to XXXX, I let him know that he got the money because my balance went to XXXX, He stated ma'am your card declined and it did n't give me your money, How embarrassing! So I went to work and that night I was able to get ahold of a representative for Rushcard after being on hold for an hour, they explained that my direct deposit was safe and they were working through some glitches and it would be posted soon but could n't give me a day or time. Long story short.. it is now XXXX/XXXX/2015 and I still have not received my direct deposit from XXXX/XXXX/2015 from my job that was sent to Rushcard. I have spoke with several different CSR and have been told a lie everytime I 've called.. It feels like I was stolen from because they will not give me what I have worked for. I had to go take out a loan just to pay my bills and to keep from loosing my car because Rushcard wo n't give me what is owed to me.. Every time I call Rushcard and put my information in it will ring three times then hang up. I have switched my direct deposit over to someone else now so that I wo n't have to worry about this anymore but Rushcard owes me {$580.00} and I want my money. I have my paycheck stub and all my Rushcard transaction history printed for proof of what they owe me.

I added XXXX bucks threw XXXX to my rush card on th XXXX of XXXX. The company says everything is working but I ca n't get threw. When I do they tell me there is nothing they can do. I really need access to my funds

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	MN	563XX	Consent provided
Empowerment Ventures, LLC	WA	99163	Consent not

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1623285

1623288

Prepaid Card Complaints

Based on Consumer Complaints

10/24/2015	Prepaid card	General purpose card
10/20/2015	Prepaid card	ID prepaid card
10/24/2015	Prepaid card	General purpose card
10/24/2015	Prepaid card	ID prepaid card
10/29/2015	Prepaid card	ID prepaid card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

I put {$500.00} on the XXXX of XXXX. My card has a {$0.00} balance. When I call it says my card has not been activated. I have had this card for 2 years. It 's activated. When I finally did get through to speak to someone, I was told they ca n't access any accounts, and I would be contacted by text message when it was fixed. I 'm still waiting

Received a replacement card from Rush Card and can not activate my new card. Rush Card has been stating for the last 11 days that their system is down .... It is nearly impossible to reach somebody over the phone and when I do I get hung up on or told nothing we can do and we do not know when the issue will be resolved. Rush Card also does not respond to my e-mails either. Terrible service!

Rushcard has tied up XXXX $ since XXXX XXXX they charging me a double transaction at XXXX XXXX for XXXX atm withdrawal of XXXX plus atm fee. I contacted the atm company they assured me that it was only ine transaction on their end. XXXX XXXX owner of Rush card is claiming through social media the problems are being addressed he shut his customer service phone lines down for the first week now they answer but cant give any answers except system failure hundreds of thousands of people are affected and many states has air newscast about this. I just want my XXXX {$.00} .please help!

My deposit finally came. when I went to pharmacy to get my prescription balance said {$0.00}. After being on hold for XXXX hr XXXX mins I was told I should have my money back on card within 1-2 days. XXXX hours later my card had a {$9.00} balance on it. Im on a trip out of town still no access to my funds. Tried to call Rushcard several times only to keep getting going up on. Still no assistance.

RushCard has been having system issues since XXXX/XXXX/2015, I had lost my card on the XXXX and blocked it. I called in a day or 2 later to have it unblocked and the representative said it would be active in XXXX hours which would have

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

			provided
Empowerment Ventures, LLC	AZ	852XX	Consent provided
Empowerment Ventures, LLC	SC	295XX	Consent provided
Empowerment Ventures, LLC	OH	436XX	Consent provided
Empowerment Ventures, LLC	SC	297XX	Consent provided
Empowerment Ventures, LLC	LA	708XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/09/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1623294

1616004

1623337

1623344

1631084

Prepaid Card Complaints

Based on Consumer Complaints

10/24/2015	Prepaid card	Payroll card
10/24/2015	Prepaid card	Payroll card
10/20/2015	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Managing, opening, or closing account
Managing, opening, or closing account

and the representative said it would be active in XXXX hours which would have been Monday around XXXX CST. My card was still not active as of Wed so I called back when I was informed that they were unable to access their system to reactivate my card or remove block. Today is XXXX/XXXX/2015 I have calle dalmost every other day and I still have no access to my funds. I had to move out of my apartment with my XXXX children, I am unable to buy food to feed my family, I am unable to pay my car note or have my transmission fixed that has been broken since last month. I have no money and although family has been helping a little, they have their own families and bills they are responsible for. I do n't have any money, I had to change my kids school because I moved and almost lost my job because of days I missed and came in late. My job will not issue me paper check from check received on XXXX/XXXX/2015 because the funds were not sent back to them so I now have no way to get my check that was direct deposited a week ago. I can not purchase food, winter uniforms for my kids, pay my car note or pay for a taxi to get to and from work, find another place to live because I will have a non payment eviction and it will be hard to find another apartment for my family to live in with an eviction.

Long story short RushCard member, severly impacted by this transitional glitch, been with access to my savings and payroll for 9 days, customer service disconnects after 1+ hours of hold time, lies to me and causes more problems. Been trying aimlessly to have this fixed but when one problem is fixed another arises. I am finally at a point where my card is showing active, my balance is XXXX $ off but close enough considering its XXXX $ i have on this card yet i still

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	FL	32822	Consent not provided
Empowerment Ventures, LLC	GA	30035	Consent not provided
Empowerment Ventures, LLC	PA	162XX	Consent provided

Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/09/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1623353

1623362

1616105

Prepaid Card Complaints

Based on Consumer Complaints

10/20/2015	Prepaid card	General purpose card
10/24/2015	Prepaid card	General purpose card
10/20/2015	Prepaid card	General purpose card
10/27/2015	Prepaid card	General purpose card
10/29/2015	Prepaid card	Other special purpose card
10/20/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Adding money

Adding money

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Managing, opening, or closing account

Adding money

have absolutely no access to it. No pos purchases no atm in or out of network and no news of hen i will be able to access it.
I already discontinued my payroll direct deposit for next week and plan on closing the acct when i get my money. Problem is im a single dad with XXXX kids, i work hard to support them without government assistance. I can barely make it as is let alone dealing with this mess. Please help please

I have not recieved my deposit from XXXX, i was supposed to get it last Friday and as if today no deposiit. I have XXXX. I can not get my medication to XXXX. I am running out of electricity, no food. And all I get from Rushcard is we are working on it. What am i going to do. I am hoping i do not end up in the hospital.

My Direct Deposit went through as it usually does but this time I have no access to my money. First my balance was not reflecting my direct deposit it said {$0.00}. Apparently they were doing a system update and there was a problem because I then had unauthorized out of country charges to my card. Now my old card is not activated so I 'm waiting to get my new card so I can pull the rest of my money out. Also the card was ordered express shipping for {$30.00} on Friday. It is now the following Tuesday and I still have no card and no tracking number. Of course I 've called XXXX and so far there is nothing to be shipped to my house. Today I 've tried to contact rush card and like it has happened since this mess started I keep getting hung up on!

My direct deposit posted to my Rushcard account on XXXX XXXX. It is 6 days later and due to computer 'glitches ' I still have no access to the funds!

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	NV	89030		Consent not provided
Empowerment Ventures, LLC	AZ	852XX	Servicemember	Consent provided
Empowerment Ventures, LLC	MI	487XX		Consent provided
Empowerment Ventures, LLC	IL	60803		Consent not provided
Empowerment Ventures, LLC	NY	12550		N/A
Empowerment Ventures, LLC	NY	100XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/09/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/09/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Phone	11/13/2015	Closed with monetary relief	Yes	No
Web	11/09/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1616111

1623438

1616151

1627547

1631190

1616201

Prepaid Card Complaints

Based on Consumer Complaints

10/29/2015	Prepaid card	General purpose card
10/25/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

later and due to computer 'glitches ' I still have no access to the funds!

Rush card has not been posting my deposits the past XXXX pay periods, so this has been going on for a month. I received my last deposit 2 days late. I live paycheck to paycheck, and have been forced to borrow money to be able to get back and forth to work. I am getting late fees due to not making payments as planned. I plan my bills with my pay dates. Something must be done, I am reading all over the internet that many people are having the same problems. I ca n't access my online banking, nor can I get thru to the bank. I have held over XXXX hours to be disconnected. Very frustrated and it seems they are not fixing the problems.

On Saturday, XXXX XXXX, 2015 at exactly XXXX Pacific time I was trying to withdraw funds from my rushcard account using an XXXX XXXX XXXX XXXX XXXX ATM. When the money was supposed to be dispensed from the dispenser the dispenser malfunctioned and none of my funds were dispersed. I contacted the help desk for the ATM machine itself and was told by them to file a dispute with Rushcard and they would gladly return my funds to my card. I proceeded to contact Rush card member services and never got through to anyone after having made more than XXXX attempts. I finally got a hold of someone on Wednesday who told me they would escalate my issue and get back to me. The next day I called again and was told by a supervisor that they did not show that my issue had been escalated and would be escalating now. I called the next day and spoke with another supervisor who said they needed to get me over to the disputes department and I filed a dispute on this issue and was told to expect an email within 1 to 3 hours with the dispute form attached and to fill it out, sign it, and fax it in with the receipt from the ATM. After allowing a whole day to go by, I still have yet to see an email with the dispute form. I did the exact same thing the next day and was told the exact same thing and got exactly the same results as the day

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	TX	750XX	Consent provided
Empowerment Ventures, LLC	CA	902XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1631219

1623532

Prepaid Card Complaints

Based on Consumer Complaints

10/20/2015	Prepaid card	General purpose card
10/25/2015	Prepaid card	Payroll card
10/25/2015	Prepaid card	Government benefit payment card
10/25/2015	Prepaid card	ID prepaid card
10/26/2015	Prepaid card	Payroll card
10/26/2015	Prepaid card	Transit card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Adding money

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

before. I still have yet to get help with getting my funds returned to me and I am fed up with this company and their lack of effectiveness. I mean we 're talking about almost {$500.00} I 'm out of because of their lack of help with my issue and all they had to do was dispute this issue from the start.

I am a victim of the RushCard upgrade fiasco. My pay showed up finally on XX/XX/XXXX. I was not able to use my card, but the bill pay system appeared to work. Bill pay has always been quick in the past, so I used my entire balance to pay some credit cards and utility bills. 5 days later, those payments are still in " scheduled " status, even though the money was withdrawn. Calls and emails to RushCard about this issue have not been returned. If they are n't going to issue the bill payments, then refund my {$1300.00} and let me withdraw that so I can close my account and go elsewhere. This is infuritating!! I 've been a customer for 7 years.

I have a pre-paid Rush card. I have had no access to my account for 12 days. The company said they updated their system and something went wrong. Customer service does n't help. A technical glitch is what their calling it.

I have funds missing from my account and I 'm unable to access my funds. I need gas and have to pay bills. My balance is showing XXXX and I know for fact I have about {$350.00} missing. Rushcard needs to cut me a check for this upsetting experience. They ca n't pull up any account information when you call customer service. It 's sad. I 'm depressed behind this.

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	MI	481XX		Consent provided
Empowerment Ventures, LLC	LA	701XX		Consent provided
NetSpend Corporation, a TSYS Company	IL	604XX	Servicemember	Other
Empowerment Ventures, LLC	NY	10026	Older American	Consent not provided
Empowerment Ventures, LLC	TX	75104		Consent not provided
Empowerment Ventures, LLC	SC	296XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/09/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	10/27/2015	Closed with explanation	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1616234

1623555

1623610

1623614

1624088

1624099

Prepaid Card Complaints

Based on Consumer Complaints

10/09/2015	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

I was given a American Express egift card XX/XX/XXXX. When I tried to use the remaining balance on the card in XXXX this year, I could no longer retrieve the card number from the initial link sent from American Express in an email. So I called the American Express gift card customer services, and below is what happened : On XX/XX/XXXX, I called customer services, was told my egift card was replaced with a new card and I should receive in XXXX hours in an emailOn XX/XX/XXXX, I called again since I did n't receive the email. I was told the replacement did n't happen last time, but now it was really replaced, and I should receive 24-36 hoursOn XX/XX/XXXX I called again since I still did n't receive the email. I requested to talk to a supervisor, named XXXX, and he said they needed to try again, and I should receive in XXXX hours. XXXX also said if still not working, they would expedite a physical cardOn XX/XX/XXXX, I had to call again because I still received nothing. I talked to another supervisor, XXXX. She said to she would n't send a physical card and needed to try a different email address. I gave a different email, and was told that I should receive in XXXX hours. By the way, all my email IDs are working fine receiving all legit emails, including those emails from Amex on other business.

On XX/XX/XXXX, I had to call again, I talked to agent XXXX, and he told me that XXXX hours waiting was not enough, needed to wait for XXXX hours then call backOn XX/XX/XXXX, I called again. Another agent XXXX told me they could not issue a physical card. But he sent an email to their Concerns team for approval of physical card, and I needed to call back in 3-5 business days to see if Concerns department would approve the physical card. also XXXX agreed to ask XXXX to give me a call back in an hour, but no one ever called me back.

On XX/XX/XXXX, I called again. Got to connect to the supervisor XXXX, he did n't

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Amex	CA	940XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	10/14/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1601606

Prepaid Card Complaints

Based on Consumer Complaints

10/26/2015	Prepaid card	Other special purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Overdraft, savings or rewards features

seem to remember anything about this and he was still asking me if I preferred ecard or physical card, and I had to explain the ecard not working and the whole history. Then he checked with their Concerns department. After I was put on hold for XXXX minutes, he still insisted they could only do an ecard, and what to do the same thing as they did and failed for XXXX times already, even wanted to ask me for yet another email address. I then told him that he was just trying to get me dealt with without resolving the issue and I would definitely make the whole experiences known to others if they didb't resolve it in a satisfactory way. Then he put me on hold and then told me he would escalate me to the Concern department to issue a physical card. When I questioned him what about the outcome of last time they sent my case to the Concerns department, he just dodged my question and put me on hold again. Then came back and told me that he saw the last escalation to Concerns department, but they had not responded, and he just re-escalated again. He also confirmed my mailing address again where the card should be sent. He asked me to wait for XXXX business days to receive the physical card.

It has since been a month, and I never received any physical or ecard, no one at American Express attempted to contact me at all. I have no way to access my remaining balance on my egift card. Now I believe no one at American Express has the true interest to solve the problem for me and let me to use my money.

I am not sure if CFPB can help me, but I believe I need to make the extremely poor customer experiences known to other consumers and to American Express. To say the least I will NOT use any American Express for my gift card needs for a long long time.

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

SunTrust Banks, Inc.	AL	35480	N/A

Prepaid Card Complaints

Based on Consumer Complaints

Referral	10/28/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1625616

Prepaid Card Complaints

Based on Consumer Complaints

10/29/2015	Prepaid card	General purpose card
10/26/2015	Prepaid card	Government benefit payment card
10/20/2015	Prepaid card	Government benefit payment card
10/20/2015	Prepaid card	Payroll card
10/16/2015	Prepaid card	General purpose card
10/26/2015	Prepaid card	Payroll card
10/26/2015	Prepaid card	Payroll card
10/29/2015	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Managing, opening, or closing account
Fraud or scam
Fraud or scam
Fraud or scam
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

I have an account with rush card prepaid, my payroll check goes direct deposit to my rush card, I was suppose to get my money today XXXX/XXXX/15, and come to find out that rush card company has been holding their customers money, due to a glitch in their system that has been ongoing now for 12 days and we are in hardship right now due to this issue. I have been calling their customer service number and they hang up, I am so frustrated, they do n't answer to give us any information on when I am able to get my money, please help me, I am so desperate I have XXXX children, and I have no food and my light is about to be turned off because I cant pay because rush card is holding my money.

On Wednesday XXXX XXXX 2015 money has Been missing off my pre paid rush card my money came on my card around XXXX and ask soon ask i when to check my account i saw a transaction of XXXX dollars i didnt make. I really need that money a back on my card

I have been with RushCard for about 3_4 years now all of a sudden beginning XXXX of 2015 there has been an issue with me getting my funds into my account here it is again XXXX XXXX and again the same problem no funds from my job direct deposit been calling since XXXX XXXX no answer I have no money and XXXX kids what am I suppose to do mean while I did n't even receive an email or

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	TN	38128		N/A
Empowerment Ventures, LLC	TX	75104		Consent not provided
Empowerment Ventures, LLC	LA	71202		Consent not provided
Empowerment Ventures, LLC	TX	785XX		Consent provided
NetSpend Corporation, a TSYS Company	FL	33040		Consent not provided
Empowerment Ventures, LLC	MO	63118	Servicemember	N/A
Empowerment Ventures, LLC	VA	232XX		Consent provided
Empowerment Ventures, LLC	NJ	088XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/09/2015	Closed with monetary relief	Yes	No
Web	11/09/2015	Closed with non-monetary relief	Yes	No
Web	10/20/2015	Closed with explanation	Yes	No
Phone	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1631486

1624044

1616541

1616664

1610284

1624241

1624251

1631563

Prepaid Card Complaints

Based on Consumer Complaints

10/20/2015	Prepaid card	Payroll card
10/21/2015	Prepaid card	ID prepaid card
10/26/2015	Prepaid card	General purpose card
10/21/2015	Prepaid card	Payroll card
10/26/2015	Prepaid card	Payroll card
10/21/2015	Prepaid card	General purpose card
10/26/2015	Prepaid card	ID prepaid card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Managing, opening, or closing account

Managing, opening, or closing account

Managing, opening, or closing account

Fraud or scam

Adding money

Unauthorized transactions/trans. issues

nothing please help me.

Direct Deposit unavailable. Customer Service is also unavailable so I ca n't find out any information regarding funds or when they will be available. Several other customers are posting information about not receiving their funds as well since XXXX/XXXX/2015. Reading posts from other customers and XXXX information regarding this issue is the only way I have been able to access any information. The company itself is not through the XXXX number or e-mail either.

The issue is with the company Rushcard ... ... I have gone over a week without accessing my funds due to a technical glitch in their system upgrade. tried to contact Customer Service on several occasions was on hold for a very long time and hung up on by customer service

Hi ON THE XXXX OF XXXX I WENT TO XXXX AND DEPOSITED {$840.00} ON TO MY PREPAID RUSHCARD ... .UP TO THIS DAY THE XXXX OF XXXX I HAVE YET TO RECEIVE THIS MONEY ON MY CARD FROM THIS COMPANY ... ..I CONTACTED XXXX AND THEY TOLD ME THAT EVERYTHING WENT THROUGH AND THE PROBLEM IS WITH RUSHCARD ... .I HAVE CALLED RUSHCARD FROM THE XXXX UP TO TODAY THE XXXX OF XXXX AND CAN NOT GET THROUGH TO CUSTOMER SERVICE..THEY ARE HANGING UP THE PHONES, ,NOT ANSWERING, ,LONG WAIT TIMES TO TALK O SOMEONE..ETC ... THE FEW TIMES I GOT THROUGH TO THEM LAST WEEK

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	VA	23504	Consent not provided
Empowerment Ventures, LLC	NC	272XX	Consent provided
Empowerment Ventures, LLC	NY	11213	N/A
Empowerment Ventures, LLC	MS	393XX	Consent provided
Empowerment Ventures, LLC	NJ	07108	Consent not provided
Empowerment Ventures, LLC	NJ	07109	N/A
Empowerment Ventures, LLC	NY	112XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/09/2015	Closed with non-monetary relief	Yes	No
Web	11/10/2015	Closed with non-monetary relief	Yes	No
Phone	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/10/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Phone	11/10/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1616653

1617553

1624379

1617610

1624482

1617956

1624474

Prepaid Card Complaints

Based on Consumer Complaints

10/21/2015	Prepaid card	General purpose card
10/21/2015	Prepaid card	Gift or merchant card
10/26/2015	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

THEY TOOK MY INFORMATION, REFERENCE NUMBER FOR MY XXXX DEPOSIT AND SAID THAT IN 2 DAYS MY MONEY WILL BE ON ... ..STILL NOT ON MY CARD ... ..CALLED AGAIN AFTER THAT THE SAME EXACT THING ... YOUR MONEY WIL BE ON IN XXXX HOURS..UP TO THIS DAY STILL NOT THERE ... .I HAVE BILLS TO PAY, RENT, MEDICAL FEES, ETC ... NO ONE CARES AND NO ONE IS HELPING ... ..ON XXXX THE OWNER OF RUSHCARD ID ON THERE SAYING TO DM HIM AND EMAIL CUSTOMER SERVICE..I DID THAT MANY TIMES AND STILL NO RESPONSE ... .THIS IS BY FAR THE WORST POSSIBLE THING I HAVE EVER GONE THROUGH ... I WANT AND NEED MY MONEY ... .HE IS SAYING THAT EVERYTHING IS UP AND RUNNING BUT YET THOUSANDS OF PEOPLE STILL CAN NOT GET ACCESS TO THERE MONEY AND ACCOUNTS ... .JUST ENDLESS LIES ARE BEING TOLD ... ..WE NEED OUR MONEY NOW, ,AND W NEED TO BE COMPENSATED BECAUSE THIS HAS MESSED UP MY LIFE AND MANY OTHER 'S ....

I ca n't bring up any of my account money or Rush Goals have my money. I 'm waiting on {$200.00} to be released. Rushcard has been horrible with fixing this information

XXXX XXXX Offered us a {$100.00} XXXX card if we switched our cable and internet from XXXX XXXX to them. We changed and they sent us a card, but it had zero dollars on it. When we called XXXX XXXX they said we had to call a third party vendor for the card, Blackhawk XXXX. Blackhawk XXXX said the card was used for fraudelant charges XXXX and the card had never been activated. They told us to send in a dispute form, we did, and they sent us another zero balance Pre-Paid card.

rush card has failed to load a direct deposit loan from my XXXX.
Issue has been ongoing about a week now.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	FL	336XX		Consent provided
Blackhawk Network Holdings Inc.	NC	283XX	Servicemember	Consent provided
Empowerment Ventures, LLC	NC	282XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/10/2015	Closed with monetary relief	Yes	No
Web	10/29/2015	Closed with explanation	Yes	Yes
Web	11/13/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1617628

1617631

1624527

Prepaid Card Complaints

Based on Consumer Complaints

10/21/2015	Prepaid card	General purpose card
10/26/2015	Prepaid card	Payroll card
10/29/2015	Prepaid card	General purpose card
10/21/2015	Prepaid card	Payroll card
10/21/2015	Prepaid card	Payroll card
10/21/2015	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Managing, opening, or closing account
Managing, opening, or closing account
Adding money
Adding money
Adding money

Prepaid Card Complaints

Based on Consumer Complaints

Rushard has denied me access to my active account. I have in the account nearly $ 200.00+ a refund from a department store of {$36.00} that bever posted. I have called, emailed and posted via social media several times. I 've even spoken to someone and was told my issue is on the radar and being escalated. Rush has made several promises to call me back with a day or hour. The phone lines are down. I have been borrowing money for gas to get to work and to feed my kids until I can make it to another payday. As a single mother of XXXX this has a been a strain on me. Please help, what rush card is doing is morally wrong.

Hello, I am Rushcard customer. I still have not received my payroll direct deposit, which was due on XXXX/XXXX/2015. They also zeroed out my account of the funds that were there prior to the " upgrade ". When I called, I was in the call que for as long as XXXX hours before being disconnected. Once I did get through, I was given the generic answer and apology. They sent emails and texts letting us know that this upgrade was coming, but when everything went awry there was no communication at all. Then when they finally did send an email, it was about waiving all the fees during the holidays but the problem still is not resolved! Not only could people not receive funds but they could n't take any out or make purchases. I had to ask my employer to do a reverse direct deposit to get my paycheck back and that is going to take 3-5 business days! I have a family to feed, bills to pay and am in the process of moving. This is unacceptable!

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	FL	33313	Consent not provided
Empowerment Ventures, LLC	MN	55117	N/A
Empowerment Ventures, LLC	GA	300XX	Consent provided
Empowerment Ventures, LLC	NY	11550	Consent not provided
Empowerment Ventures, LLC	MD	20724	Other
Empowerment Ventures, LLC	MA	027XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/10/2015	Closed with monetary relief	Yes	No
Phone	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with explanation	Yes	No
Web	11/10/2015	Closed with non-monetary relief	Yes	No
Web	11/10/2015	Closed with monetary relief	Yes	Yes
Web	11/10/2015	Closed with monetary relief	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1617661
1624698
1631949
1618049
1618050
1618241

Prepaid Card Complaints

Based on Consumer Complaints

10/30/2015	Prepaid card	Government benefit payment card
10/30/2015	Prepaid card	Mobile wallet
10/26/2015	Prepaid card	Other special purpose card
10/21/2015	Prepaid card	ID prepaid card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Now I completely understand the situation but it should and could have been handled better than this. I was pleasant each time I called. (XXXX times called, got through once) I will no longer be doing business with Rushcard.

Thank you for listening.

I have been a XXXX holder for 7 years. Right now I ca n't access my account to pay for medication for my daughter who has a very serious illness. This is so unfair and XXXX should be working to get there customers there money. They can somehow have customers go into any bank to get a cash advance. My daughter also has XXXX. My grandson has a condition where a XXXX. She ca n't get access to her last deposit to get his medications or pay his co pay to see the Dr. XXXX customers need there money ASAP and now it 's impossible to even contact them. Something needs to be done because my daughter and XXXX year old grandson needs that money. Please my family is suffering right now and it seems like no one cares.

Rush CardI have been a member of Rush Card since 2007, Prior to Rush Card upgrading there system on XXXX XXXX, there have always been different issues that have come up, and honestly I should have discontinued this service a long time ago. Now since there upgrade this weekend, my card is no longer active, I am being declined when I try using it. I can not take funds from the bank. I can not see my account online b/c the online account does n't come up, and when u call there number it will either keep ringing, disconnect or number invalid.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	LA	70560	Consent not provided
Empowerment Ventures, LLC	NY	14216	Consent not provided
Empowerment Ventures, LLC	CA	925XX	Consent provided
Empowerment Ventures, LLC	CA	951XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/30/2015	Closed with non-monetary relief	Yes	No
Web	11/10/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1632989

1632993

1625435

1618784

Prepaid Card Complaints

Based on Consumer Complaints

10/26/2015	Prepaid card	Payroll card
10/27/2015	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

I called to check my balance on Sunday, no answer. I kept calling got lucky a little, b/c the rush card automatic system came on, it took a minute but I was able to put my info in through the phone line and it said my balance was XXXX. I need to know where is my money, b/c I had/have money in that account.

My direct deposit is also scheduled to hit today and when I tried canceling it with my company it was too late, so now all of my pay check is in this account, in which I do n't even know if this *** company is still in business. XXXX XXXX some of us need our money, unlike yourself. I also agree with the last persons review. Your call center reps all need to speak clear English.

I called the company number and literally fell asleep. Woke up 2 hours later, and I was still on hold with the hold music. As of today XXXX XXXX. I have finally received my direct deposit, but not all my money that was originally in the account. It 's to much trying to get thru, it was n't a whole lot, so once my direct deposit kicked in I have now cancelled the card and service. This is the worst experience and I will never look back at this company. I do want compensation for the inconvenience and would love to be a part of a class action law suit, if one exists or start my own.

Not able to access my funds with rushcard.
Need to pay bill by tommorrow and im stuck without my direct deposit

Recently rush card had an outage or system update I 'm not sure really, but I did n't notice until I noticed that money was drastically taken off my card without my approval. I have tried contacting them numerous times but the only thing I was getting was a pick up and hang up.which was very odd. That 's when I got online to see if maybe there was another phone number available and seen that there

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	CA	937XX	Consent provided
Empowerment Ventures, LLC	FL	336XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1625545

1626322

Prepaid Card Complaints

Based on Consumer Complaints

10/27/2015	Prepaid card	General purpose card
10/21/2015	Prepaid card	Payroll card
10/27/2015	Prepaid card	General purpose card
10/22/2015	Prepaid card	General purpose card
10/27/2015	Prepaid card	Government benefit payment card
10/27/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Adding money

Adding money

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Fraud or scam

Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

were so many complaints, and so I happened to come across the consumer financials phone number. All I want is my money back as soon as possible. I have XXXX kids and I 'm a single parent and every penny I work for I DONT approve of it just being tooken away I mean who would? ... ..

My employer releseased my paycheck funds to XXXX (the bank that services my prepaid Rushcard) on XXXX/XXXX/15. Actual paydate for is is XXXX/XXXX/15. It is now XX/XX/2015 and Rushcard has not posted my paycheck. They wo n't return my emails and when I call the XXXX customer service number, they place me on hold and then it rings twice and they hang up. I live paycheck to paycheck and I am facing eviction if I do n't get my paycheck.

Rush card has not been letting me access my money since XXXX XXXX, 2015. My direct deposits have been delayed and I am unable to reach anyone from customer service. I am unable to get to work or get my children to school. Once again for the 2nd week I am unable to access my money.

I have requested my replacement rushcard XXXX paychecks ago and have yet to receive it. I have paid expedited fees and still have yet to receive my card. I have request it XXXX times starting on XXXX XXXX. I have XXXX small children XXXX XXXX XXXX and I can not pay my bills and can barely make it to work. All my money is on that rushcard and I am beyond frustrated hurt upset annoyed and irritated.

Rush card is locking people out of there accounts when they said that everything was fix and I 'm still not able to access my funds or activate my card and everytime I call someone they either hung up or system is down also when they been on

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	TX	750XX	Consent provided
Empowerment Ventures, LLC	MI	482XX	Consent provided
Empowerment Ventures, LLC	MD	21223	Consent not provided
Empowerment Ventures, LLC	TX	75057	Consent not provided
Empowerment Ventures, LLC	MO	640XX	Consent provided
Empowerment Ventures, LLC	FL	334XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/10/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/10/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1626390

1618958

1626406

1619656

1626465

1626500

Prepaid Card Complaints

Based on Consumer Complaints

10/22/2015	Prepaid card	Payroll card
10/22/2015	Prepaid card	Government benefit payment card
10/27/2015	Prepaid card	General purpose card
10/30/2015	Prepaid card	Payroll card
10/16/2015	Prepaid card	Other special purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Advertising, marketing or disclosures

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

I call someone they either hung up or system is down also when they been on social media saying everything is fix LIES!!!!!!

I have been unable to access my money on Rushcard since XXXX/XXXX/15. No one answers the phone or when they do they hang up on you. My money is on a card that expired almost 3 months ago. I unable to transfer money from the expired card. None of my emails have been answered and they have disconnected some of their phone lines

I have been a loyal customer with Rushcard since 2005, NEVER IN MY LIFE HAVE I EXSPERIENCED SUCH APPALLING BEHAVIOR FROM A BUSINESS, I AM OUT {$280.00} DOLLARS I HAVE DORECT DEPOSITED FROM CHILD SUPPORT! AND LOCKED OUT OF MY ACCOUNT! HUNG UP ON WHEN I TRY AND CALL TO ACCESS MY MONEY HOW DO THEY EXPECT PEOPLE TO LIVE DAY TO DAY WITH NO MONEY ... OUR OWN MONEY WE CAN NOT ACCESS ... 10 DAYS I AM IN DIRE STRAIGHTS DUE TO THE INCOMPETENCE OF RUSHCARD, XXXX, XXXX XXXX ... ..GIVE ME MY MONEY

Rushcard did a maintenance update and locked everyone out of their accounts for 2 weeks and it is still going on at the moment. Cardholders have not had access to their money such as direct deposits, money loads, and XXXX. Contacting the company is hectic and you will be on hold for hours or just get hunged up on. They say they do not know when the system will be back up so that people can access their funds.

We are on Day 5 of no access to our accounts with Rushcard. My husband 's XXXX direct deposit is not in his account. We can not speak with anyone, we can not get a text balance and we are locked out of our accounts. Rushcard has had five days to fix this and no one is getting satisfaction. I 'm sure this is illegal and I hope there is something that can be done. Quickly.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	NY	116XX		Consent provided
Empowerment Ventures, LLC	NY	117XX		Consent provided
Empowerment Ventures, LLC	FL	33313		N/A
Empowerment Ventures, LLC	NC	278XX		Consent provided
Empowerment Ventures, LLC	NJ	082XX	Older American	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Phone	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/24/2015	Closed with monetary relief	Yes	No
Web	11/06/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1619740

1620148

1627279

1633884

1612139

Prepaid Card Complaints

Based on Consumer Complaints

10/31/2015	Prepaid card	Government benefit payment card
10/31/2015	Prepaid card	Payroll card
10/31/2015	Prepaid card	General purpose card
10/31/2015	Prepaid card	ID prepaid card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Fraud or scam

Managing, opening, or closing account

Adding money

hope there is something that can be done. Quickly.

I am a rush card memberOn XXXX XXXX, 2015 funds that were on my rush card disappeared! Due to a system issue with rush card my funds havent been available to me for close to a month now! Everytime I call rush cards customer service and ask about my money and where it is they hang up on me! I just want my money the money that I worked hard for and because of rush cards unprofessional business my gas and lights were shut off! Im not planning to file a lawsuit against this company because they will not release my money!

I requested a replacement card from Rush Card on XXXX, and was told it would take 7-10 business days. As of the XX/XX/XXXX. I still had not received the replacement. I contacted them again on the XXXX and was told they would send a card through expedited XXXX. It was supposed to take one to two business days, which would have been Friday the XXXX. I have repeatedly called and and am left on hold for hours only to be hung up on! I have been a customer for over four years with this company, but at this point I must want access to my funds. I am unable to make any purchases of any kind. I have a medical condition that requires medications daily and am unable to purchase. I contacted the XXXX office Friday XXXX XXXX and was told there was no package sent. Through them, but Rush Card insists it was mailed! As of Saturday XXXX XXXX I still have no access to or a replacement card for my account.

I went to XXXX and loaded my prepaid card with cash {$250.00} and usually the funds are loaded on your account right away after transaction is completed..But when I checked my account my money was not there..I called the card company and they can not give me any answer where my funds are..They keep telling me they see no transactions of the load to my card..I am very disappointed in the services of the bank..They keep telling me it 's a glitch in the system..But do not

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	IL	606XX	Other
Empowerment Ventures, LLC	MI	482XX	Consent provided
Empowerment Ventures, LLC	MO	641XX	Consent provided
Empowerment Ventures, LLC	NY	113XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/04/2015	Closed with explanation	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/03/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1632542

1634244

1634251

1634266

Prepaid Card Complaints

Based on Consumer Complaints

11/10/2015	Prepaid card	General purpose card
11/14/2015	Prepaid card	General purpose card
10/18/2015	Prepaid card	Government benefit payment card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

services of the bank..They keep telling me it 's a glitch in the system..But do not ask for proof of transactions to help me in any way..Please help me resolve my issues..

I made an online transaction to XXXX XXXX. XXXX and the order was cancelled almost immediately by me. I called XXXX XXXX they told me they do not withdraw the funds they only put a 3 to 5 business day hold on it to verify the funds. XXXX XXXX emailed me a confirmation that the order was cancelled and that they did not withdraw any funds. I called Rushcard Prepaid card and they called XXXX to verify the transaction was cancelled, XXXX XXXX told Rush card representative they did not withdraw any funds. RUSHCARD REP. told me your funds should be in your account by XXXX XXXX or XX/XX/2015. My funds do not show up on my account with Rush card. I call and email them and no one can help me I am told the computer is loading, they put me on hold and hang up on me. The transaction shows as pending. The amount is {$940.00}. When I log in to see my balance it shows a balance of {$11.00} and it shows pending {$940.00} when I download a summary statement it shows balance {$940.00}, but Rushcard tells me they do n't see no transaction, but when I call They tell me different stories. The transaction was made and cancelled on XXXX XXXX, 2015.

On XXXX/XXXX/2015 as soon as my Social Security XXXX Direct Deposit credited to my card, Direct Express suspended my card. I ca n't transfer my income to another bank, make purchases or view transactions online.
On XXXX/XXXX/2015 I wrote Direct Express after viewing my XXXX Statement (postmarked XXXX, had insufficient postage, and arrived XXXX). The XXXX Statement showed unauthorized charges and credits which I outlined in detail in my letter. Direct Express did n't respond to my letter.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	OH	43402	Consent not provided
Empowerment Ventures, LLC	CA	932XX	Consent provided
Comerica	CA	954XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/18/2015	Closed with explanation	Yes	No
Web	10/21/2015	Closed with monetary relief	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1648081

1655525

1612480

Prepaid Card Complaints

Based on Consumer Complaints

11/19/2015	Prepaid card	Government benefit payment card
10/18/2015	Prepaid card	Government benefit payment card
10/18/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam
Unauthorized transactions/trans. issues
Overdraft, savings or rewards features

Prepaid Card Complaints

Based on Consumer Complaints

On XXXX/XXXX/2015 my XXXX Statement also had unauthorized charges and credits on it so I wrote Direct Express outlining them in detail, some of these came through my account on XXXX, XXXX, XXXX after my XXXX suspension which is n't fair to me.
To date, unauthorized credits minus unauthorized charges total a {$4.00} loss from my account.
Direct Express charges me XXXX cents per month for the paper statements which are checked by me for suspicious activity as soon as they arrive. I notify Direct Express as soon as I find anything wrong, in detail.
Direct Express is holding 3 months of my income. Social Security advised me to contact Direct Express and so I did. I have followed instructions on my monthly statement. I watch the mail for anything from Direct Express, an Error Resolution Form, a replacement card, but they do n't respond. I have no other source of income. My card has been suspended since XXXX/XXXX/2015.

I purchase a prepaid card from Netspend for XXXX while trying to activate the account I was not able to do so and the check cashing facility who sold me the card do not do refunds on prepaid cards. Upon contacting Netspend I was advised that prior to six years ago a purchase was made on a netspend account in which the charges was in error a provisional credit was given and I advised the representative the account was reconciled to a XXXX balance and I no longer used the card. Upon requesting my money back from Netspend I spoke with a supervisor I requested to the supervisor this was well over six year ago and I was never made aware of any balance due on this account nor was I notify of any past due amounts. I am requesting the return of the money on this separate account

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Comerica	CA	92555	N/A
Empowerment Ventures, LLC	NV	89102	Consent not provided
NetSpend Corporation, a TSYS Company	NY	117XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	12/29/2015	Closed with monetary relief	Yes	No
Web	11/06/2015	Closed with non-monetary relief	Yes	No
Web	10/21/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1664551

1612510

1612389

Prepaid Card Complaints

Based on Consumer Complaints

11/01/2015	Prepaid card	General purpose card
11/01/2015	Prepaid card	Government benefit payment card
11/14/2015	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Fraud or scam

Unauthorized transactions/trans. issues

due amounts. I am requesting the return of the money on this separate account and for Net Spend to validate this debt by supplying me with copies of the receipts showing my signature.
I would like to add this was during a time when I was making funeral arrangements for my mother! for Netspend to withhold my funds from a separate account six years later is of great concern : Also after speaking with the representative and requesting a supervisor I was placed on hold and transfer to another representative by the name of XXXX XXXX XXXX.

I 'm XXXX XXXX. I 'm a Rush Card member. My pay day was Friday XXXX. Over {$850.00} was direct deposited to my Rush Card. It has yet to reflect on my account. The XXXX # was of no help. ATM machines w/MoneyPass did n't show my direct deposit. My rent is due on XXXX XXXX. I 've tried calling SEVERAL times and was hung up on. I finally spoke with a Rush Card agent, # XXXX XXXX yesterday, XXXX/XXXX/15 at XXXX. That phone call lasted XXXX minutes and XXXX seconds ... Most of it consisted of wait time. He tried to convince me it was an ERROR at my place of employment. I refused to believe and nor accepted that excuse. I 'm LIVID. He could not find my direct deposit transaction from XXXX/XXXX/15. I need my hard earned money. ThanksXXXXXXXX

On XXXX/XXXX/2015 am authorized transaction of {$10.00} was deducted from my payroll account to XXXX bill pay. I can not know the possible reason why unless the financial institution, or someone who works there is to blame for this because I have no XXXX bill pay accounts. Also, when I called customer service to dispute the master, the first representative tried to tell me that it could n't be disputed because the charge was already settled. Then he told me that he would cancel my card and issue a new XXXX at no charge to me. However my account now reflects a SECOND unauthorized charge of {$6.00} for the reissuing fee.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	GA	300XX	Consent provided
Empowerment Ventures, LLC	CA	960XX	Other
First Data Corporation	TX	784XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/03/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	Yes
Web	11/18/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1634554

1634714

1655688

Prepaid Card Complaints

Based on Consumer Complaints

11/02/2015	Prepaid card	Payroll card
11/02/2015	Prepaid card	General purpose card
11/02/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Managing, opening, or closing account

Overdraft, savings or rewards features

now reflects a SECOND unauthorized charge of {$6.00} for the reissuing fee.

As of XX/XX/2015 I have been unable to access my funds from RUSHCARD. I am 4 months pregnant and I am extremely upset. I had my last paycheck deposited into my account on the XX/XX/XXXX, when it usually is deposited on the XXXX. After going on Social Media I noticed customer complaints about missing money, unauthorized transactions. etc. On the XX/XX/XXXX I requested a block on the card to protect myself from any problems. On XX/XX/2015 my direct deposit was credited to my account. I called RUSHCARD, and was told by a Customer Service Rep that the system was down and they could not pull up my account. I explained that all i wanted was a block removed from my card. She informed me it was nothing she could do. I called customer service and email RUSHCARD everyday for the past 2 weeks. Everytime I called I am put on hold and eventually the line hangs up. Last week I called and was told by a Rep that I requested my account to be closed and they would semd me a paper check for my remaining balance. This is untrue. I never requested account be closed. I called RUSHCARD customer right back, they put me on hold and later call was dropped. I have requested numerous times to speak to a Supervisor, someone that can help me, only to be ignored and hung up on. This does n't suppose to happen XXXX. I have 2 weeks wirhout money, and still no response from RUSHCARD. I am worried about my unborn baby because I have not been able to eat healthy food for the past 2 weeks. My kids are hungry, my car was repossessed, and Im about to lose my storage all because I believed in my country the great USA. I thought this could never happen, but I was wrong.

they promised me a XXXX credit comp and i sill havent got it

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	GA	300XX		Consent provided
Empowerment Ventures, LLC	GA	31779	Older American, Servicemember	N/A
Empowerment Ventures, LLC	MA	013XX		Consent provided

Web	11/13/2015	Closed with monetary relief	Yes	No
Postal mail	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1635032

1635245

1635301

Prepaid Card Complaints

Based on Consumer Complaints

11/19/2015	Prepaid card	General purpose card
11/10/2015	Prepaid card	General purpose card
11/16/2015	Prepaid card	Payroll card
11/12/2015	Prepaid card	General purpose card
11/16/2015	Prepaid card	Government benefit payment card
11/06/2015	Prepaid card	General purpose card
10/27/2015	Prepaid card	General purpose card
10/28/2015	Prepaid card	General purpose card
10/28/2015	Prepaid card	Payroll card
10/28/2015	Prepaid card	ID prepaid card
10/28/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Adding money
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Fraud or scam
Fraud or scam
Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

Someone use my Prepaid Card. I ask the bank to put the credit back on my prepaid card. the transaction is on : XXXX/XXXX/2015 for {$43.00}. it is for pageplus cellular. I told them I do not do this.

Rush card has been holding mu money since XXXX/XXXX/2015. It was several days before I received any money.

I ca n't get my money of my card even when it 's showing up. Now I 'm behind on all my bills everything getting cut off and they adding late fees XXXX transaction they took all my money off and it was never received by the company. I been without my money for two week this is so frustrating. Who gon na help up get our bills back on track. I 'm finding me a lawyer and another card company. Been with this company since 2009 never again will I do this. I have a daughter at home and a father who is XXXX

On thursd XXXX/XXXX/15 my employer sent my direct deposit to Rushcard. Rushcard then ppsted my deposit to my other card on my account. I tried to withdraw the money and my pin was not working. My card was inactive. I called rushcard and after a whole day on the phone i finally got it activated but was

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	KS	67210		N/A
Fifth Third Financial Corporation	NY	432XX		Consent provided
Empowerment Ventures, LLC	TN	38141	Servicemember	N/A
Amex	FL	32708		N/A
Comerica	NC	27021		N/A
Amex	AR	72202	Servicemember	Consent not provided
Empowerment Ventures, LLC	MO	631XX		Consent provided
Empowerment Ventures, LLC	MI	49442	Servicemember	Consent not provided
Empowerment Ventures, LLC	TN	380XX		Consent provided
Empowerment Ventures, LLC	MD	20772		Consent not provided
Empowerment Ventures, LLC	MO	641XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	11/23/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Phone	11/18/2015	Closed with monetary relief	Yes	No
Referral	11/16/2015	Closed with explanation	Yes	No
Phone	11/18/2015	Closed with monetary relief	Yes	No
Web	11/09/2015	Closed with explanation	Yes	Yes
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1663426
1649771
1656421
1651424
1657120
1644275
1627768
1628658
1628680
1628687
1628693

Prepaid Card Complaints

Based on Consumer Complaints

10/28/2015	Prepaid card	Other special purpose card
10/28/2015	Prepaid card	Payroll card
11/06/2015	Prepaid card	Payroll card
11/11/2015	Prepaid card	General purpose card
11/06/2015	Prepaid card	General purpose card
11/02/2015	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Adding money

Managing, opening, or closing account

Fraud or scam

Adding money

Adding money

Prepaid Card Complaints

Based on Consumer Complaints

rushcard and after a whole day on the phone i finally got it activated but was unable to change my pin. I then did a card to card transfer figuring that i would be able to take the money off that way. My full balance of XXXX showed up for XXXX mins then dropped to XXXX. I have not been able to access my money or get a straight answer as to why from rushcard since.

i made a payment 4 days before my car payment due date and rushcard has not sent my funds. I called to see whats going on and they stated no one can make online payment. I have more then enough funds and i asked to talk to a manager i was put on hold for XXXX min.

On Friday XXXX XXXX, 2015 a direct deposit from my payroll was added to my XXXX account. I was told that on the XXXX there would be a system update which would not affect any deposits or withdrawals. That was soon to found as a non-truth. I have not been able to either speak with anyone at the company. I have not been able to make a withdrawal nor have I been able to pay any bills. I have called and emailed this company ; however, they are not responding to either point of contact. This has been going on for days now and my bills are due to be shut off, I am out of gas in my car and I am not able to feed my XXXX children. I only have XXXX income in my home which is mines. I do n't have any help from anyone, so I need my money ... They do n't seem to understand how important it is nor how real the struggle is of being a single parent ...

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	NY	119XX		Consent provided
Empowerment Ventures, LLC	AR	721XX		Consent provided
Empowerment Ventures, LLC	OH	45147		N/A
Citibank	MA	02382	Servicemember	Consent not provided
Empowerment Ventures, LLC	NY	12209		N/A
Empowerment Ventures, LLC	OH	44128		Consent not provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/12/2015	Closed with monetary relief	Yes	No
Phone	11/09/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Phone	11/09/2015	Closed with monetary relief	Yes	No
Web	11/03/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1628761

1628807

1643762

1650531

1644062

1635629

Prepaid Card Complaints

Based on Consumer Complaints

11/11/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

I could almost check each and every one above. Rush card had a system update on XX/XX/XXXX. I had funds added to my account on XX/XX/XXXX. Funds I had XXXX XXXX to me to help out on bills I had. My car payment. Well I called in for a replacement card with mine being damaged. I was told 7 to 10 days. 2 weeks later still no replacement card. Then finally it came in the mail. I opened it to realize it was the same numbers just different expiration dates and different XXXX numbers on the back of the card. Didnt think anything of it. Well after calling for another 2 weeks i recieved my funds on my card XX/XX/2015. So the system told me my card was activated as well. One problem i had i couldnt remember the pin number so i called. Put my info in with new XXXX digit code on back and the operator told me wrong number. After a few times i tried my previous XXXX code from my first card and it still told me the same thing. So i got transfered to soneone i could speak to. Which shocked me. Few weeks prior i would have to select the feature of applying for a new card to talk to anyone live. So the gentleman told me i should have not gotten the same number when they replace card came in. I told him its not lost, no one has it. I had just damaged it accidently and i couldnt use it at all to swipe or to withdrawl. So didnt see how it would really make a difference. So, now once again he deactivated the card and sent me out a new one. Today is Wednesday and he told me it would be here Friday. I am wondering if this is the start of another two week checking my mail box to no card. Or better yet get charged for another replacement card that is sent quicker which costs more money. Someone has to pay for it. Either way I am back at square one with a XXXX Dodge Avenger that is about to be in a reporting for non payment which will effect my credit. I have been trying to play catch up for a month now and i am still struggling being a single mom with XXXX children who i dont get any support for. So, i dont just have that kind of money to throw away or wait for. When i got this prepaid card i didnt think their was ever going to be such a hassel. Boy was i

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	SC	294XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/17/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1650776

Prepaid Card Complaints

Based on Consumer Complaints

11/12/2015	Prepaid card	Gift or merchant card
11/07/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Fraud or scam

wrong. Makes we want to stick to the local banks where i can actually go in and see and talk to someone when issues arise.
I guess i am wondering what Rushcard is going to do to help me when my car payment goes over a 30 day late payment where my account will be considered delinquent. They report me to all three major credit bureos. Which i spent over a year paying an agency to help get my credit half way decent. Now, a gliche, update system, whatever Rushcard 's excuses were, once again in a diffrent aspect is back to square one. Please get this fixed and help me out so I can get my fiancial statements up to date and live my life stress free again. Never would imagine this would or even could happen until it has to me.
Also a little helpful note. It would be a little stressfree to be able to speak to someone that understands me and well as i can understand them.
Once again. I just want to be able to get to my funds as well as making sure my car doesnt get reported to consumer reports.
Thanks

Through my employer I won a {$100.00} gift card and I was allowed to select the card (SEARS) that I wanted. My intent was to use the proceeds to make a payment on my Sears Card. There were no disclosures or limitations on used listed at my time of purchase. When I received the card later that day electronically, there was a list of limitation applied. I would not have selected their card had I known what I know now. I went to the my local Sears store and the manager advised me I can only use for purchases.
I believe this is a deceptive practice and that it should be investigated.

I purchased this card with My Drivers license for my daughter so she could use it for her XXXX XXXX account, I loaded the card with {$17.00} initially and then {$45.00} 3 days later so she could charge {$32.00} on the card. Upon entering the prepaid card on the XXXX website the card was charged {$32.00} it deducted from

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Citibank	PA	181XX	Consent provided
PLS GROUP, INC	IL	604XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/16/2015	Closed with explanation	Yes	Yes
Web	11/17/2015	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1651124

1644945

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

the funds available on the card but XXXX said she still needed to pay the balance confused I contacted PLS customer service number apparently there was a " HOLD " placed on the card for {$32.00} it took 7 business days for that hold to drop off, I had to pay {$32.00} with my personal major credit card for my daughter when the entire purpose of me buying her this prepaid card was so that she could shop online and with her XXXX account without me having to use my Major Credit card. I spoke to supervisors and XXXX csr reps and none of them could explain to me why I had to wait 7 business days to get my {$32.00} back on the card for my daughter. XXXX rep even advised me the card was never activated, I activated the card personally and I know that is not true, anyway we waited the timeframe to get the money back on the card and it still was not available by the date XXXX at Midnight as promised I had to call AGAIN to have it manually added back to her card. I think this card is a fraudulent prepaid card and should be investigated I even contacted the PLS on XXXX XXXX in XXXX IN where I purchased the card demanded a Store Manager contact me, I never received a return call. These people are taking money from consumers for a prepaid card that does not actually work. I am so grateful that I stopped the Direct deposit of {$400.00} that I was going to put on it for my daughter every month for her allowance. It took us one week to get {$32.00} off the card there was no way I was going to risk putting more funds on this card.

My child also tried to use the card on XXXX, XXXX and XXXX to buy some pink tights and the card declined each time for {$6.00} when she had {$55.00} on the card.

I believe there is something shady about this company and it needs looking into to protect other consumers so they will not have to go through all that me and my daughter went to through to try and use their prepaid card. It does not work and it is a low budget company with poor customer service and poor management.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

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Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

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Based on Consumer Complaints

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Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

11/20/2015	Prepaid card	Mobile wallet
11/02/2015	Prepaid card	ID prepaid card
10/28/2015	Prepaid card	ID prepaid card
10/28/2015	Prepaid card	General purpose card
10/28/2015	Prepaid card	Payroll card
11/02/2015	Prepaid card	General purpose card
10/28/2015	Prepaid card	Payroll card
11/16/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Managing, opening, or closing account

Managing, opening, or closing account

Managing, opening, or closing account

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

When I bought my XXXX phone, the app American Express Serve came with it. It auto opened an account, though I did n't think anything of it because I never used it. So there 's no banking info or anything tied to it. Today I got an email saying that unless I add direct deposit to the account AmEx will charge me a {$4.00} fee. I try to log into the site, but I ca n't because I never really opened an account. I did request new PW and that let me in. On the page, no where to close acct. You can only call, tweet them, or write a letter. I have been on hold for 30 minutes. I would really just like to close the account and not be charged $ XXXX. Especially when this is just an app. Like a way to pay for things on your phone w/o using your own credit cards. My major issue is that there 's no easy way to contact AmEx and cancel the account. I am not going to tweet at them or send a letter. My only option is to call and like I said, they have had me on hold. I think this was a little forced since it was an app on my phone that I did n't really want. It was pre-loaded.

Could not use my Rush card. My electricity was disconnected due to this poor service.Still as of today I have money on the card but ca n't access the card.

i have lost my card and have been trying for days to contact Rush card to cancel the card and have another one sent out. Everytime I call I get hung up on and no response. SOmeone may have found my card and is possibly using it. I can not afford to be late paying my rent and lose the XXXX balance still left on my card. This is crazy. I have sent emails and no one has contacted me back.

American Express Serve card refuses to release funds on hold from a vendors

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Amex	MD	208XX	Servicemember	Consent provided
Empowerment Ventures, LLC	CA	92345		Consent not provided
Empowerment Ventures, LLC	IL	606XX		Other
Empowerment Ventures, LLC	PA	19013		N/A
Empowerment Ventures, LLC	KY	422XX		Consent provided
Empowerment Ventures, LLC	MD	21740		N/A
Empowerment Ventures, LLC	TX	782XX		Consent provided
Amex	NV	890XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/24/2015	Closed with explanation	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Referral	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Phone	11/06/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/19/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1665264

1635909

1629453

1629468

1629537

1636097

1629683

1657539

Prepaid Card Complaints

Based on Consumer Complaints

11/20/2015	Prepaid card	Transit card
10/28/2015	Prepaid card	General purpose card
11/03/2015	Prepaid card	Gift or merchant card
12/03/2015	Prepaid card	General purpose card
11/22/2015	Prepaid card	Mobile wallet

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Fraud or scam

Managing, opening, or closing account

Fraud or scam

error and even after vendor tried to contact them to release the funds, would not supply the vendor with the information needed to cancel the overcharge of {$83.00} from XXXX/XXXX/2015. Insisting that I wait 7 days for the change to just " Fall off ". I understand that they have whatever policy in place for security, but after being presented with the necessary information from the vendor still refusing to relinquish funds, causing me to not to be able to buy food for my family.

I am a customer of Rushcard. On XXXX/XXXX/15 my employer direct deposited {$400.00}, however, on XXXX/XXXX/15 there was a deposit reversal done by this company not my employer. I simply want my money back. It is mid XXXX and I still cant get through to customer service and I have no idea how to get information on my funds.

On a recent trip I used my bluebird account to pay for the hotel.
Somewhere in the process Bluebird recorded transactions improperly. As a result my card was erroneously charged XXXX dollars which caused a huge deficit in the account. Bluebird would not immediately correct the problem and stated that i needed to wait another 48 more hours for a refund!!! This caused me much financial hardship.

I purchased a gift card for {$100.00}, on XX/XX/2015 and was lost. So I reported the lost gift card on XX/XX/2015 and to this date XXXX XXXX, 2015 have not received the replacement cad.
Please see attached receipt and the numerous calls to the company @ XXXX which has not been productive in getting our money back with a replacement card. they answer the phone with " XXXX XXXX "

I purchased Reloadit brand reload packs for a XXXX prepaid card. This company requires you to load these packs into an online 'safe ' and then from there you can load your card. The website allowed me to load these packs into my safe, then

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	RI	029XX		Consent provided
Amex	SC	294XX		Consent provided
Incomm Holdings, Inc.	CA	925XX	Servicemember	Consent provided
Empowerment Ventures, LLC	MO	63121		N/A
Blackhawk Network Holdings Inc.	TX	787XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/24/2015	Closed with monetary relief	Yes	Yes
Web	10/30/2015	Closed with monetary relief	Yes	No
Web	12/16/2015	Closed with explanation	No	No
Phone	12/08/2015	Closed with non-monetary relief	Yes	No
Web	11/25/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1665710

1629993

1637316

1681329

1667124

Prepaid Card Complaints

Based on Consumer Complaints

11/03/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

load your card. The website allowed me to load these packs into my safe, then would n't let me load them to my card. I logged out and came back later to find the company had locked me out of my own safe. I called their customer service line numerous times. I was accused of stealing these packs and was told I must provide proof that I bought them. They considered it suspicious to have purchased these packs from more than XXXX location with days between each purchase. At XXXX point they even said I should expect to be contacted by the FBI.
The customer service representative gave me an email address to send the proof that I had purchased the packs. I was required to send photos of the reload cards and receipts. I was also required to provide a photo of me holding a government ID. I emailed everything the same day. I called back a week later and the person told me he never got them, then asked for my landlords telephone number to prove I live where I said. He started counting down from XXXX, when I would n't give it to him he hung up on me. I called more times. They put me on forever holds on more than XXXX occasion (that 's when you get put on hold with no intention of them returning to the line, XXXX minutes without checking in) They locked my account permanently with {$650.00} dollars in there.
A number of days after being told by phone they never got my email, somebody responded to the email I sent them. She asked for more information and was quite polite. Then she called me to confirm my address for the refund check.
Still no check. I emailed her and now she is unresponsive too. This has been going on for months. Every person I call now says there is no way I 'm getting my money back. I recently called them again to try to resubmit the information they require. They said they wo n't be making any effort to resolve this issue and my money is gone.
I purchased XXXX gift cards from XXXX. When I tried to use them later my purchases were declined. I checked my balance on each card and they had all

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Blackhawk Network Holdings Inc.	IL	606XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/04/2015	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1637805

Prepaid Card Complaints

Based on Consumer Complaints

11/22/2015	Prepaid card	General purpose card
11/12/2015	Prepaid card	General purpose card
12/03/2015	Prepaid card	General purpose card
11/29/2015	Prepaid card	Gift or merchant card
11/03/2015	Prepaid card	Other special purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Managing, opening, or closing account

Fraud or scam

Adding money

been used up. I immediately contacted XXXX for assistance and they told me they would take 4-6 weeks to investigate and get back to me. They also asked me to send in multiple documents and proof of purchase. I did all that.

As of now I 've only received the funds back on only XXXX of the cards. I 've tried asking for updates on the other XXXX cards but I still get quoted the same line : " please wait 4-6 weeks for our investigation to finish. " When I tell them that I already did, they do n't have much to say, but apologize that " they understand. " I do n't know why it 's so difficult to get in touch with the appropriate people at Blackhawk. The only number I have reaches people who never know what 's going on and simply tell me to sit tight. Is this how consumer protection works? I sent in all the documents they asked and did so properly.

I went to get gas and the card declined so I was never able to get gas at all. I called the card company and they could not find a reason as to why it declined but proceeded to tell me telhey will be holding all of the money I have on the card. It 's been 9 days and they still have n't released my money. Not only that but they said it would be another 5 days before it is released. This has caused a huge problem and is a huge inconvenience.

My husband bought me a {$25.00} netSpend gift card for my birthday in XXXX, which I had been saving until I found the right gift. When I tried to use it tonight, they refused to honor it because " it had n't been activated in time ", even though the front of the card says " good thru XXXX ".

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

U.S. Bancorp	GA	302XX	Servicemember	Consent provided
Citibank	CT	06032		Consent not provided
Amex	TX	77584		N/A
NetSpend Corporation, a TSYS Company	IN	461XX		Consent provided
Empowerment Ventures, LLC	MD	21108		N/A

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/23/2015	Closed with monetary relief	Yes	No
Web	11/16/2015	Closed with explanation	Yes	No
Phone	12/08/2015	Closed with explanation	Yes	No
Web	12/03/2015	Closed with explanation	Yes	No
Phone	11/04/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1667225

1652277

1681840

1674682

1638064

Prepaid Card Complaints

Based on Consumer Complaints

11/03/2015	Prepaid card	General purpose card
11/08/2015	Prepaid card	Payroll card
11/12/2015	Prepaid card	Payroll card
11/03/2015	Prepaid card	Payroll card
11/13/2015	Prepaid card	Mobile wallet
11/13/2015	Prepaid card	General purpose card
11/04/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Fraud or scam
Fraud or scam
Unauthorized transactions/trans. issues
Advertising, marketing or disclosures
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

I applied for a RushCard XX/XX/XXXX, XX/XX/XXXX it was my first time using the card for my payroll DD. Their system shows that my deposit posted on XX/XX/XXXX however, I never received it as an available balance. I have made several phone calls to their Customer Service department with still no resolution. I am not able to pay my rent, my utility, or my car note. I 've also made several attempts to speak with XXXX XXXX on social media channels, he just asked for my information and nothing was ever done still. XXXX his colleagues by the name of " XXXX " contacted me last week Thursday assuring me that my funds would be made available that day and still my money is not available, and all his customer service department can say is there is a system glitch and they have no timeframe for a resolution. I have a XXXX daughter I just want what 's mine, what I worked hard to earn. He continues to say on social media the concern is resolved when actually it 's not and that 's a blatant lie.

I applied for a Rush card and used a referral promo code at that time. I was approved, received the card, activated the card, and have now received XXXX qualifying direct deposits.

I have fulfilled the terms to receive the referal bonus of {$20.00}. I have spent countless hours on the phone with rush card and am getting the run around.

I loaded {$300.00} dollars to a Rushcard on XXXX XXXX. The funds have niot been added to my balance to allow me to get the money. I have been calling for almost three weeks to have it fixed and am constantly rerouted with no solution.

I purchased visa gift card labeled as debit from giftcardmall, but they are sending

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	AR	72903	Servicemember	N/A
Empowerment Ventures, LLC	MI	482XX		Consent provided
First Data Corporation	KS	662XX		Other
Empowerment Ventures, LLC	NJ	08105		N/A
Empowerment Ventures, LLC	CA	925XX		Consent provided
Empowerment Ventures, LLC	GA	300XX		Consent provided
Blackhawk Network Holdings Inc.	MD	207XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	11/04/2015	Closed with non-monetary relief	Yes	No
Web	11/12/2015	Closed with non-monetary relief	Yes	No
Web	11/16/2015	Closed with explanation	Yes	No
Phone	11/04/2015	Closed with monetary relief	Yes	No
Web	11/16/2015	Closed with non-monetary relief	Yes	No
Web	11/17/2015	Closed with non-monetary relief	Yes	No
Web	11/17/2015	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1638088
1645374
1652550
1638511
1655155
1653499
1639404

Prepaid Card Complaints

Based on Consumer Complaints

11/04/2015	Prepaid card	General purpose card
11/09/2015	Prepaid card	General purpose card
11/09/2015	Prepaid card	Government benefit payment card
11/09/2015	Prepaid card	General purpose card
11/09/2015	Prepaid card	Payroll card
12/01/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Fees

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

product incapable of handling debit transactions.

The major issue is that this specific debit product I received does not come with PIN (in violation of federal reserve board regulations), therefore, it can not be processed as debit card even though it has the word of DEBIT on the card.

Additionally, they deliberately mixed the " terms and conditions " of different products (issued by different banks) for the same item, so that consumers are unable to tell which product we are actually purchasing.

The terms and conditions page for the item : XXXXXXXXThe terms and conditions page for XXXX product : XXXX

I attempted to make a {$50.00} payment online using a XXXX prepaid gift card in the amount of {$100.00}. The payment drafted XXXX from my card, bringing the prepaid balance down to zero. I called the customer service line (XXXX) and spoke with a customer service representative who told me that I had to have swiped my card XXXX, and that I could n't dispute the charges.

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	MI	48504		Consent not provided
Empowerment Ventures, LLC	VA	24528		N/A
Empowerment Ventures, LLC	IL	60202		Consent not provided
Empowerment Ventures, LLC	MD	20747		Consent not provided
Empowerment Ventures, LLC	IL	60628		Consent not provided
U.S. Bancorp	AR	721XX	Servicemember	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/05/2015	Closed with non-monetary relief	Yes	No
Phone	11/12/2015	Closed with non-monetary relief	Yes	No
Web	11/16/2015	Closed with monetary relief	Yes	No
Web	11/12/2015	Closed with monetary relief	Yes	No
Web	11/12/2015	Closed with monetary relief	Yes	No
Web	12/04/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1640304

1646211

1646492

1646751

1647084

1677209

Prepaid Card Complaints

Based on Consumer Complaints

12/01/2015	Prepaid card	Payroll card
12/01/2015	Prepaid card	General purpose card
11/24/2015	Prepaid card	General purpose card
12/07/2015	Prepaid card	General purpose card
12/07/2015	Prepaid card	Government benefit payment card
11/25/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Adding money
Fees
Managing, opening, or closing account
Managing, opening, or closing account
Managing, opening, or closing account
Managing, opening, or closing account

I recently opened a NetSpend Prepaid Debit Card account and would appreciate NetSpend credit my account with the {$20.00} referral bonus as part of the Refer-a-Friend program.

I opened my NetSpend account on XXXX XXXX, 2015, received and activated the prepaid card on XXXX XXXX, and funded the account on XXXX XXXX. Soon after, I received an automated notice that my account is not eligible for the {$20.00} bonus on XXXX XXXX.

Since then, I have attempted on multiple occasions to contact first-line customer service representatives, as well as the executive office, or " corporate response team ", but I have continued to encounter difficulty as NetSpend has refused to honor the referral bonus despite my meeting the Terms & Conditions of the program.

The Terms of the referral program state : " A cardholder may receive an unlimited number of Refer-a-Friend rewards while program is available. No rewards credited to either party if referred individual had a NetSpend card that was used for a value load, purchase, cash withdrawal, or incurred a balance inquiry fee at any time

Prepaid Card Complaints

Based on Consumer Complaints

Company believes complaint represents an opportunity for improvement to better serve consumers

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	RI	02860	Consent not provided
Empowerment Ventures, LLC	AZ	85013	N/A
First Data Corporation	VT	05450	Consent not provided
Empowerment Ventures, LLC	FL	34654	N/A
Comerica	PR	00984	N/A
NetSpend Corporation, a TSYS Company	CA	945XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	12/04/2015	Closed with non-monetary relief	Yes	No
Referral	12/04/2015	Closed with monetary relief	Yes	No
Web	12/01/2015	Closed with explanation	Yes	No
Phone	12/10/2015	Closed with monetary relief	Yes	No
Referral	12/11/2015	Closed with explanation	Yes	No
Web	12/02/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1677219

1677558

1670626

1685152

1686341

1672544

Prepaid Card Complaints

Based on Consumer Complaints

04/04/2016	Prepaid card	Government benefit payment card
12/10/2015	Prepaid card	Government benefit payment card
12/11/2015	Prepaid card	ID prepaid card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Unauthorized transactions/trans. issues

Fraud or scam

during the 180 calendar days before the day the {$40.00} load requirement is fully met. Cardholder-to-cardholder transfers do not count toward the minimum load requirement. Allow 2 business days for {$20.00} credit to appear on each Card Account. " As this is my first NetSpend account, my opening deposit was the first time my account was funded, clearly fulfillng the " no value load ... during the 180 calendar days before the load requirement is met ".

In the course of repeated communications with customer service and the " corporate response team ", specifically XXXX XXXX, I was told my opening deposit did not suffice as a value load, so I performed an additional load via mobile check deposit on XXXX XXXX that cleared into my account on XXXX XXXX.

I would appreciate NetSpend honoring the Refer-a-Friend program in correcting this error and crediting my account with the referral bonus.

on XXXX XXXX 2015 a hold for XXXX was placed on my account XXXX i called XXXX import and XXXX said it was a mistake they tried 3 times to fax a releash the rush card bank / XXXX said there fax is down after 3 to 5 days XXXX said my money will be releash by rush card rushcard said they dont follow any federal laws or banking laws its now 11 days and the holds have not been releashed they stole my money which is my XXXX payment rush card said call occ and federal banking comm they under none of them and can hold my money for 90 days if they choise to do so i need my money i called on the 10 th day they are telling me no funds will be releashed

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Comerica	WA	98032		N/A
Empowerment Ventures, LLC	FL	322XX		Consent provided
Amex	CA	95370	Older American	Consent not provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	04/06/2016	Closed with explanation	Yes	No
Web	12/16/2015	Closed with non-monetary relief	Yes	Yes
Web	12/16/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1863049

1691885

1692884

Prepaid Card Complaints

Based on Consumer Complaints

12/11/2015	Prepaid card	ID prepaid card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

Seconds ago I submitted same complaint but I had not checked the permission for CFPB to publish this description. I do want this published because I think this abuse is probably widespread taking advantage of seniors like me. An oversight on my part Someone opened XXXX prepaid credit card accounts in my name : XXXX with XXXX cents in it, XXXX with XXXX cents and another with XXXX cents. This happened XX/XX/XXXX, On XX/XX/XXXX I called " XXXX " at American Express Prepaid : XXXX to complain because I had not opened the accounts. I ordered him to close the accounts because I had not opened them and they were illegitimate. He said the only way he could do that is if I gave him my social security number and date of birth. I told him I was not going to do that because the accounts are fraudulent and I am obviously being scammed with the threats of a {$4.00} monthly maintenance fee that their letters all announce that will be charged on each of my XXXX accounts. To avoid that their letters say I can drain the accounts using the ATM and by paying their fee. I suppose they would like me to put more money in the accounts and pay {$15.00} a month for their services but if I do that what is to stop them from manufacturing XXXX more cards and presenting them as mine to make it {$30.00} a month?

Please note they have never sent me a statement on any of these accounts and they have never sent me a single credit card! My belief is that this is a scam perpetrated upon the public by American Express to scare the unwitting to do business with them by extracting fees. Because it has been going on for almost two years now and still causing me distress it is clearly a harassment of the public. Further, during the time these fraudulent accounts were opened my credit has been entirely frozen for the last 10 years!
XXXX XXXX on XXXX/XXXX/XXXX I called the number again for prepaid cards and spoke with " XXXX. " XXXX said all of the things " XXXX " said including the

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Amex	CA	953XX	Older American	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	12/16/2015	Closed with non-monetary relief	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1692885

Prepaid Card Complaints

Based on Consumer Complaints

12/16/2015	Prepaid card	Other special purpose card
12/01/2015	Prepaid card	Transit card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

{$4.00} monthly charges and I had to give him my social and birth date to cancel the cards. I requested and spoke to " XXXX " his supervisor, # XXXX. XXXX said had to have the social to cancel the cards and that the cards were legitimate and the charges would occur. All of this was being recorded. I explained that the cards were fraudulent and I was not going to give my vital information to an entity that I knew for a fact was trying to defraud and scam me and I flatly ordered her to cancel these accounts. She refused the same as XXXX and XXXX did before her. Only under direct questioning did she admit that when the funds were absorbed in the accounts the accounts would go on " inactive status " and charges would end.

We conclude that this is a scam being perpetrated against the public by American Express because no one else possibly has anything to gain by their actions ; with XXXX cents thy make at least XXXX ATM fees just to get them off ones back. I know they were continuing to attempt to hook me because according to their XX/XX/XXXX letters those those maintenance fees were to have been charged on XX/XX/XXXX. That means that as of XX/XX/XXXX even the card with the massive XXXX cent balance would have been moved to inactive status. This is XX/XX/XXXX there is no excuse for them not telling me that there would be no more charges. The accts. are XXXX, XXXX, XXXX.

This company has taken double the money debit from the acct. Then u have to call and wait for rep to apply money back to ur card. There not posting Direct deposit s to the card. Took over five days to get my paycheck refunded to my payroll dept to read issue. Makes promises of quick and speedy service tht always turns into a few days wait or no nothing at all. In turn ur calling the company back to try and get the problem rectified. Wen u ask for a Supervisor they hang up on u or leave u on hold

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

PayPal Holdings, Inc.	AL	35802	N/A
Empowerment Ventures, LLC	GA	314XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	12/18/2015	Closed with explanation	Yes	No
Web	12/04/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1705585

1677848

Prepaid Card Complaints

Based on Consumer Complaints

12/17/2015	Prepaid card	Mobile wallet

Prepaid Card Complaints

Based on Consumer Complaints

Adding money

Google Wallet is a service that allows you to make payments using any number of bank accounts or debit/credit cards. It allows you to add money to your " Wallet Card " (essentially a re-loadable XXXX XXXX by transferring money from your bank via ACH (for free) or by adding funds with a debit card (for a fee of 2.9 %).

Here 's the problem. When I add money to my card via the free ACH route, the system tells me very clearly before I complete the transaction that the funds will be available in a few minutes. Once I 've completed the transaction, and check the status, it says the funds wo n't be available until a date 10 days in the future. Usually I 'm doing this in the checkout line at a store, and I 'm forced to add the money again with my debit card, costing me that 2.9 % fee.

Now at this point, I 've had to pay somebody else to use my money. When I contact XXXX about it, they offer no help and their only solution is to use the debit card route (which costs me money). When I add the money via debit card, it comes out right away. But I 've already added money via ACH, which is going to come out on the next business day. So in this example, the money is taken out of my account TWICE, with a waiting period of up to 10 days to access the other half of it.

Bottom line, I add money, it says it will be available within a few minutes. After I submit, it says it will not be available until several days in the future. Their service is lying and misrepresenting itself, and causing undue financial hardship.

I have added XXXX screenshots. The first shows that when I go to add {$100.00}, it says the money will be available within a few minutes. The second was taken after submitting that {$100.00} transaction, showing that it wo n't be available until

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Google Inc.	WI	535XX	Servicemember	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	12/18/2015	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1705947

Prepaid Card Complaints

Based on Consumer Complaints

12/17/2015	Prepaid card	General purpose card
12/17/2015	Prepaid card	Government benefit payment card
12/30/2015	Prepaid card	Mobile wallet
12/01/2015	Prepaid card	Mobile wallet
12/30/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Unauthorized transactions/trans. issues

XXXX XXXX. The XXXX screenshots were taken less than a minute apart.

I called customer service on XXXX/XXXX/15 to report an unauthorized transaction to my permanent XXXX visa XXXX prepaid visa card. The transaction was for XXXX from XXXX. I WAS TOLD THAT I WAS CURRENTLY UNABLE TO DISPUTE THE TRANSACTION. THAT I WOULD NEED TO CONTACT THEM IN A WEEK OR SO ONCE THE TRANSACTION HAD CLEARED MY ACCOUNT. THEY ALSO SUGGESTED THAT I BLOCK MY CARD. I STATED THAT I NEEDED TO GO TO THE ATM MACHINE AND REMOVE MY MONEY AND THAT I WOULD CALL BACK ONCE I HAD DONE SO TO BLOCK THE CARD. I ARRIVED AT THE ATM MACHINE TO REMOVE MY FUNDS AND MY CARD HAD BEEN BLOCKED. I PLACED A SECOND CALL AND WAS INFORMED SORRY YOU HAVE NO MONEY WE WILL MAIL YOU A NEW CARD. SO NOT ONLY AM I NOT ABLE TO DISPUTE A FRAUDLENT TRANSACTION BUT I HAVE NO MONEY. I WAS INFORMED BY THE ESCALATION DESK TO GO TO A LOCAL CHURCH FOR MONEY OR FOOD AND TO PUT GAS IN MY CAR OR TO BARROW FROM A TRUSTED FRIEND, OR GO TO A CHECK CASHING PLACE. SO HOW CAN THEY BLOCK MY CARD FOR FRAUD IF THEY WONT ALLOW ME TO DISPUTE THE TRANSACTION TILL THE FRAUDULANT PEOPLE ALREADY HAVE MY MONEY. THEN THE FRAUD PROCESS TAKES 14 BUSINESS DAYS AND NO GUARENTEE THAT THEY WILL RULE IN MY FAVOR OR GIVE MY MONEY BACK.

had a withdrawal of XXXX on my amex serve card at a place Ive never been, I

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Amex	WA	99207	Consent not provided
Comerica	LA	70401	N/A
U.S. Bancorp	OH	439XX	Consent provided
Empowerment Ventures, LLC	MO	64134	N/A
Amex	SC	297XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	12/18/2015	Closed with explanation	Yes	Yes
Phone	12/18/2015	Closed with explanation	Yes	No
Web	01/04/2016	Closed with monetary relief	Yes	No
Fax	12/04/2015	Closed with explanation	Yes	No
Web	01/05/2016	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1705468

1706115

1719401

1678290

1721322

Prepaid Card Complaints

Based on Consumer Complaints

12/02/2015	Prepaid card	General purpose card
01/05/2016	Prepaid card	Mobile wallet
01/06/2016	Prepaid card	General purpose card
12/08/2015	Prepaid card	General purpose card
12/08/2015	Prepaid card	General purpose card
12/09/2015	Prepaid card	General purpose card
12/23/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Overdraft, savings or rewards features
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Fraud or scam
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues

sent in what they asked twiced I have a paper trail of this happen in my phone, they were rude and closed my acct.

I was issued a {$50.00} prepaid debit card through a rewards program with Pentagon Federal Credit Union. The card expired XXXX with none of the money ever spent. I am now being told by the phone number on the card (XXXX) and PenFed rewards program (XXXX) that none of them are able to refund my money or issue a non-expired replacement card. The rewards card # is XXXX

I had a US Bank Visa gift card that was obviously tampered when I removed it from otherwise pristine packaging because the gummy gel used to hold it in the packaging was clearly all wrong. It was n't activated properly, but even after getting help activating the card, the magnetic stripe had been demagnetized so I could not use it. I called US Bank Visa Card services to replace it about 2 weeks ago free of charge, and it has not been replaced, despite having faxed everything they asked for.

I recently ordered items from XXXX for XXXX. Upon realizing that they would not be delivered in time for the holidays, I cancelled the orders. Unfortunately, the payment authorization holds that were placed by XXXX remained on my RushCard account. I contacted XXXX Customer Service and they assured me that the money had not been withdrawn, as all my orders were cancelled. Upon calling RushCard Customer Service, they stated they would need verbal authorization from the merchant stating all orders/totals had been cancelled. We participated in a conference call with XXXX and they confirmed the needed information. When

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Pentagon FCU	UT	841XX	Consent provided
Empowerment Ventures, LLC	NJ	07026	N/A
U.S. Bancorp	CA	95110	N/A
Blackhawk Network Holdings Inc.	WI	53098	N/A
U.S. Bancorp	CA	926XX	Consent provided
Comerica	WA	98687	N/A
Empowerment Ventures, LLC	KY	411XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	12/08/2015	Closed with monetary relief	Yes	No
Referral	01/08/2016	Closed with explanation	Yes	No
Phone	01/11/2016	Closed with monetary relief	Yes	No
Referral	12/18/2015	Closed with monetary relief	Yes	No
Web	12/14/2015	Closed with explanation	Yes	No
Referral	12/16/2015	Closed with explanation	Yes	Yes
Web	12/29/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1679207

1728667

1727473

1688050

1688055

1690141

1715179

Prepaid Card Complaints

Based on Consumer Complaints

12/23/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

speaking with the RushCard representative afterward, he stated that since my account had not been open six months, he could not do anything. Because of RushCard 's policy regarding this, I will not receive my money for TEN DAYS. I need this money to finish my children 's XXXX shopping, which was my intent when I cancelled the orders.
Several weeks ago I opened American Express Serve Free Reloads prepaid account XXXX with card number XXXX XXXX XXXX. Yesterday, Amex suspended my account and has been stonewalling me since.

I had a balance of {$1600.00} in my XXXX XXXX account and wanted to withdraw it into a bank account - which is a feature of the card. Very quickly afterwards and without any warning, I received email that my account has been suspended because of violations of Member Agreement.

Calling Amex XXXX Account Protection Services yields nothing. They claim that the decision is final and they ca n't do anything about it. They refuse to explain what happened, what I did wrong (just point to section XXXX which is very broad and non-descriptive), and refuse to escalate to a supervisor or say what can be done to cure the account to a good standing. It 's a complete stonewalling.

Additionally, because the account is suspended and not closed, I ca n't reapply for a new account with Amex XXXX as any old account must be closed.

I request that Amex XXXX either a) re-activates my account in good standing (I 'm willing to work with Amex to clear any misunderstanding) or b) closes my existing account and allows me to re-apply for a new account.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Amex	NY	112XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	12/29/2015	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1714975

Prepaid Card Complaints

Based on Consumer Complaints

12/19/2015	Prepaid card	General purpose card
12/19/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

I 'm particularly upset that Amex XXXX did n't give me any warning of account suspension, did n't give me any explanation, or a chance to resolve the issue.

Sincerely, XXXX XXXX

For some time, I have been having tremendous problems with American Express Serve I can not get anything put into dispute, no matter the situation. The customer service representatives are rude, disrespectful, and adamant about not doing their jobs, despite the fact I am NOT being rude to them. For instance, day-before-yesterday, I called to put some items in dispute - charges I did not recognize. I spoke to XXXX, who immedIately said she would review my account. Go over the entire account! Huhn!!!! Just because I wanted to dispute items? What does one have to do with the other??? She was disrespectful - and told me she needed to transfer me to account protection. XXXX is a supervisor. You 're telling me that she does NOT have the power to dispute charges and needed to transfer me? I want HER FIRED, because of rudeness and dereliction of duty! I want the abuse from Serve to stop. I have already made the decision to leave and are waiting to get my new pre-paid card.

I just filed two complaints with this bureau about Serve. The original charges I have tried to get disputed and could not, I am in the process of trying again. AND ONCE AGAIN, I AM BEING SHAFTED AND REFUSED THE RIGHT TO DISPUTE FRAUDULENT CHARGES!!! THE PEOPLE WHO HAVE REFUSED ARE : XXXX, XXXX, XXXX, XXXX, AND XXXX, WHO ARE GIVING ME THE SAME XXXX ABOUT AS REP 'S THEY DO N'T DO THAT. XXXX even connected me to the Account Protection, WHICH WAS CLOSED!!!!!!!! I 'M SICK OF THIS!!! I wa n't these amounts put into dispute : XXXX/XXXX/2015 : J. Department, {$10.00} ; XXXX/XXXX/2015 : XXXX, {$4.00} ; XXXX/XXXX/2015 : XXXX XXXX, XXXX ; XXXX/XXXX/2015 : XXXX XXXX, {$11.00} & XXXX. They 're giving me all

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Amex		NY	100XX	Consent provided
Amex		NY	100XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	12/21/2015	Closed with explanation	Yes	No
Web	12/21/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1708611

1709176

Prepaid Card Complaints

Based on Consumer Complaints

12/09/2015	Prepaid card	General purpose card
12/24/2015	Prepaid card	Transit card
12/24/2015	Prepaid card	General purpose card
01/15/2016	Prepaid card	Gift or merchant card
12/31/2015	Prepaid card	General purpose card
12/31/2015	Prepaid card	Mobile wallet

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Fees

Managing, opening, or closing account

Managing, opening, or closing account

Fees

kinds of lies. A couple of weeks ago, I was successful at getting something put into dispute. Now, suddenly, this policy does not apply and I need to speak to account protection. This is GARBAGE AND THEY KNOW IT!!

Rushcard.
I have XXXX accounts with rush card. I used the mobile app to transfer money from one account to the next. The next day I checked the account the money had been transfered to (XXXX), and my account was missing over XXXX. The XXXX acct shows XXXX completed transactions. XXXX for XXXX, and another for XXXX. Rushcard took money from one of my accounts because their system was behind and did not calculate my purchases on the other card (XXXX) from the previous day. One account has nothing to do with the other. You can not take money from an unrelated account due to a system error on your part. This comes AFTER the issue of not being able to buy food for my children and gas to get to work for 2 days, due to the inability to access my funds in XX/XX/XXXX.

Without receiving any notification that my account had gone inactive I was charged a {$2.00} a month inactive fee. I went to use my card this month and apparently the {$23.00} I had on it had been drained out slowly by this fee. After calling the company they refused to refund my money.

In the process of making a purchase over the internet through a small business commerce site I signed up for Paypal yet did not clearly understand that I had to use a credit line for the purchase. I was contacted by a collection service to pay off the remaining balance which I did during that phone call. Looking back at the

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	VA	22191	N/A
Empowerment Ventures, LLC	CA	923XX	Consent provided
U.S. Bancorp	NC	287XX	Consent provided
Citibank	GA	30904	Consent not provided
U.S. Bancorp	MI	48088	N/A
PayPal Holdings, Inc.	NM	875XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Fax	12/15/2015	Closed with monetary relief	Yes	No
Web	12/29/2015	Closed with monetary relief	Yes	No
Web	12/29/2015	Closed with explanation	Yes	No
Web	01/20/2016	Closed with explanation	Yes	No
Phone	01/05/2016	Closed with explanation	Yes	No
Web	01/05/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1689144

1716824

1716861

1744376

1721343

1721395

Prepaid Card Complaints

Based on Consumer Complaints

01/06/2016	Prepaid card	General purpose card
12/25/2015	Prepaid card	Mobile wallet
12/26/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Managing, opening, or closing account

process I would like to know if the extremely high interest rate I paid for the lats month of the credit line was actually legal?

I received an American Express Serve Prepaid debit card. Not too long after, a fraudulent charge of XXXX was withdrawn from my account from a ATM in XXXX. However, I reside in XXXX. After speaking to various customer service representatives, supervisors, managers and so forth my dispute was not honored. They will not give me a feasible reason as to why. I asked them how could this happen when I have my card in my possession and they are well aware that I have no access to an ATM in XXXX. Moreover, all of my transactions were made in XXXX XXXX, XXXX. This transaction does not add up and they refuse to reimburse my XXXX. Furthermore, they have blocked my account in which I have my direct deposit linked to this card. I still have funds on that account that I can not use. The representatives are poorly trained and whenever I speak to them they are either fully unaware of what is happening with my account or some information is missing. Not only is this an inconvenience but it has also caused financial hardship. I am unable to pay any of my bills and the situation occurred a week before XXXX.

I purchased a prepaid credit card from XXXX when I opened the package i did not like terms of service and fees so I asked for a refund of my money. Was refused and told I have to use the card. I then tried to register it and the site said it was expired so I called the company and was told I have to purchase a New card and pay for it. I refused. I called several times and finally It took over a year to receive the new card with no fee and when I did I registered it and checked the balance. It was {$0.00} so I called them and was told that the maitence fee used up my balance. I never had a chance to use the card.

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Amex	CA	903XX	Consent provided
PNC Bank N.A.	MI	49795	N/A
NetSpend Corporation, a TSYS Company	IN	463XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	01/11/2016	Closed with monetary relief	Yes	No
Referral	12/30/2015	Closed with monetary relief	Yes	No
Web	12/30/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1729984

1715905

1717031

Prepaid Card Complaints

Based on Consumer Complaints

12/31/2015	Prepaid card	General purpose card
01/16/2016	Prepaid card	ID prepaid card
01/18/2016	Prepaid card	Other special purpose card
12/15/2015	Prepaid card	General purpose card
12/15/2015	Prepaid card	Mobile wallet

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Managing, opening, or closing account
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

These cards are still the latest crusade for financial institutions to steal as much as they can from consumers ... They do it in the name of fees but the reality is they are taking money that does n't belong to them and without our express consent and with terms and conditions in the smallest print possible ... They offer companies these cards at a discount knowing a great number wo n't be used and they can keep the money ... I would like the cards 'refreshed ' and if really care to add a little convenience, perhaps put the balances on XXXX card. The account numbers are : XXXX {$70.00}, not worth {$52.00}. XXXX {$50.00}, now worth {$40.00}. XXXX {$80.00}, now XXXX, XXXX {$40.00}, now {$8.00}, XXXX, {$20.00}, now XXXX.

XXXX XXXX I purchased XXXX {$500.00} XXXX XXXX XXXX reloadable prepaid cards ({$3.00} activation fee) from XXXX. These cards are provided by InComm. The cards were activated and loaded.

I did not attempt to load the cards into my account until XXXX XXXX, finding the funds of the first card had been removed. I immediately called the number on the back of the card (InComm) and scratched off the material to reveal the PIN while on the phone with their representative, to find the money removed as well.

The cards have only ever been at my home and the XXXX XXXX sheriff 's office. I am the person who scratched the material off to reveal the PIN. I am a long time XXXX and XXXX user, technically savvy, with a degree XXXX. I work XXXX. I

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Amex	NY	10003	Consent not provided
Empowerment Ventures, LLC	NY	14477	Consent not provided
Amex	FL	336XX	Consent provided
Amex	CA	94610	N/A
Incomm Holdings, Inc.	IL	600XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	01/05/2016	Closed with explanation	Yes	Yes
Web	01/20/2016	Closed with monetary relief	Yes	No
Web	01/21/2016	Closed with explanation	Yes	Yes
Referral	12/21/2015	Closed with explanation	Yes	No
Web	01/14/2016	Closed with explanation	No	No

Prepaid Card Complaints

Based on Consumer Complaints

1723872

1746044

1746868

1697115

1697740

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

XXXX and XXXX user, technically savvy, with a degree XXXX. I work XXXX. I have a history of usage of these cards in my account to demonstrate my usage and knowledge about them.

I am the victim of some type of fraud where it appears access was gained to my PIN. This could have been low tech (tampering with the card) to medium (rogue employee at InComm with access to information) to more sophisticated (breach of InComm data.) InComm 's position per XXXX XXXX (XXXXXXXXXXXX) is that because the money was loaded to many accounts, that this is an indicator that I got scammed and gave someone my PIN, and that InComm is not liable for making me whole because of this.

I agree that that activity is suspicious and indicative of fraud and money laundering techniques designed to make the money hard to track and retrieve. It is likely that the money is gone and that compromised accounts were used as first line recipients of the money. I believe tracking down the criminals is unlikely to result in recovery of money or finding the perpetrators and believe this to be a criminal matter whose responsibility for further investigation is InComm 's.

Although this suspicious activity is indicative of fraud, it provides no indication as to how the PIN was obtained to access money, nor indicative of any fault of mine as a cardholder. Furthermore, credit cards have XXXX nightly batch as well as in now real time are able to hold transactions as suspicious behavior is encountered. If InComm has discovered a pattern of suspicious activity, they can implement similar measures to protect their cardholders. However they have been negligent in doing so. Their position on this matter is not based on data that supports it, but on it being a conclusion they want to reach because they do not perceive

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

01/19/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

themselves to be liable if a cardholder provided a PIN.

I loaded this money into the card with the expectation that it would be safe. InComm has been negligent in XXXX making me whole as well as making a real effort to protect cardholders, with a culture of blaming the victim rather than improving their product. This can be seen in other examples of similar products they sell as well as this particular product. XXXX XXXX CASE # : XXXX, XXXX XXXX) I have been in contact with the company privately but thus far they have refused to provide any relief. I am the victim of fraud and an unauthorized financial transfer from my account due to InComm 's negligence in both preventing and resolving fraud.

Furthermore, I also believe this error resolution to be in violation of Regulation E - Electronic Fund Transfer Act. Per Subpart A, V. Consumer Liability and Error Resolution (XXXX CFR XXXX, XXXX) I believe InComm is in non-compliance with the federal regulation and has not attempted to follow any error resolution procedures. I have also found victims similar to myself who are in the same situation.

I ordered XXXX {$300.00} visa prepaid card on XXXX (order # XXXX) on XXXX/XXXX/15. The order is supposed to be fulfilled by XXXX. I called XXXX on XXXX/XXXX/15 because I did not receive the prepaid cards. Agent requested me to wait until XXXX/XXXX/15. I called again on XXXX/XXXX/15, and agent agreed to void the old cards and ship XXXX new cards (Call Reference # XXXX). I called XXXX again on XX/XX/XXXX, agent said that they have not resent the prepaid cards, but they agreed to send it soon (Call Reference # XXXX). I received a phone call from XXXX on XX/XX/XXXX, and they stated that those cards have been used already. I requested a full refund on XXXX/XXXX/15 (Ticket # XXXX).

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Blackhawk Network Holdings Inc.	CA	928XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	02/18/2016	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1746877

Prepaid Card Complaints

Based on Consumer Complaints

12/15/2015	Prepaid card	General purpose card
01/04/2016	Prepaid card	General purpose card
01/07/2016	Prepaid card	General purpose card
01/19/2016	Prepaid card	General purpose card
01/13/2016	Prepaid card	Mobile wallet
01/19/2016	Prepaid card	ID prepaid card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Managing, opening, or closing account
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Advertising, marketing or disclosures
Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

Hello - I am a American express credit card member and have a XXXX credit card.

For the last many months, Amex has been sending me emails on Serve prepaid card and has also send me a physical copy of the card.
After waiting on the line for 75 minutes, when I requested them to close the card as I did not request for it, they came back saying that unless I spend a minimum of {$50.00} on the card, they would not be able to take any action on this card.

1. I never requested for the card 2. I keep getting unwarranted emails from them 3. After spending more than an hour on the phone, I am told that I am not authorized to close the card that I did not ask in the first place.

I am not sure I understand the logic here.

Purchased prepaid card on XXXX/XXXX/XXXX from XXXX.
Did not use card until XXXX.
Apparently someone else used the card number in XXXX to purchase goods or services AND registered this card number under their own name. Called issuer on XXXX/XXXX/XXXX. Issuer was vague and unresponsive. Suggested I fax in supporting documents, which I did on same date.
It appears that this card number may have been issued twice.
Issuer has failed to respond to my fax.

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Amex	TX	750XX		Consent provided
Amex	CA	94604		N/A
Amex	NJ	07093		Consent not provided
Empowerment Ventures, LLC	GA	30058		N/A
Incomm Holdings, Inc.	MS	389XX	Servicemember	Other
U.S. Bancorp	FL	334XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	12/17/2015	Closed with explanation	Yes	No
Referral	01/06/2016	Closed with explanation	Yes	No
Web	01/12/2016	Closed with explanation	Yes	Yes
Phone	01/21/2016	Closed with explanation	Yes	No
Web	01/15/2016	Closed with explanation	Yes	No
Web	01/21/2016	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1697877
1725925
1732864
1747427
1738162
1748693

Prepaid Card Complaints

Based on Consumer Complaints

01/07/2016	Prepaid card	General purpose card
01/19/2016	Prepaid card	Other special purpose card
01/04/2016	Prepaid card	Government benefit payment card
01/13/2016	Prepaid card	Mobile wallet
01/13/2016	Prepaid card	ID prepaid card
01/08/2016	Prepaid card	Gift or merchant card
01/25/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fees
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Managing, opening, or closing account
Managing, opening, or closing account
Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

American Express Gift Cards charged {$60.00} in inactivity fees on a {$100.00} balance card, received in 2005 and never activated.

I have some repsonsibility for losing track of the card. XXXX of the balance in fees is excessive. Amex reversed the last $ XXXX monthly fee and reissued a card with a {$40.00} balance. I 'm not satisfied.

Current Amex Gift Card policy, prominently displayed on the website, is " No inactivity fees or other fees after purchase " and " Funds do not expire " [1].

There was even a class action [2] settlement. All action dates have passed. I did n't find out about it until after I discovered the card and reduced balance.

We have XXXX of these cards. Only XXXX has been addressed with Amex. I respectfully request the complaint cover both.

[1] XXXX [2] XXXX

A company called XXXX used my prepaid card to charge my account, they where not authorized to use the card. I called American Express Bluebird cards who

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Amex	TX	761XX	Servicemember	Consent provided
NetSpend Corporation, a TSYS Company	CA	92572		N/A
Comerica	ID	47403		N/A
PayPal Holdings, Inc.	TX	78733		Consent not provided
Wells Fargo & Company	NE	11746		Consent not provided
Citizens Financial Group, Inc.	VT	05602		N/A
Amex	MN	553XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	01/12/2016	Closed with explanation	Yes	No
Phone	01/21/2016	Closed with explanation	Yes	No
Phone	01/07/2016	Closed with explanation	Yes	No
Web	01/14/2016	Closed with explanation	Yes	No
Web	01/15/2016	Closed with explanation	Yes	No
Referral	01/15/2016	Closed with explanation	Yes	No
Web	02/01/2016	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1732400
1748467
1725318
1743377
1740058
1734186
1756569

Prepaid Card Complaints

Based on Consumer Complaints

01/14/2016	Prepaid card	Gift or merchant card
01/25/2016	Prepaid card	Mobile wallet
01/14/2016	Prepaid card	General purpose card
01/21/2016	Prepaid card	General purpose card
02/04/2016	Prepaid card	Government benefit payment card
02/09/2016	Prepaid card	General purpose card
01/26/2016	Prepaid card	General purpose card
01/26/2016	Prepaid card	General purpose card
02/14/2016	Prepaid card	Gift or merchant card
02/14/2016	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Overdraft, savings or rewards features
Managing, opening, or closing account
Managing, opening, or closing account
Advertising, marketing or disclosures
Advertising, marketing or disclosures
Managing, opening, or closing account

refused to do anything about it.

i keep receiving emails from Netspend prepaid XXXX, this is their email : XXXXXXXXXXXX They keep coming (XXXX so far) thanking me for applying ; i will be receiving my card soon ; directions on how to activate. I DID NOT APPLY FOR A CARD FROM THEM OR ANYONE ELSE. I called all XXXX credit companies and put a 90 day fraud alert also paid {$5.00} to freeze XXXX of them. I did save the emails but was careful NOT to go to click link. I did cut and paste the first XXXX to address bar to check out who they were. It looked like a legit site and said if you receive unsolicited emails from them it was phishing and to forward the email so i did. But probably a mistake on my part because as stated above i keep receiving them. I have Not received a card as of today XXXX/XXXX/16

I have been with Rushcard since XXXX, and this year as been the worst experience I have had with this company. In XXXX of XXXX I received XXXX fraudulent charges from XXXX different XXXX in GA within a minute apart. At the

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response
Company believes it acted appropriately as authorized by contract or law
Company believes it acted appropriately as authorized by contract or law
Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Citibank	CA	92117		N/A
Empowerment Ventures, LLC	CT	06606		N/A
NetSpend Corporation, a TSYS Company	NV	89156		N/A
NetSpend Corporation, a TSYS Company	AL	36605		Consent not provided
Comerica	NJ	08093		N/A
Empowerment Ventures, LLC	WI	53212		N/A
Blackhawk Network Holdings Inc.	NJ	07860	Older American, Servicemember	Consent not provided
NetSpend Corporation, a TSYS Company	MA	023XX		Consent provided
Amex	MD	21061		Consent not provided
Empowerment Ventures, LLC	FL	331XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	01/19/2016	Closed with explanation	Yes	No
Referral	02/01/2016	Closed with explanation	Yes	No
Phone	01/19/2016	Closed with explanation	Yes	No
Web	01/29/2016	Closed with explanation	Yes	No
Referral	02/08/2016	Closed with monetary relief	Yes	No
Postal mail	02/12/2016	Closed with explanation	Yes	No
Web	02/01/2016	Closed with monetary relief	Yes	No
Web	02/01/2016	Closed with explanation	Yes	No
Web	02/18/2016	Closed with explanation	Yes	No
Web	02/18/2016	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1741210
1757331
1740846
1749232
1772735
1779565
1757630
1757908
1786977
1787013

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

time of the charges I was at work in XXXX, FL. I contacted Rushcard and reported the charges. They advised me I had to fill a form and send it back and after 10 days I will receive a provisional credit. I received the credit. Fast forward to XXXX XXXX and i was charged again for the same charges, being advised that they did not find anything wrong with these charges, but they can not advise me of their finding or anything. Every time i call i am being advised of misinformation from the reps, they are not nice and do not care. They have an oh well attitude. I also received a new card and for the past 3 days I am unable to access any funds from card because the security code on the back of the card is not good. I spoke to someone on XXXX XXXX, XXXX at XXXX and they advise that they will be expediting my issue to corporate so that they can manually activate the card and it will be completed in 24 hours. i called back later that day to check the status and i was told that it was never expedited and they were doing it then and that was at XXXX. I called back on Friday and was advised that it takes 1-2 business for expedited issues and Monday was holiday so my issue will not be resolved until Tuesday or Wednesday. So now i have no access to my money, or direct deposit. I am unable to buy food for my child, put gas in my car, purchase my child 's medication or pay my cell phone bill because the people at Rushcard keep telling me sorry for the inconvenience. Currently my cellphone will be off because i have no access to pay for it and my life is going downhill because i can not pay my bills. and they are basically telling me i have to go almost a whole week with NO MONEY!!!!!! That is not fair and that is not how you treat customers. This as cause me so much stress and grief that i do not know what i am going to do and no one there seems or want to help or attempt to help or care about the fact that i have a child that i need to take care of and i only have {$2.00} dollars to my name and i am a single parent. I would not recommend this company to no one because when it comes to solving problems they are not good at it and they do not care that you

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

02/15/2016	Prepaid card	Transit card
01/22/2016	Prepaid card	Payroll card
02/17/2016	Prepaid card	General purpose card
02/25/2016	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

have a life as well and everything as to be done with sending an email. And their phone system for some reasons always hangs up on you.

American Express Serve provided a free {$50.00} Card when purchasing an iPhone at XXXX. I used the money the same day and called several times to close the account. I was told the account was closed after dozens of hours and nearly a year later. Months later, I started getting emails that they now charge a {$4.00} monthly fee and I now owe money on the card. I ca n't get them to close my account after trying many times for the past year.

I have a ADP TotalPay card for my paycheck that is direct deposited every week. I used my card on XXXX/XXXX/2016 to pay {$20.00} to XXXX on my credit card bill and I had a larger balance showing that the payment was received. The payment posted within 48 hours but I tried to use my credit card on XXXX/XXXX/2016 and it was declined. I came home and pulled up transactions and it shows that the payment was returned. I called XXXX and they told me that the payment was not sent from my financial institution. I puledl up the transaction history on ADP and there is no record of this transaction at all, not even showing it was declined, let alone going through. I checked the payment history on XXXX and the payment posted on XXXX/XXXX/2016 from XXXX XXXX Bank with confirmation number of # XXXX but ADP is saying there is no transaction for this date. I was on the phone for about 3 hours trying to get it resolved and all they told me was they have to investigate it and it will take 1-5 business days to find my {$20.00}. I am extremely irate at this point ... it did n't take them 1-5 business days to not send my payment. Please help me.

I purchased a car-wash card from XXXX XXXX XXXX XXXX in XXXX last XXXX 2015, which I used until the fall when the business was sold to another company,

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Amex	NC	283XX	Servicemember	Consent provided
Automatic Data Processing, Inc.	TN	377XX		Consent provided
U.S. Bancorp	OH	44256	Servicemember	Consent not provided
Bank of America	MA	018XX	Older American	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	02/18/2016	Closed with non-monetary relief	Yes	No
Web	03/02/2016	Closed with explanation	Yes	No
Web	02/22/2016	Closed with monetary relief	Yes	No
Web	04/07/2016	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1787645

1753966

1790805

1804446

Prepaid Card Complaints

Based on Consumer Complaints

02/22/2016	Prepaid card	General purpose card
01/27/2016	Prepaid card	Mobile wallet
02/22/2016	Prepaid card	Mobile wallet
02/03/2016	Prepaid card	General purpose card
01/29/2016	Prepaid card	General purpose card
01/29/2016	Prepaid card	General purpose card
01/29/2016	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Managing, opening, or closing account
Fraud or scam
Fraud or scam
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues

which I was not told. When I drove into the car wash, I learned that I could no longer use the remainder of my prepaid washes. My car was inside the car wash so I had to pay again & was told that they will not let me use the rest of my paid washes. I want a full refund. I was a customer for 15 years.

On XXXX XXXX, 2016, I requested a refund of my prepaid card 's balance since I had issues using it at a merchant. The customer service agent said I should receive a paper check for {$200.00} in 10 business days.

On XXXX XXXX, 13 business days (excluding the holiday) later, I still have not received the refund check. Upon calling customer service, they said it may take up to 30 business days. The discrepancy between the original call on XXXX XXXX to what I was told on XXXX XXXX is alarming and give me great concern as to when I should expect to receive the check. It is a XXXX Prepaid Visa Gift Card, " distributed and serviced by Blackhawk Network, California, Inc " ; according to the back of the prepaid card.

XXXX issued a {$50.00} " rebate card " that showed an expiration date but did not state anywhere on the card that the balance was forfeited at that time. The call center manager XXXX agreed that this was deceptive and had me contact his supervisor, XXXX Agent ID XXXX, a member of corporate support team CITI

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law
Company believes it acted appropriately as authorized by contract or law
Company chooses not to provide a public response
Company chooses not to provide a public response
Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	WA	98057	Consent not provided
PayPal Holdings, Inc.	CA	94541	N/A
JPay Inc.	NC	280XX	Other
U.S. Bancorp	CO	81631	N/A
Blackhawk Network Holdings Inc.	CA	932XX	Consent provided
U.S. Bancorp	WA	98027	Consent not provided
Citibank	MN	551XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	02/24/2016	Closed with explanation	Yes	No
Referral	02/02/2016	Closed with explanation	Yes	No
Web	02/25/2016	Closed with explanation	Yes	Yes
Phone	02/04/2016	Closed with explanation	Yes	No
Web	02/03/2016	Closed with monetary relief	Yes	No
Web	02/08/2016	Closed with monetary relief	Yes	No
Web	02/09/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1798994

1759947

1798256

1769240

1762696

1765295

1764136

Prepaid Card Complaints

Based on Consumer Complaints

02/17/2016	Prepaid card	General purpose card
02/13/2016	Prepaid card	General purpose card
02/26/2016	Prepaid card	General purpose card
02/29/2016	Prepaid card	General purpose card
02/19/2016	Prepaid card	General purpose card
03/01/2016	Prepaid card	Government benefit payment card
03/10/2016	Prepaid card	Government benefit payment card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Fraud or scam

Fraud or scam

Unauthorized transactions/trans. issues

prepaid. Their phone number is XXXX. The card number is XXXX XXXX XXXX XXXX, XXXX XXXX, XXXX XXXX. This is a horrible practice and should have the same 5 yr (at a minimum) time limit that gift cards have as well.

I have been an AMEX Bluebird cardholder since XXXX XXXX. On XXXX XXXX, XXXX, I disputed what I suspected was a fraudulent charge for {$240.00} on my Bluebird AMEX. AMEX issued a provisional credit to my account while it investigated the charge and notified me by email. On XXXX XXXX, XXXX, Bluebird AMEX informed me by email that the provisional credit was final and the fraud dispute was resolved. On XXXX XXXX, XXXX, my account was reviewed and closed by Bluebird because Bluebird determined that the {$240.00} disputed charge was valid -- some 3 weeks after it had sustained the disputed charge.

I have been a Rushcard holder since 2009! Recently I had applied for another card so that I can get my tax refund deposited on it. Well I have yet to recieve my card that already has my refund on it. It has been over a month and everytime I call the customer service they first of ca n't speak English and they apologize and cancelled the card that they claimed was sent and then issues out another XXXX card well they OVERNIGHT the card and of course I have never recieved my card nor money and this is my last resort. My husband aplied for a Rushcard after me and he has received XXXX and I have yet to recieve mine. I guess it 's because my card has money on it!!!!!!!!!!

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	NY	11249	Consent not provided
Amex	CA	920XX	Consent provided
Amex	TX	75134	N/A
Comerica	CA	95763	N/A
NetSpend Corporation, a TSYS Company	CA	90221	N/A
Empowerment Ventures, LLC	IN	462XX	Consent provided
Comerica	TX	77057	N/A

Prepaid Card Complaints

Based on Consumer Complaints

Web	02/22/2016	Closed with explanation	Yes	No
Web	02/17/2016	Closed with explanation	Yes	Yes
Phone	03/01/2016	Closed with monetary relief	Yes	No
Postal mail	03/02/2016	Closed with explanation	Yes	No
Postal mail	02/23/2016	Closed with explanation	Yes	No
Web	03/03/2016	Closed with monetary relief	Yes	No
Phone	03/14/2016	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1791628

1786768

1806561

1808682

1795455

1808067

1826819

Prepaid Card Complaints

Based on Consumer Complaints

02/25/2016	Prepaid card	General purpose card
02/25/2016	Prepaid card	ID prepaid card
03/18/2016	Prepaid card	Government benefit payment card
03/15/2016	Prepaid card	Mobile wallet
03/15/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Fraud or scam
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

I received a Prepaid Debit card in the mail with my name on it from a company called " NetSpend ". The letter that came with it explained how to active it and the costs. I was very upset that the card was created with my name and put in the mail. Even though this card was " prepaid " it had my name on it. Anyone who received it could have used it to establish credit in my name. I called the company to ask them to take me off the mailing list and how they got my name? An automated recording started and asked for the credit card number (which I destroyed so I did n't know it) or my SSN. How would they know my SSN? The call was then answered by a person. I asked the customer representative about it and he stated I was n't in the system. I asked him to remove me from their mailing list and make sure there is no account with my name on it. He stated I was n't in the system. If I was n't in the system how did I get issued a prepaid credit card? I asked to speak to a supervisor and waited over 10 minutes which the representative said was still busy and I should try to call back later. I am very concerned this could lead to identity theft. I still do not know if this company has an account with my name open or if it has removed me from the mailing list.

My card/account was lock, and according to an email i got was because of unuasual activity and i was asked to call the XXXX #. After i did they dont even know why my account doesnt work and was told that it will be scalated to a diffrent department and it would take 24hr-48hr. That was on XXXX/XXXX/2016 when i frist called, it is now XXXX/XXXX/2016 and when i keep calling they keep telling me the same thing. Not to much urgency in fixing the issue or letting me know what happen.

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Amex	NY	12206		N/A
NetSpend Corporation, a TSYS Company	AZ	850XX	Servicemember	Consent provided
Comerica	VA	23832		Consent not provided
PayPal Holdings, Inc.	MO	64116		N/A
Amex	WA	981XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	02/29/2016	Closed with monetary relief	Yes	No
Web	02/29/2016	Closed with explanation	Yes	No
Web	03/22/2016	Closed with monetary relief	Yes	No
Postal mail	03/17/2016	Closed with non-monetary relief	Yes	No
Web	03/17/2016	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1804929
1805017
1838681
1833930
1832764

Prepaid Card Complaints

Based on Consumer Complaints

03/19/2016	Prepaid card	Mobile wallet
03/19/2016	Prepaid card	General purpose card
03/24/2016	Prepaid card	Government benefit payment card
03/02/2016	Prepaid card	General purpose card
03/02/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Overdraft, savings or rewards features
Fraud or scam
Unauthorized transactions/trans. issues
Fraud or scam
Unauthorized transactions/trans. issues

what happen.

I placed {$2000.00} on deposit was never paid any interest on my deposit charged interest on my own money and than denied when I lost my job for the insurance I had paid for.

I had a Prepaid American Express SERVE Card which was originally for a mobile wallet. I have n't used it in a year and in XXXX received an e-mail my balance was {$0.00}. and fee could n't be taken in full. I was unaware of any fee. I check and there was a lot of fraud transactions between my XXXX XXXX, XXXX statement and the XXXX/XXXX/XXXX statement. The balance had been around $ XXXX. I called and explained every transaction was fraud. He offered {$9.00}. back out of my {$57.00}. After many reps and their fraud dept. they started giving me credits well above my original balance. I tried to explain it was too much and just wanted my original balance back. I closed the acct and they refunded the high amount of {$85.00}. Now I get an email saying I have a negative balance, so I call and they want {$79.00} back. So now that leaves me {$5.00} credit from my original {$57.00}.
I ca n't access online statements anymore and their customer service claims they have no access to anything before XXXX/XXXX/XXXX, so they ca n't see my XXXX/XXXX/XXXX balance and ca n't refund me any money. So basically they refuse to do anything.
If you go read their Serve XXXX page many people have similar issues and there are many online forums with frustrated customers who ca n't get refunds. I 'm attaching my letter to them which has gone unanswered.

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

PayPal Holdings, Inc.	OH	44266		N/A
Bank of America	GA	300XX	Older American, Servicemember	Consent provided
Comerica				N/A
Empowerment Ventures, LLC	PA	18350		N/A
Amex	NJ	088XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	03/22/2016	Closed with explanation	Yes	No
Web	03/22/2016	Closed with explanation	Yes	No
Referral	03/28/2016	Closed with monetary relief	Yes	No
Referral	03/04/2016	Closed with explanation	Yes	No
Web	03/04/2016	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1840212
1840539
1849342
1812337
1812622

Prepaid Card Complaints

Based on Consumer Complaints

03/16/2016	Prepaid card	Government benefit payment card
03/21/2016	Prepaid card	Payroll card
03/27/2016	Prepaid card	Other special purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Unauthorized transactions/trans. issues
Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

I 've complained before about these rebate/reward cards and the fees because traditionally a fee comes with a service and they provide zero service. They take a monthly fee for what, not using it, kind of backwards logic but of course makes banks rich while robbing consumers.

This complaint is not about that though. So I tried to use XXXX of my cards and it was denied presumably because I did not have the full amount available on the card which is XXXX point # 1. So you ca n't use the balance and pay the rest with another means of payment???

For convenience and so AMEX does n't miss responses which they traditionally do, that is question XXXX and I 'll make a list : 1) Can consumers pay with a reward card and even if the balance is not available for full payment, apply a partial payment? If not, why, too technically advanced for banking???
2) I would love to know how many cards other than being robbed with the fees, end up with small balances that never get used because you ca n't go over with the purchase??? i would basically like to know the possibility/probability of using down to the penny.
3) To top everything off, I was charged a {$1.00} fee for attempting to use the card and for what???

This is just more ripping off the consumer to make millions and millions in profit ... In processing the note was that AMEX denied the charge, not the processing company, AMEX so this is their issue, their shortcoming, their greed ...

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Comerica	FL	34606	Older American	N/A
Empowerment Ventures, LLC	PA	19139		N/A
Amex	FL	336XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	03/18/2016	Closed with explanation	Yes	No
Phone	03/24/2016	Closed with monetary relief	Yes	No
Web	03/30/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1835757
1841547
1851651

Prepaid Card Complaints

Based on Consumer Complaints

03/08/2016	Prepaid card	Gift or merchant card
03/17/2016	Prepaid card	General purpose card
03/28/2016	Prepaid card	General purpose card
03/14/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Overdraft, savings or rewards features
Managing, opening, or closing account
Managing, opening, or closing account
Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

The card number for reference is XXXX XXXX

I requested account closure via XXXX mail XXXX/XXXX/2016, per the Terms and Conditions of the account, by mailing the card and a letter requesting closure. While not required per the t & c, I also included copies of my photo ID, as a courtesy and proof of my identity and address. My account balance at the time was XXXX, and I asked that it be sent via check to my address on file, which matches the address on my photo ID. As of XXXX/XXXX/2016 I have still not received a refund. I was also charged a 'monthly maintenance fee ' of {$5.00} on XXXX/XXXX/16, and again on XXXX/XXXX/16, indicating the account has not been closed.

When going into a XXXXbank branch to get XXXX for my minor daughter to take to XXXX last summer, the Bank teller aggressively sold me (successfully) a reloadable Travelex cash card ... Stating that I could get the card in my name and give it to my daughter for her solo travels in XXXX. Teller stated that if my daughter lost card.. Another would be sent to her.. Also that card could be reloaded and used at many locations legally and it was the safest way to go. After buying and loading the card, I called " multi currency cash passport " company to get details on usage. Cash Passport told me I would be " in breach of contract " if I let my daughter use my card without me (she is a minor, traveling solo), and they would not replace it if stolen, lost or confiscated. Cash Passport mentioned that some merchants may confiscate her card. I returned to Travelex counter inside usbank and they were still aggressively selling Travelex card to parents of minors for the minor to use overseas (I had to wait in long line and overheard same

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Wells Fargo & Company	MN	55046	Consent not provided
Empowerment Ventures, LLC	MS	39288	N/A
Blackhawk Network Holdings Inc.	NY	125XX	Consent provided
Travelex NY, Inc.	CO	803XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	03/09/2016	Closed with explanation	Yes	No
Referral	03/25/2016	Closed with explanation	Yes	No
Web	03/30/2016	Closed with explanation	Yes	Yes
Web	03/16/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1822038

1837533

1852119

1830936

Prepaid Card Complaints

Based on Consumer Complaints

03/14/2016	Prepaid card	Gift or merchant card
03/28/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Adding money

Prepaid Card Complaints

Based on Consumer Complaints

for the minor to use overseas (I had to wait in long line and overheard same selling points that sold me on the " safe card for your child to use XXXX alone) .. I did speak to the teller and then the tellers manager about this dangerous marketing strategy.. (They did unload my cash card.. For a fee of course.. But that is not my complaint today). My concern is for these children traveling XXXX with a cash card that is not replaceable if lost or stolen. This practice that Travelex is aggressively selling the cash passport card to parents that come to bank counter to get foreign currency.. And children are traveling solo overseas with a false sense of safety. I mentioned these concerns to Travelex manager XXXX XXXX XXXX XXXX XXXX XXXX, and she did not seem to understand my concerns..I would like Travelex to train there employees to not push this card on parents of minor children that come to the bank to change dollars to foreign currency. That is wrong. This is putting children in danger.

Thank you

I bought XXXX {$500.00} gift cards at XXXX, XXXX, CA on XXXX XXXX, 2016 for my friend as wedding gift. But when I open it I noticed that the cards looked weird. so I tried to use XXXX of them at gas station. It was not reading. Then I tried all three of them at XXXX for test, it turned out none of them working. I called customer service right away, the rep asked me to make a copy and fax to them. I do not feel comfortable, so yesterday, XXXX XXXX, 2016, when I checked balances, all of them are less than {$1.00}. All my XXXX cards are hacked. I lost {$1500.00}. when I XXXX USbank gift card hacked, I was shocked that tons of people reported. I am confident that either US bank are selling fake gift cards at XXXX 's (I XXXX I am not the only XXXX, there are tons of victims) or the employee in US banks selling informations to hackers. I want all my money back including fees ({$1500.00}).

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

U.S. Bancorp	CA	926XX	Consent provided
Amex	TX	77035	Consent not

Prepaid Card Complaints

Based on Consumer Complaints

Web	03/16/2016	Closed with explanation	Yes	No
Web	03/30/2016	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1830633

1853438

Prepaid Card Complaints

Based on Consumer Complaints

03/23/2016	Prepaid card	General purpose card
03/23/2016	Prepaid card	General purpose card
04/12/2016	Prepaid card	Government benefit payment card
03/29/2016	Prepaid card	General purpose card
03/29/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Managing, opening, or closing account
Fraud or scam
Adding money
Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

My payroll is advertised to be deposited up to two days early. My employer submitted my funds to RushCard yesterday. They advertise when you call on the automated system that they post funds immediately when funds are released to them. I called customer service to ask why my deposit is late as it shows by XXXX each pay date. I spoke with a rep at XXXX. to ask why it was late and she responded she does n't know why I would be worried my money was missing. I asked for a supervisor immediately and she would not transfer me. I asked for another rep and she hung up on me. Now im worried because this happened before and my hard earned paycheck is missing and I have been hung up on by the company who I trusted my money with.

I lost my wallet on XXXX/XXXX/2016 and called Bluebird by American Express. They stated that XXXX (XXXX) charges had been made using the card for {$300.00}, XXXX and XXXX. Once the transactions posted on XXXX/XXXX/2016 I called back to dispute the charges. I filled out and submitted the dispute form on XXXX/XXXX/2016 and on XXXX/XXXX/2016 they informed me via email that they had concluded the investigation and I was due no money back for the {$300.00} & XXXX. At this time I contacted BlueBird as it stated at the bottom of the mail. After an hour, a Supervisor told me that they could not tell me how they determine the outcome or what information they had. I was told the information was " proprietary " and " confidential ", I was also told that the people who make these decisions " have no phones " and there was " no way to contact them ". On XXXX/XXXX/2016 I was told that they had finished the investigation on the {$500.00} and again I was

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

			provided
Empowerment Ventures, LLC	GA	30144	N/A
Empowerment Ventures, LLC	GA	30144	N/A
Comerica	TN	38127	N/A
Empowerment Ventures, LLC	WV	253XX	Consent provided
Amex	MA	015XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	03/25/2016	Closed with explanation	Yes	No
Phone	03/25/2016	Closed with explanation	Yes	No
Referral	04/13/2016	Closed with explanation	Yes	No
Web	03/31/2016	Closed with explanation	Yes	No
Web	03/31/2016	Closed with monetary relief	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1846497
1845792
1875695
1855648
1854985

Prepaid Card Complaints

Based on Consumer Complaints

04/08/2016	Prepaid card	Mobile wallet
04/04/2016	Prepaid card	General purpose card
04/04/2016	Prepaid card	General purpose card
04/05/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Fees

Managing, opening, or closing account

Unauthorized transactions/trans. issues

owed no money. Again the email from the bank stated to call them for the documentation they used to make the decision and again I was told that I was not allowed to see the information

My Tmobile Visa account was closed due to an " internal risk issue " with {$3000.00} in the account. I 've called multiple time with the first XXXX people telling me the money is simply gone. The third time I called, I was told to send in a picture of my ID next to my face (a ridiculous request) as well as receipts from my last transaction (over a week ago and those receipts are long gone in the trash) They said there is not other way to get my money back.

I have American Express Serve card. They give you an unnecessary hard time in disputing transactions, and they have every reason to, because if they give you your money back, whatever percentage the merchant has to pay for using their card, they do n't get paid if they give the money back!

XX/XX/XXXX, I disputed XXXX charges : XXXX from XXXX, in which I signed up for their hot spot service through their automated system, which did not state the charge is not refundable. They only tell you this after you are charged ; then, they say it is in their terms of service, which was never mentioned in the sign-up process nor do you get a website to go to to read the terms of service. This is fraud, because I am not be given the right to make an informed decision.

XXXX charged me {$50.00} on XXXX/XXXX/XXXX.

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Synchrony Financial	NC	28056	N/A
Amex	CA	94115	Consent not provided
Blackhawk Network Holdings Inc.	VA	232XX	Consent provided
Amex	NY	100XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	04/11/2016	Closed with explanation	Yes	No
Web	04/06/2016	Closed with monetary relief	Yes	Yes
Web	04/06/2016	Closed with explanation	Yes	Yes
Web	04/06/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1870611

1863940

1863640

1862191

Prepaid Card Complaints

Based on Consumer Complaints

04/08/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

I made a purchase at XXXX and was charged {$36.00} on XXXX XXXX, XXXX, under XXXX. I returned the product and though the seller has a refund policy, but she will not give me my money back.

I called Serve in XX/XX/XXXX to put both items in dispute, which was done ; however, the representative did not tell me to expect an email from American Express. As a result, they sent me an email but because I was not expecting them, as the representative did not inform me they were coming, the cases were closed.

I am currently on hold with Serve trying to re-dispute those charges, and they have the audacity to be telling me essentially too bad : Though WE messed up, you 're not getting your money back. I spoke to XXXX, a supervisor, who is now telling me, 60 days have passed and we ca n't dispute the charges. Both of these charges were disputed in a timely fashion in the beginning.

Serve XXXX, but they want to penalize me.

Serve needs to be investigated and fined, because I am sure I am not the only customer they have done this to.

All these Serve rep 's gave me the same excuses. I have been on the phone for 2 hours trying to resolve this. This is ABUSE and UNACCEPTABLE! Serve is stealing my money, because by keeping my money, they stand to profit!

- XXXX - Account Specialist - XXXX - Account Protection - XXXX - Customer Service

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Amex	TX	775XX	Older American,	Other

Prepaid Card Complaints

Based on Consumer Complaints

Web	04/12/2016	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1871452

Prepaid Card Complaints

Based on Consumer Complaints

04/15/2016	Prepaid card	Mobile wallet
05/02/2016	Prepaid card	General purpose card
05/02/2016	Prepaid card	General purpose card
05/02/2016	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Managing, opening, or closing account

Adding money

Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

I had recurring loads set up on my prepaid card account.

On XXXX XXXX, I had a scheduled load for {$200.00}. I went to a restaurant and left a tip.

I came home to find an email informing me that the ability to load my account had been terminated for no apparent reason (the customer service reps refuse to tell me why either). The {$200.00} scheduled load did not go through.

The amount in the account was enough to cover my meal, but when the tip posted it left my account with a - {$2.00} balance.

Since XXXX XXXX, I have attempted to pay the - {$2.00} balance multiple times including multiple phone conversations. Serve will not allow me to load my account but consistently sends me warning emails that my account has a negative balance.

I want to be able to pay them their {$2.00}, but they wo n't let me.

For my job XXXX. These profiles are not used anywhere other than in our testing environment.
Today I received a XXXX XXXX paycheck card from a company called netSpend. The card is associated with XXXX of my XXXX, but it has my personal home address on it.

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

			Servicemember	
PayPal Holdings, Inc.				N/A
U.S. Bancorp	CA	92130		Consent not provided
Amex	WA	992XX		Consent provided
NetSpend Corporation, a TSYS Company	NC	276XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	04/19/2016	Closed with non-monetary relief	Yes	Yes
Web	05/04/2016	Closed with explanation	Yes	Yes
Web	05/04/2016	Closed with explanation	Yes	Yes
Web	05/04/2016	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1881214

1904640

1904938

1906489

Prepaid Card Complaints

Based on Consumer Complaints

05/02/2016	Prepaid card	Mobile wallet
05/31/2016	Prepaid card	Government benefit payment card
04/11/2016	Prepaid card	General purpose card
04/18/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Adding money

address on it.
There is no way this company obtained this profile through legitimate sources. I tried calling the company but was not able to get through to anyone.

Account number is XXXX XXXX XXXX XXXX Name on the card is XXXX XXXX

After an initial complaint regarding an unauthorized transaction on my son 's family XXXX card that created a negative balance which was rolled into my account, AmEx issued a " provisional credit " pending the outcome of their investigation. Their letter dated XXXX/XXXX/2016 stated if their investigation found in favor of the vendor, the credit would be reversed - which it was on XXXX/XXXX/2016 - leaving a new negative balance, I believe AmEx only issued the credit to stop the CFPB and XXXX response clocks. Since there was noresolution, this is a new clock and now includes the FBI XXXX XXXX XXXX.

AmEx wants me to make a deposit to remedy the negative balance ; but the vendor (XXXX XXXX) that AmEx claims they found in favor of has no record of the transaction. How is it possible I can be held liable for a transaction I did not initiate and the vendor has no record of receiving? A subsequent conversation with the vendor, their card processor (XXXX) and AmEx resulted in the same run-around tactics I 've dealt with since my original call to AmEx. I do n't owe them money, but they have debited {$980.00} from my account ({$490.00} X XXXX) Please help me get to the bottom of this.

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

PayPal Holdings, Inc.	FL	33330	Older American	N/A
NetSpend Corporation, a TSYS Company	FL	34654		Consent not provided
Amex	TX	752XX		Consent provided
Incomm Holdings, Inc.	DC	20010		Consent not provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	05/04/2016	Closed with explanation	Yes	Yes
Web	06/02/2016	Closed with explanation	Yes	Yes
Web	04/12/2016	Closed with monetary relief	Yes	No
Web	04/20/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1905399

1947936

1872555

1883444

Prepaid Card Complaints

Based on Consumer Complaints

04/15/2016	Prepaid card	Payroll card
04/15/2016	Prepaid card	General purpose card
05/16/2016	Prepaid card	General purpose card
04/19/2016	Prepaid card	Other special purpose card
03/21/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Fraud or scam
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

There was money added and fees that where never authorized and then fees and withdrawls not authors and then denied access to funds after applied and then account closed and a new card issued without authorization or my funds

A 1-2-3 Rewards debit card issued through Kroger by US Bank was cracked again. This time the card was hacked for about {$120.00}. This is the second time this has happened in the last year.

Last time it took their XXXX division months to resolve the issue. I was told I would receive a refund, but I never did. I called them several times about the refund but only got jack around by customer service.

After I complained about the compromised card this time, I was locked out of my account. 1-2-3 Rewards customer service is usually rude, they act like they do n't care, and have hinted in the past that the result of the hacking was my fault. That is a preposterous notion!

I have lost confidence in these people, they did n't resolve the problem in the past, and they were not willing to work it out. I hardly heard from them.

I would like a full refund of the amount that was on the card before the hacker (s) made an unauthorized charge to the card, and then I want to close the card

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law
Company believes the complaint is the result of a misunderstanding

Company has responded to the consumer and the CFPB and chooses not to provide a public response
Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

				provided
Empowerment Ventures, LLC	GA	30281		N/A
Empowerment Ventures, LLC	VA	201XX		Consent provided
Empowerment Ventures, LLC	FL	32114	Older American	N/A
Synchrony Financial	NJ	08505		N/A
U.S. Bancorp	TX	752XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	04/18/2016	Closed with explanation	Yes	No
Web	04/19/2016	Closed with explanation	Yes	No
Phone	05/19/2016	Closed with explanation	Yes	Yes
Referral	04/21/2016	Closed with explanation	Yes	No
Web	04/18/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1879302
1881633
1927408
1887576
1841991

Prepaid Card Complaints

Based on Consumer Complaints

04/26/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

permanently.

I was a good customer, for a long time, but I can see that they do n't value good customers. I have little faith that I will ever re-coop the funds that where electronically stolen form my 1-2-3 rewards card backed by US Bank, so I will be a good citizen and inform the authorities.

I trusted Kroger with my funds, they let me down ; therefore the breach in security was not my fault. This happens everyday to people. Gradually, day-by-day, consumers will abandoned credit cards, because they will be tired of getting ripped-off by cyber criminals.

Avoid all prepaid credit cards!!! BEWARE!!
In middle of XXXX 2016 someone committed fraud on my account. XXXX says that my card was XXXX swiped in XXXX for {$330.00}. I went through thr dispute process and was granted the money back. When the fraud occured, my address was to my XXXX in california. I had just moved to XXXX, or. I was told that i can not update my address until 30 days after fraud. I tried to forward mail from my XXXX, but the replacement card that they were sending can not be forwarded. So i called over and over again to customer service to find out how to get my address updated and my card sent to new address. They gave me a fax number to fax paperwork to, I have had U S Bank branch managers send the info into the fax line amd received several confirmations that the fax was sent on multiple days, times and from different bank locations over the last 3 weeks. After 3 weeks of customer service telling me that they did not receive anything I demanded that they give me an alternate way of sending paperwork because their fax obviously does not work. They now gave me an email. I had the branch managers at the king city location

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

U.S. Bancorp	OR	972XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	04/28/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1896215

Prepaid Card Complaints

Based on Consumer Complaints

04/19/2016	Prepaid card	Government benefit payment card
04/29/2016	Prepaid card	General purpose card
07/31/2014	Prepaid card	Gift or merchant card
07/29/2014	Prepaid card	General purpose card
07/23/2014	Prepaid card	General purpose card
08/07/2014	Prepaid card	General purpose card
07/20/2014	Prepaid card	General purpose card
08/13/2014	Prepaid card	General purpose card
07/30/2014	Prepaid card	General purpose card
07/25/2014	Prepaid card	Gift or merchant card
07/26/2014	Prepaid card	Gift or merchant card
08/20/2014	Prepaid card	General purpose card
08/26/2014	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Managing, opening, or closing account
Advertising, marketing or disclosures
Unauthorized transactions/trans. issues
Fraud or scam
Advertising, marketing or disclosures
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Fraud or scam
Managing, opening, or closing account
Other
Fees
Fraud or scam

send my paperwork multiple times and cardholder services still claims to have not gotten my paperwork. I have had different supervisors trying to find my information and nobody can. Supposedly the fax line is operational, and supposedly the email address is as well. If XXXX of these were operational, i should have receibed my new card by mail at least two weeks ago. Now i can not buy food for my pregnant wife, i can not buy prenatals for my XXXX wife, and i can not pay rent to keep a roof over the heads of my wife, XXXX month old son, and my new child on the way. I want my card, my money, and i want to be compensated for my losses and damages and pain and suffering.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Comerica	CA	93705		Consent not provided
Amex	FL	34747		N/A
Amex	CA	94133	Older American	N/A
U.S. Bancorp	AZ	85716		N/A
Amex	KS	66215	Servicemember	N/A
Amex	CA	90046		N/A
U.S. Bancorp	TN	37656		N/A
Amex	TX	75232		N/A
Amex	CA	90403		N/A
Amex	PA	17110		N/A
U.S. Bancorp	CA	90013		N/A
Arvest Bank	OR	97123		N/A
Capital One	OR	97603	Older American, Servicemember	N/A

Prepaid Card Complaints

Based on Consumer Complaints

Web	04/21/2016	Closed with explanation	Yes	No
Referral	05/03/2016	Closed with explanation	Yes	No
Phone	08/05/2014	Closed with explanation	Yes	No
Web	07/31/2014	Closed with monetary relief	Yes	No
Web	07/28/2014	Closed with explanation	Yes	Yes
Phone	08/12/2014	Closed with explanation	Yes	No
Web	07/23/2014	Closed with explanation	Yes	No
Web	09/04/2014	Closed with monetary relief	Yes	No
Referral	08/04/2014	Closed with monetary relief	Yes	Yes
Referral	07/30/2014	Closed with explanation	Yes	No
Web	07/30/2014	Closed with non-monetary relief	Yes	Yes
Web	08/22/2014	Closed with explanation	Yes	No
Web	08/29/2014	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1885853

1902873
961997
958169
951011
972900
944774
983059
959974
955068
955460
992571
1001087

Prepaid Card Complaints

Based on Consumer Complaints

08/20/2014	Prepaid card	General purpose card
08/07/2014	Prepaid card	General purpose card
08/31/2014	Prepaid card	General purpose card
08/26/2014	Prepaid card	Government benefit payment card
08/26/2014	Prepaid card	General purpose card
09/05/2014	Prepaid card	General purpose card
08/17/2014	Prepaid card	General purpose card
09/05/2014	Prepaid card	Payroll card
08/18/2014	Prepaid card	Government benefit payment card
08/27/2014	Prepaid card	General purpose card
09/12/2014	Prepaid card	Gift or merchant card
09/12/2014	Prepaid card	General purpose card
08/19/2014	Prepaid card	General purpose card
08/19/2014	Prepaid card	Mobile wallet
09/14/2014	Prepaid card	General purpose card
09/18/2014	Prepaid card	Mobile wallet
09/09/2014	Prepaid card	General purpose card
09/04/2014	Prepaid card	General purpose card
09/30/2014	Prepaid card	Gift or merchant card
09/25/2014	Prepaid card	Mobile wallet
09/21/2014	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Fraud or scam
Unauthorized transactions/trans. issues
Fraud or scam
Fraud or scam
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Advertising, marketing or disclosures
Fees
Fraud or scam
Unauthorized transactions/trans. issues
Fees
Unauthorized transactions/trans. issues
Fraud or scam
Unauthorized transactions/trans. issues
Adding money
Managing, opening, or closing account
Managing, opening, or closing account
Fees

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Amex	GA	30083		N/A
Amex	CA	90403		N/A
U.S. Bancorp	CA	90014		N/A
Comerica	VA	22306	Servicemember	N/A
Enova International, Inc.	CA	91911		N/A
Amex	SC	29042		N/A
U.S. Bancorp	CA	92010		N/A
Bank of America	MD	21801		N/A
JPMorgan Chase & Co.	WV	25508		N/A
Amex	CO	80517		N/A
TD Bank US Holding Company	PA	19147		N/A
U.S. Bancorp	CA	90278		N/A
U.S. Bancorp	NJ	07304	Servicemember	N/A
PayPal Holdings, Inc.	MN	55433		N/A
Amex	FL	32207		N/A
PayPal Holdings, Inc.	CA	95409		N/A
Wells Fargo & Company	FL	32209	Older American, Servicemember	N/A
NetSpend Corporation, a TSYS Company	PA	19138		N/A
Synchrony Financial	GA	31404		N/A
Synchrony Financial	PA	17347		N/A
Citibank	IL	60015		N/A

Prepaid Card Complaints

Based on Consumer Complaints

Web	08/25/2014	Closed with monetary relief	Yes	No
Referral	08/11/2014	Closed with monetary relief	Yes	Yes
Web	09/04/2014	Closed with explanation	Yes	No
Phone	08/29/2014	Closed with explanation	Yes	No
Phone	08/29/2014	Closed with explanation	Yes	No
Phone	09/10/2014	Closed with explanation	Yes	No
Web	09/03/2014	Closed with monetary relief	Yes	No
Web	09/05/2014	Closed with explanation	Yes	No
Referral	08/20/2014	Closed with explanation	Yes	No
Web	09/03/2014	Closed with explanation	Yes	Yes
Web	09/17/2014	Closed with monetary relief	Yes	No
Web	09/17/2014	Closed with explanation	Yes	No
Web	08/21/2014	Closed with monetary relief	Yes	No
Referral	08/25/2014	Closed with explanation	Yes	Yes
Web	09/16/2014	Closed with monetary relief	Yes	No
Referral	09/29/2014	Closed with explanation	Yes	No
Phone	09/12/2014	Closed with explanation	Yes	No
Web	10/24/2014	Closed with explanation	Yes	Yes
Referral	10/06/2014	Closed with monetary relief	Yes	No
Referral	10/01/2014	Closed with monetary relief	Yes	Yes
Web	09/26/2014	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

993454
974952
1008964
1002249
1002450
1016266
987850
1016701
988409
1003628
1025878
1025910
990268
989920
1027946
1035000
1020869
1013874
1050535
1044832
1038005

Prepaid Card Complaints

Based on Consumer Complaints

10/10/2014	Prepaid card	Other special purpose card
09/26/2014	Prepaid card	Gift or merchant card
10/14/2014	Prepaid card	Government benefit payment card
09/28/2014	Prepaid card	General purpose card
09/23/2014	Prepaid card	Government benefit payment card
10/21/2014	Prepaid card	General purpose card
10/03/2014	Prepaid card	General purpose card
10/09/2014	Prepaid card	General purpose card
10/15/2014	Prepaid card	General purpose card
10/09/2014	Prepaid card	General purpose card
10/15/2014	Prepaid card	General purpose card
10/30/2014	Prepaid card	Other special purpose card
10/16/2014	Prepaid card	Government benefit payment card
10/27/2014	Prepaid card	General purpose card
10/31/2014	Prepaid card	General purpose card
11/14/2014	Prepaid card	Gift or merchant card
11/17/2014	Prepaid card	Government benefit payment card
11/17/2014	Prepaid card	General purpose card
11/18/2014	Prepaid card	Other special purpose card
11/21/2014	Prepaid card	Government benefit payment card
12/04/2014	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Fraud or scam
Fraud or scam
Fees
Fraud or scam
Managing, opening, or closing account
Managing, opening, or closing account
Managing, opening, or closing account
Fraud or scam
Adding money
Managing, opening, or closing account
Overdraft, savings or rewards features
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Fraud or scam
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Fraud or scam
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Citibank	IL	60621		N/A
U.S. Bancorp	CA	92617		N/A
Comerica	MD	21811		N/A
PayPal Holdings, Inc.	OH	43068	Older American	N/A
Comerica	OH	44111		N/A
First Tennessee Bank	TN	37412		N/A
Capital One	FL	33478		N/A
First Tennessee Bank	NC	27572		N/A
NetSpend Corporation, a TSYS Company	PA	17019		N/A
U.S. Bancorp	CA	91604		N/A
Amex	AZ	85142		N/A
JPMorgan Chase & Co.	OR	97603	Older American	N/A
Comerica	PA	19464		N/A
U.S. Bancorp	GA	30005		N/A
U.S. Bancorp	CA	92108		N/A
U.S. Bancorp	NJ	08550		N/A
Comerica	PA	15120		N/A
Amex	CA	96020		N/A
NetSpend Corporation, a TSYS Company	AZ	85032		N/A
Comerica	OH	44134	Older American, Servicemember	N/A
PNC Bank N.A.	PA	19140		N/A

Prepaid Card Complaints

Based on Consumer Complaints

Fax	10/17/2014	Closed with explanation	Yes	No
Web	10/02/2014	Closed with explanation	Yes	No
Web	10/22/2014	Closed with monetary relief	Yes	No
Web	10/03/2014	Closed with monetary relief	Yes	No
Phone	09/30/2014	Closed with explanation	Yes	No
Referral	10/27/2014	Closed with explanation	Yes	No
Web	10/15/2014	Closed with explanation	Yes	No
Web	10/15/2014	Closed with explanation	Yes	Yes
Referral	12/16/2014	Closed with explanation	Yes	No
Web	10/16/2014	Closed with monetary relief	Yes	No
Web	10/22/2014	Closed with monetary relief	Yes	No
Web	11/05/2014	Closed with explanation	Yes	Yes
Postal mail	10/22/2014	Closed with explanation	Yes	No
Web	10/31/2014	Closed with explanation	Yes	Yes
Web	11/01/2014	Closed with monetary relief	Yes	No
Web	11/17/2014	Closed with monetary relief	Yes	No
Phone	11/18/2014	Closed with explanation	Yes	No
Web	11/20/2014	Closed with monetary relief	Yes	No
Web	11/18/2014	Closed with monetary relief	Yes	No
Web	12/01/2014	Closed with monetary relief	Yes	No
Referral	12/09/2014	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1067244
1046471
1070283
1048368
1041565
1080298
1056967
1064690
1072044
1065323
1072339
1094278
1073702
1089403
1097158
1117720
1120698
1119478
1121033
1136379
1142146

Prepaid Card Complaints

Based on Consumer Complaints

12/05/2014	Prepaid card	General purpose card
11/24/2014	Prepaid card	General purpose card
11/24/2014	Prepaid card	Gift or merchant card
12/01/2014	Prepaid card	Transit card
11/24/2014	Prepaid card	Payroll card
11/24/2014	Prepaid card	General purpose card
12/05/2014	Prepaid card	General purpose card
12/05/2014	Prepaid card	Gift or merchant card
11/25/2014	Prepaid card	Gift or merchant card
12/02/2014	Prepaid card	General purpose card
12/11/2014	Prepaid card	General purpose card
12/08/2014	Prepaid card	General purpose card
12/12/2014	Prepaid card	ID prepaid card
12/02/2014	Prepaid card	Gift or merchant card
12/02/2014	Prepaid card	General purpose card
12/15/2014	Prepaid card	General purpose card
12/24/2014	Prepaid card	General purpose card
01/02/2015	Prepaid card	Gift or merchant card
01/08/2015	Prepaid card	General purpose card
12/20/2014	Prepaid card	General purpose card
12/15/2014	Prepaid card	General purpose card
01/04/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Overdraft, savings or rewards features
Fees
Managing, opening, or closing account
Fraud or scam
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Overdraft, savings or rewards features
Managing, opening, or closing account
Managing, opening, or closing account
Fraud or scam
Fraud or scam
Managing, opening, or closing account
Managing, opening, or closing account
Fraud or scam
Fees
Fees

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Amex				N/A
Capital One	FL	33323		N/A
Wells Fargo & Company	CA	91702		N/A
Amex	NY	12307		N/A
Amex	TX	77091		N/A
Citibank	TX	77059	Older American	N/A
Citibank	PA	18066		N/A
Amex	VA	22304		N/A
U.S. Bancorp	PA	19106		N/A
NetSpend Corporation, a TSYS Company	CA	94609		N/A
Amex	OH	44505		N/A
Citibank	TX	77498		N/A
NetSpend Corporation, a TSYS Company	CA	90018	Older American	N/A
Citibank	MI	48185		N/A
NetSpend Corporation, a TSYS Company	OH	44119	Servicemember	N/A
U.S. Bancorp	CA	92010		N/A
PayPal Holdings, Inc.	CA	91730		N/A
TD Bank US Holding Company	NY	10918		N/A
Citibank	WA	98332		N/A
U.S. Bancorp	CA	94952		N/A
Blackhawk Network Holdings Inc.	PA	15229		N/A
Fifth Third Financial Corporation	OH	44120	Older American	N/A

Prepaid Card Complaints

Based on Consumer Complaints

Web	12/09/2014	Closed with monetary relief	Yes	No
Web	12/01/2014	Closed with explanation	Yes	No
Web	12/02/2014	Closed with explanation	Yes	No
Web	12/01/2014	Closed with monetary relief	Yes	No
Web	11/24/2014	Closed with monetary relief	Yes	No
Web	12/02/2014	Closed with explanation	Yes	No
Web	12/10/2014	Closed with monetary relief	Yes	No
Web	12/10/2014	Closed with explanation	Yes	No
Referral	12/03/2014	Closed with monetary relief	Yes	Yes
Phone	12/03/2014	Closed with explanation	Yes	No
Web	12/15/2014	Closed with explanation	Yes	No
Web	12/10/2014	Closed with explanation	Yes	Yes
Web	12/12/2014	Closed with explanation	Yes	No
Phone	12/03/2014	Closed with explanation	Yes	No
Web	12/03/2014	Closed with explanation	Yes	No
Web	12/16/2014	Closed with monetary relief	Yes	No
Phone	12/31/2014	Closed with explanation	Yes	No
Referral	01/08/2015	Closed with explanation	Yes	Yes
Web	01/13/2015	Closed with monetary relief	Yes	No
Web	12/24/2014	Closed with non-monetary relief	Yes	No
Web	12/17/2014	Closed with monetary relief	Yes	Yes
Web	01/08/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1144321
1128321
1128341
1136918
1127849
1129799
1144723
1145007
1131887
1138503
1153013
1146562
1153813
1139427
1139811
1156328
1170608
1178559
1185834
1165267
1157233
1179897

Prepaid Card Complaints

Based on Consumer Complaints

01/05/2015	Prepaid card	Gift or merchant card
12/16/2014	Prepaid card	ID prepaid card
12/11/2014	Prepaid card	Payroll card
01/05/2015	Prepaid card	Mobile wallet
12/11/2014	Prepaid card	General purpose card
12/22/2014	Prepaid card	Government benefit payment card
01/14/2015	Prepaid card	Mobile wallet
01/21/2015	Prepaid card	Mobile wallet
01/21/2015	Prepaid card	Gift or merchant card
01/06/2015	Prepaid card	General purpose card
01/06/2015	Prepaid card	Government benefit payment card
12/23/2014	Prepaid card	Government benefit payment card
12/17/2014	Prepaid card	General purpose card
12/17/2014	Prepaid card	Government benefit payment card
12/30/2014	Prepaid card	General purpose card
12/30/2014	Prepaid card	Government benefit payment card
01/15/2015	Prepaid card	Government benefit payment card
01/07/2015	Prepaid card	Mobile wallet
02/18/2015	Prepaid card	Gift or merchant card
12/31/2014	Prepaid card	Other special purpose card
01/28/2015	Prepaid card	Government benefit payment card

Prepaid Card Complaints

Based on Consumer Complaints

Advertising, marketing or disclosures
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Managing, opening, or closing account
Fraud or scam
Managing, opening, or closing account
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Advertising, marketing or disclosures
Managing, opening, or closing account
Fraud or scam
Adding money
Fees
Overdraft, savings or rewards features
Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

New York Community Bank	OH	44236		N/A
Citibank	PA	17584		N/A
Amex	FL	32246		N/A
PayPal Holdings, Inc.	GA	30012		N/A
Amex	FL	34609		N/A
Comerica	TX	76541	Servicemember	N/A
PayPal Holdings, Inc.				N/A
PayPal Holdings, Inc.	IL	60510		N/A
Amex	WI	54817		N/A
Amex	MI	49085		N/A
Comerica	NC	28806	Older American	N/A
Comerica				N/A
Bank of America	NJ	08817		N/A
Comerica	MN	55407		N/A
NetSpend Corporation, a TSYS Company	MA	01247		N/A
Bank of America	CA	91723		N/A
Comerica	CA	94509		N/A
Amex	MI	48625		N/A
Citibank	MI	49456		N/A
Amex	NJ	08882		N/A
Comerica	AK	99501		N/A

Prepaid Card Complaints

Based on Consumer Complaints

Web	01/08/2015	Closed with explanation	Yes	No
Web	12/17/2014	Closed with explanation	Yes	Yes
Web	12/11/2014	Closed with monetary relief	Yes	Yes
Web	01/05/2015	Closed with explanation	Yes	Yes
Web	12/15/2014	Closed with explanation	Yes	Yes
Web	12/29/2014	Closed with explanation	Yes	No
Referral	02/18/2015	Closed with explanation	Yes	Yes
Referral	01/23/2015	Closed with non-monetary relief	Yes	No
Referral	01/23/2015	Closed with explanation	Yes	No
Web	01/09/2015	Closed with monetary relief	Yes	No
Web	01/09/2015	Closed with explanation	Yes	Yes
Referral	12/30/2014	Closed with explanation	Yes	No
Referral	12/18/2014	Closed with explanation	Yes	No
Web	12/19/2014	Closed with explanation	Yes	No
Web	01/06/2015	Closed with monetary relief	Yes	No
Referral	01/07/2015	Closed with explanation	Yes	No
Phone	01/16/2015	Closed with explanation	Yes	Yes
Web	01/07/2015	Closed with explanation	Yes	No
Referral	02/25/2015	Closed with explanation	Yes	No
Web	12/31/2014	Closed with explanation	Yes	No
Postal mail	02/02/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1180208
1158512
1152217
1180024
1152257
1166701
1193296
1202494
1202814
1181907
1181981
1170089
1160586
1160621
1174887
1175321
1195430
1183857
1245497
1176479
1214139

Prepaid Card Complaints

Based on Consumer Complaints

01/23/2015	Prepaid card	Gift or merchant card
01/19/2015	Prepaid card	ID prepaid card
01/19/2015	Prepaid card	General purpose card
01/13/2015	Prepaid card	General purpose card
01/14/2015	Prepaid card	General purpose card
02/03/2015	Prepaid card	Government benefit payment card
01/23/2015	Prepaid card	General purpose card
02/18/2015	Prepaid card	Government benefit payment card
01/21/2015	Prepaid card	General purpose card
02/09/2015	Prepaid card	Gift or merchant card
02/09/2015	Prepaid card	Gift or merchant card
01/26/2015	Prepaid card	Government benefit payment card
01/30/2015	Prepaid card	General purpose card
01/30/2015	Prepaid card	Government benefit payment card
01/31/2015	Prepaid card	General purpose card
02/19/2015	Prepaid card	General purpose card
02/10/2015	Prepaid card	Government benefit payment card
02/13/2015	Prepaid card	Government benefit payment card
02/14/2015	Prepaid card	Gift or merchant card
02/20/2015	Prepaid card	Mobile wallet
02/25/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Fraud or scam
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Fraud or scam
Managing, opening, or closing account
Adding money
Fraud or scam
Fees
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Adding money
Fraud or scam
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Fraud or scam
Adding money
Overdraft, savings or rewards features

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Amex	NJ	07040		N/A
NetSpend Corporation, a TSYS Company	IN	47274		N/A
NetSpend Corporation, a TSYS Company	TX	77372		N/A
U.S. Bancorp	CA	91360		N/A
U.S. Bancorp	OH	45220		N/A
NetSpend Corporation, a TSYS Company	IN	46227		N/A
NetSpend Corporation, a TSYS Company	TX	75404		N/A
Comerica	NY	10032		N/A
Blackhawk Network Holdings Inc.	CA	90006		N/A
U.S. Bancorp	CA	91604		N/A
Wells Fargo & Company	NJ	07083	Older American	N/A
Comerica	GA	31060		N/A
Amex	FL	33445		N/A
Comerica	NM	87123		N/A
Amex	NY	11356		N/A
Citibank	OH	43065	Servicemember	N/A
Wells Fargo & Company	PA	18360		N/A
NetSpend Corporation, a TSYS Company	TN	37218		N/A
Blackhawk Network Holdings Inc.	CA	96007		N/A
Blackhawk Network Holdings Inc.	CA	95376		N/A
NetSpend Corporation, a TSYS Company	HI	96826	Servicemember	N/A

Prepaid Card Complaints

Based on Consumer Complaints

Referral	01/28/2015	Closed with explanation	Yes	No
Web	01/19/2015	Closed with monetary relief	Yes	No
Web	01/22/2015	Closed with explanation	Yes	No
Web	01/20/2015	Closed with monetary relief	Yes	No
Web	01/16/2015	Closed with monetary relief	Yes	No
Web	02/03/2015	Closed with monetary relief	Yes	No
Web	01/28/2015	Closed with monetary relief	Yes	No
Referral	02/25/2015	Closed with monetary relief	Yes	No
Web	01/23/2015	Closed with explanation	Yes	Yes
Web	02/12/2015	Closed with monetary relief	Yes	No
Phone	02/12/2015	Closed with explanation	Yes	No
Phone	01/29/2015	Closed with explanation	Yes	No
Web	02/04/2015	Closed with explanation	Yes	No
Referral	02/05/2015	Closed with explanation	Yes	No
Web	02/05/2015	Closed with monetary relief	Yes	No
Web	02/25/2015	Closed with explanation	Yes	Yes
Phone	02/11/2015	Closed with explanation	Yes	No
Web	02/20/2015	Closed	Yes	No
Web	02/20/2015	Closed	Yes	No
Web	02/26/2015	Closed with explanation	Yes	Yes
Web	03/03/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1207295
1198539
1198569
1196009
1191688
1223163
1207028
1245526
1201186
1230968
1230789
1209777
1217888
1218868
1219485
1247523
1233328
1239053
1240922
1249296
1256147

Prepaid Card Complaints

Based on Consumer Complaints

02/01/2015	Prepaid card	General purpose card
02/02/2015	Prepaid card	Payroll card
02/02/2015	Prepaid card	Mobile wallet
02/02/2015	Prepaid card	Gift or merchant card
02/06/2015	Prepaid card	General purpose card
02/17/2015	Prepaid card	General purpose card
02/17/2015	Prepaid card	Gift or merchant card
02/25/2015	Prepaid card	Mobile wallet
03/03/2015	Prepaid card	General purpose card
03/03/2015	Prepaid card	General purpose card
02/26/2015	Prepaid card	Government benefit payment card
02/18/2015	Prepaid card	General purpose card
03/03/2015	Prepaid card	General purpose card
03/07/2015	Prepaid card	General purpose card
03/09/2015	Prepaid card	Mobile wallet
02/23/2015	Prepaid card	ID prepaid card
03/13/2015	Prepaid card	Government benefit payment card
02/23/2015	Prepaid card	General purpose card
02/23/2015	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Fraud or scam
Fraud or scam
Managing, opening, or closing account
Adding money
Overdraft, savings or rewards features
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Fraud or scam
Managing, opening, or closing account
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Fraud or scam
Fraud or scam
Managing, opening, or closing account
Fraud or scam
Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	MI	49650		N/A
Citibank	MA	01830		N/A
PayPal Holdings, Inc.	MI	48228		N/A
U.S. Bancorp	FL	32766		N/A
NetSpend Corporation, a TSYS Company	NY	11236		N/A
NetSpend Corporation, a TSYS Company	FL	32413		N/A
Amex	IL	60660		N/A
NetSpend Corporation, a TSYS Company	PA	19079		N/A
First Tennessee Bank	MA	02138		N/A
NetSpend Corporation, a TSYS Company	TX	77802	Servicemember	N/A
Comerica	TX	77396	Older American	N/A
Blackhawk Network Holdings Inc.	IN	46202		N/A
NetSpend Corporation, a TSYS Company	CA	92508	Older American, Servicemember	N/A
Blackhawk Network Holdings Inc.	IN	46360		N/A
PayPal Holdings, Inc.	NY	11552		N/A
Amex	DC	20005		N/A
Amex	VA	23455		N/A
Synovus Bank	NJ	07079		N/A
Google Inc.	CO	80401	Older American, Servicemember	N/A

Prepaid Card Complaints

Based on Consumer Complaints

Web	02/06/2015	Closed with explanation	Yes	No
Phone	02/05/2015	Closed with explanation	Yes	No
Referral	02/06/2015	Closed with explanation	Yes	Yes
Web	02/05/2015	Closed with explanation	Yes	No
Phone	02/06/2015	Closed with explanation	Yes	No
Web	02/24/2015	Closed with explanation	No	No
Web	02/24/2015	Closed with monetary relief	Yes	No
Phone	03/19/2015	Closed with explanation	Yes	No
Web	03/10/2015	Closed with explanation	Yes	Yes
Phone	03/10/2015	Closed with explanation	Yes	No
Web	03/04/2015	Closed with explanation	Yes	Yes
Referral	02/24/2015	Closed with monetary relief	Yes	Yes
Web	03/10/2015	Closed with explanation	Yes	No
Web	03/13/2015	Closed with explanation	Yes	No
Postal mail	03/17/2015	Closed with monetary relief	Yes	No
Web	02/23/2015	Closed with non-monetary relief	Yes	No
Phone	03/19/2015	Closed with monetary relief	Yes	Yes
Web	03/02/2015	Closed with explanation	Yes	Yes
Web	03/02/2015	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1219678
1220101
1221048
1220823
1228116
1242996
1242125
1256564
1265004
1265248
1258156
1245156
1265467
1281234
1273013
1251851
1282008
1252526
1252462

Prepaid Card Complaints

Based on Consumer Complaints

02/27/2015	Prepaid card	Payroll card
03/24/2015	Prepaid card	General purpose card
03/19/2015	Prepaid card	General purpose card
03/05/2015	Prepaid card	Government benefit payment card
03/27/2015	Prepaid card	Payroll card
03/10/2015	Prepaid card	General purpose card
03/11/2015	Prepaid card	Gift or merchant card
03/05/2015	Prepaid card	General purpose card
03/20/2015	Prepaid card	General purpose card
03/20/2015	Prepaid card	Government benefit payment card
03/17/2015	Prepaid card	Payroll card
04/09/2015	Prepaid card	ID prepaid card
03/31/2015	Prepaid card	Gift or merchant card
03/20/2015	Prepaid card	General purpose card
03/25/2015	Prepaid card	Payroll card
04/04/2015	Prepaid card	Government benefit payment card
03/31/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Managing, opening, or closing account
Managing, opening, or closing account
Fraud or scam
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Fees
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Adding money
Adding money
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Fraud or scam
Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

moneygram refuses to refund money sent on a masterd walmart prepaid card of XXXX and also XXXX did not receive my loan on XXXX XXXX XX/XX/2015

I had my account locked for no reason by NetSpend. I sent in all the accepted documents that also had to be within 30 days. My bank statement was dated XXXX/XXXX/2015. And I then got an email 5 hours later of faxing the information stating it was not within 30 days. I have {$5400.00} in that account and proved who I was multiple times.

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Citibank	TX	77429	N/A
Amex	MA	02445	N/A
PayPal Holdings, Inc.	CA	91780	N/A
Comerica	IL	60445	N/A
NetSpend Corporation, a TSYS Company	MD	20720	Consent not provided
Amex	GA	30017	N/A
U.S. Bancorp	TX	75104	N/A
Blackhawk Network Holdings Inc.	IL	60625	N/A
The Western Union Company	NY	10075	
Comerica	TX	77642	N/A
NetSpend Corporation, a TSYS Company	TX	78130	N/A
MoneyGram	NY	148XX	Consent provided
Amex	VA	22911	N/A
Blackhawk Network Holdings Inc.	MI	48188	Consent not provided
Citibank	NM	87112	N/A
NetSpend Corporation, a TSYS Company	NY	136XX	Consent provided
Amex	PA	19425	Consent not

Prepaid Card Complaints

Based on Consumer Complaints

Phone	03/04/2015	Closed with explanation	Yes	No
Referral	03/25/2015	Closed with explanation	Yes	No
Referral	03/23/2015	Closed with non-monetary relief	Yes	No
Postal mail	03/11/2015	Closed with monetary relief	Yes	No
Web	03/27/2015	Closed with explanation	Yes	No
Web	03/16/2015	Closed with explanation	Yes	Yes
Phone	03/17/2015	Closed with non-monetary relief	Yes	No
Web	03/12/2015	Closed with explanation	Yes	No
Web	03/20/2015	Closed with explanation	Yes	No
Referral	03/26/2015	Closed with explanation	Yes	No
Web	03/17/2015	Closed with explanation	Yes	No
Web	04/10/2015	Closed with explanation	Yes	Yes
Referral	04/02/2015	Closed with monetary relief	Yes	No
Web	03/26/2015	Closed with monetary relief	Yes	No
Phone	03/31/2015	Closed with explanation	Yes	No
Web	04/04/2015	Closed with explanation	Yes	No
Web	04/03/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1260629
1297498
1292102
1269181
1304624
1275890
1277952
1269934
1292553
1293280
1286580
1322618
1308809
1293749
1301099
1316027
1309521

Prepaid Card Complaints

Based on Consumer Complaints

03/21/2015	Prepaid card	General purpose card
03/26/2015	Prepaid card	General purpose card
03/23/2015	Prepaid card	Gift or merchant card
04/07/2015	Prepaid card	Other special purpose card
04/10/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Managing, opening, or closing account

Fees

Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

I was offered a pre-paid card from Continental financial, but was not interested in their services. They made an inquiry into my credit which has negatively affected my credit. They will not remove the inquiry and it has negatively impacted my credit.

I received a {$59.00} rebate card from XXXX on XX/XX/XXXX. It is a prepaid American Express Rewards Card. On the card agreement, it said " a {$2.00} monthly fee will be accessed against the card balance 5 months after Card Issuance ". In order to avoid the service fee, I tried to use the card today (XX/XX/XXXX, a week before XX/XX/XXXX) for a {$59.00} online transaction and the transaction was declined. After talking to American Express card service, I was told a {$2.00} fee was deducted from the account on XX/XX/XXXX because the card issuance date was XX/XX/XXXX. Also American Express refused to refund the {$2.00} fee.

I feel this is a deceptive practice because American Express Card intentionally do not print the card issuance date on the card or in the letter with the card and then they can charge a fee early than what a consumer thought. The American Express prepaid card customer service refused to refund the customer even they admitted the fee was charged early because the card issuance date was early and they did not inform customers about the issuance date of the card.

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

				provided
U.S. Bancorp	CO	81147		Consent not provided
Continental Finance Company, LLC	NY	100XX		Consent provided
Citizens Financial Group, Inc.	PA	17042	Older American, Servicemember	N/A
Amex	VA	231XX		Consent provided
Amex	CT	06610		N/A

Prepaid Card Complaints

Based on Consumer Complaints

Web	04/20/2015	Closed with non-monetary relief	Yes	No
Web	04/01/2015	Closed with explanation	Yes	No
Referral	04/29/2015	Closed with monetary relief	Yes	No
Web	04/07/2015	Closed with explanation	Yes	No
Referral	04/14/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1294662

1303032

1296166

1318866

1325677

Prepaid Card Complaints

Based on Consumer Complaints

04/10/2015	Prepaid card	Other special purpose card
04/13/2015	Prepaid card	Government benefit payment card

Prepaid Card Complaints

Based on Consumer Complaints

Fees
Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

I am a XXXX recipient and my monthly payment goes on to a US Direct Express card. I have been fighting XXXX for 5 years now I depend on this small payment to help with rent and all other household necessities including medications as needed.Last month on XXXX/XXXX/XX/XX/2015 I went to the bank as usual and withdrew all but {$300.00} from my card. Any other time I would have taken all but {$50.00} or so but it was my birthday month and my mom and aunt send a few dollars so I did n't feel I would ned it all at XXXX.so I left it on the card. On XXXX/XXXX/XX/XX/2015 I called to check the balance and it was a big fat zero. I immediately called direct express to report an unauthorized use of my card and could not figure out how this could happen since the original card was still in my wallet. I asked the customer service representative whathad happened and she said that XXXX transactions had been performed with my card number in XXXX, CA at a XXXX.

XXXX is a 4 hour drive from where I live in the XXXX XXXX XXXX XXXX. She immediately canceled the card and sent out the paper work to file the complaint. I asked how long will this process take and can it be expedited because I am a XXXX patient and now I have nothing to the end of the month our car registration is due and we ca n't pay it. She said it will take 45 to 90 days to me this is just not acceptable. It took ten days for the paper work to get here sent on XXXX I returned it on XXXX theyreceived it on XXXX. On XXXX I called and asked if any thing had been done yet she said no. on the cover letter it states that they will put a provisional credit on your account after ten days I think I still had to wait a few more days. Any way I called back XXXX and got the same customer service representative how strange is that I explained to her how important this was as is everyone else 's and can you please connect me to a manager.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

JPMorgan Chase & Co.	MN	56301		Consent not provided
Comerica	CA	961XX	Servicemember	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	04/14/2015	Closed with explanation	Yes	Yes
Web	04/16/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1325908
1327031

Prepaid Card Complaints

Based on Consumer Complaints

04/07/2015	Prepaid card	Mobile wallet
04/08/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Managing, opening, or closing account

She said they do n't have phones but she would send a message and have XXXX call me. I waited for the rest of that day and all day XXXX but no one ever called. I called again on XXXX and talked to another customer service representative and explained the whole thing over again she said the dispute department still has not made a decision I asked to speak to the dispute department she told me they do n't have phone number and are located in a different building. I ca n't believe this no has called back you ca n't talk to any XXXX to get an answerror and our federal goverment is responsible for hiring this company the card has the comerica bank logo on it so I called them their answer was we just make the plastic. Is this place a real bank I do n't know. Ca n't get answers the majority of people that use this card are like me social security or social security XXXX recipients. If you go on line you can find hundreds of complaints about them if I could lead the charge to sue them I would. It is time for our goverment to start taking care of the elderly and XXXX. I do have the customer service representatives names if you need them this is just the first step I am taking to do something

I had an American Express prepaid XXXXcard that loaded with my own funds. I used it to upgrade a previously purchased XXXX XXXX ticket ({$860.00}) for another about {$270.00} to include a stopover I wanted (total ticket price : {$1100.00}). Due to a change in plans, I then had to cancel the whole ticket. XXXX XXXX refunded the entire ticket price to the prepaid REDcard (instead of just the upgrade fee of {$270.00}).
When American Express saw this, they immediately closed the account and froze the funds, accusing me of " fraud ". I called everyone in the company I could to try to resolve but was met with indifference and lies such as " we do n't know where the money is ". It took weeks until XXXX day a check showed up at my house refunding me all of my money I loaded into the account, minus the {$270.00} I

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

PayPal Holdings, Inc.	TX	79159	N/A
Amex	NY	109XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Postal mail	04/09/2015	Closed with explanation	Yes	Yes
Web	04/14/2015	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1319731

1321441

Prepaid Card Complaints

Based on Consumer Complaints

04/13/2015	Prepaid card	Other special purpose card
04/17/2015	Prepaid card	Gift or merchant card
04/22/2015	Prepaid card	Other special purpose card
04/13/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Overdraft, savings or rewards features

Fraud or scam

Advertising, marketing or disclosures

Unauthorized transactions/trans. issues

used to upgrade my XXXX ticket, which American Express claimed was " sent back " to XXXX together with the base fare of {$860.00}.
Meanwhile, XXXX XXXX claims they never got any refund " sent back " from American Express. I 've called American Express countless times but i am either ignored or told that " they do n't know ".
I am still waiting for the the refund of {$1100.00} that American Express claims to have " sent back " to XXXX but XXXX insists it never received it.
Worst of all, American Express NEVER made any attempt to contact me to verify the charge. Instead, they immediately shut down the account, accused me of " fraud ", froze the funds for weeks " pending investigation " (for which I had no say nor any opportunity to explain), and then only refunded to me part of the funds that were in the account.

I am contacting you in regards to a dispute between me and my financial institution. Me and XXXX XXXX were previously using a venue as our wedding venue. We have agreed to part ways in business and per XXXX who is the merchant and business owner, we had the deposit of XXXX refunded back to our debit card ending in XXXX minus a XXXX processing order fee equaling XXXX. My bank is requesting a receipt from that business or a confirmation that this refund is in regards the deposit of XXXX-XXXX processing fee= XXXX (refunded back), the original transaction from your venue to my card ending in XXXX was XXXX from XXXX XXXX XXXX XXXX done on XXXX/XXXX/15 and the method of payment was debit card. I have informed them that the merchant is refunding back

Prepaid Card Complaints

Based on Consumer Complaints

Company believes complaint caused principally by actions of third party outside the control or direction of the company
Company chooses not to provide a public response
Company believes the complaint is the result of a misunderstanding
Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	TX	75460		N/A
U.S. Bancorp	CA	91403		Consent not provided
NetSpend Corporation, a TSYS Company	MA	02459	Older American	N/A
NetSpend Corporation, a TSYS Company	NC	282XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	04/30/2015	Closed	Yes	No
Web	04/21/2015	Closed with monetary relief	Yes	Yes
Phone	04/23/2015	Closed with monetary relief	Yes	No
Web	04/16/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1326857

1335111

1342009

1328443

Prepaid Card Complaints

Based on Consumer Complaints

05/07/2015	Prepaid card	Other special purpose card
05/07/2015	Prepaid card	Mobile wallet
04/23/2015	Prepaid card	Government benefit payment card
05/07/2015	Prepaid card	Mobile wallet
04/28/2015	Prepaid card	Mobile wallet
05/05/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Fees
Unauthorized transactions/trans. issues

payment was debit card. I have informed them that the merchant is refunding back the full deposit and that the XXXX was XXXX of XXXX payments equalling XXXX They are refusing to provide me my money back and have made it impossible for me to speak to a supervisor. My account was negative and it paid the negative balance back but they are not wanting to give me my money back. I have informed them that this money is vital to dfeed my children, and to take care of my daily life yet I am being treated like a criminal and not given realistic options even fter I have contacted the merchant. I am just looking to get my money back and I will no longer do business with this company after this

Hello, My name is XXXX XXXX. I am writing in regards to a complaint about American Express Bluebird Card # XXXX.
XXXX XXXX, 2015, I submitted a Bill Payment of : {$67.00} to XXXX XXXX.
To date, this payment has yet to be posted to my Credit Card account as a payment, and I can not receive any assistance from your overseas Customer Service agents.
They tell me this the payment was completed, and paid out, but can not prove such with a date stamp, copy of a check or signature of who signed and where they cashed the check.
Your service is the utmost inaccurate and dubious thing I have ever come across.
I would like to know where my money is and why it has not been posted to my CreditCard account.

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Blackhawk Network Holdings Inc.	CA	90230		N/A
PayPal Holdings, Inc.	AZ	85029		N/A
Comerica	NY	11435	Older American	Other
PayPal Holdings, Inc.	CA	90056		N/A
PayPal Holdings, Inc.	WI	54130		N/A
Amex	NC	282XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	05/08/2015	Closed with explanation	Yes	Yes
Referral	05/08/2015	Closed with non-monetary relief	Yes	No
Web	04/28/2015	Closed with explanation	Yes	Yes
Referral	05/08/2015	Closed with monetary relief	Yes	No
Referral	05/01/2015	Closed with monetary relief	Yes	No
Web	05/06/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1365957
1366010
1343755
1365623
1351019
1360332

Prepaid Card Complaints

Based on Consumer Complaints

05/05/2015	Prepaid card	Government benefit payment card
05/13/2015	Prepaid card	Mobile wallet
05/20/2015	Prepaid card	General purpose card
05/11/2015	Prepaid card	Government benefit payment card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

My Credit Card customer care team requires proof that they cashed the check and your XXXX agents are not very resourceful and helpful in getting this resolved.

I am very angrily awaiting a response from your disputes team and hopefully from American Express Corporate.

I purchased XXXX prepaid Visa Gift cards from XXXX on XXXX/XXXX/2015 issued by US Bank. I found out a week later the funds were liquidated fraudulently. I informed US Bank on the number of the back of the Visa Gift card. Weeks later they request additional information but gave me very little time to send it. I then faxed the information in XXXX. Today they said they never got the information and closed the case on XXXX of the cards because of insufficient information and closed the case. I have the fax receipt showing that I did send it in. The other card I still have not heard any information.

On XXXX XXXX, 2015 after a purchase of {$8.00} at XXXX, I had a {$260.00} ending balance. The following morning, when I attempted to get gas on XXXX XXXX, 2015 (It was not a funny XXXX Joke), I discovered the account had a XXXX dollar balance.
I immediately contacted Direct Express to no avail. I was told it was being researched and that the card was not FDIC covered (which is untrue). I was told they did not have to follow FDIC rules, nor did they have to respond in any certain time frame or replace my money to my card.
This situation has been going on over 30 days now, with still no resolution. I have called multiple times a week since this incident happened, with no resolution in sight.
I have called the FDIC and have filed a complaint.

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Comerica	NC	27534	N/A
PayPal Holdings, Inc.	TX	76006	N/A
U.S. Bancorp	CA	926XX	Consent provided
Comerica	FL	335XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	05/06/2015	Closed with explanation	Yes	No
Referral	05/14/2015	Closed with non-monetary relief	Yes	No
Web	05/22/2015	Closed with monetary relief	Yes	No
Web	05/12/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1360688

1374572

1384359

1369714

Prepaid Card Complaints

Based on Consumer Complaints

05/11/2015	Prepaid card	General purpose card
05/12/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

I have called the FDIC and have filed a complaint.
After this incident on XXXX/XXXX/15, my card was compromised on XX/XX/XXXX-XX/XX/2015 by someone in XXXX XXXX, who XXXX up over {$900.00} in XXXX charges. Direct Express/XXXX refunded my card {$400.00} and is reviewing the FRAUD (90 day process). I filed an FBI report and Police report. I filed all necessary forms requested by Direct Express.
However, the company refuses to address the {$260.00} that went missing PRIOR to the XXXX XXXX and XXXX, 2015 FRAUD happening.
*** In the process I have received a closing notice for my electricity, due to the fact that the {$260.00} went missing from my account. This card belongs to a XXXX person, with no other means to support themselves. This matter needs immediate resolution!

Note : My docs are to large to upload to this complaint.

I have XXXX PayPal accounts. PayPal restricted both accounts on XXXX XXXX, 2014. They were very difficult to reach. When I did reach them, they asked me to send them some information, which I promptly faxed to them. I called them once again, and they told me they would release my money in 6 months. While I was extremely unhappy about them essentially stealing my money for 6 months, I decided to wait ti out. Now, it 's been more than 6 months, and PayPal will not give me my money.

XXXX account is XXXXXXXXXXXX. I has {$830.00} in it. The other account is XXXXXXXXXXXX. It has {$40.00} in it.

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Citibank	CA	94070		Consent not provided
PayPal Holdings, Inc.	MS	395XX	Servicemember	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	05/12/2015	Closed with explanation	Yes	Yes
Web	05/12/2015	Closed with non-monetary relief	No	No

Prepaid Card Complaints

Based on Consumer Complaints

1369813

1370773

Prepaid Card Complaints

Based on Consumer Complaints

04/26/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

I would greatly appreciate your assistance in getting my money back.

Thank you, XXXX XXXX

First Note : This is NOT a duplicate issue. The other issue reported was regarding a transaction in XXXX of last year. This is a NEW case with a NEW issue. Both cases involve the same card issuer, but different transactions and cards are involved.

XXXX/XXXX/15 - Purchased a gift card for {$500.00}. The receipt indicated no problems loading / activating the card -- said APPROVED on the receipt.

After opening noticed that the card inside the package had been tampered with -- someone had destroyed the mag stripe and placed the tampered card on the shelf in a different store.

I called the number on the back of the card and after entering the card number, was forwarded immediately to customer service. I was told by Customer Service that I would need to be sent a replacement card and that I needed to fax information to " Lost / Stolen Card Replacement " to get that process started.

XXXX/XXXX/15 -- Collected the required information (name, address, e-mail, phone number, card info and receipts) and faxed it all off to the specified number for Lost / Stolen Card Replacement. Indicated that they could call me at ANY HOUR if necessary.

XXXX/XXXX/15 -- After hearing nothing, called and asked for status. They could n't find in system. Opened an inquiry to escalate. Faxed the information off to them

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

U.S. Bancorp	WA	984XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	04/29/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1347568

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

again and realized that I had transposed XXXX numbers when I typed them. XXXX was XXXX.

Immediately called them back and inquired with the correct card number. They indicated that A REPLACEMENT CARD HAD BEEN SENT THE PREVIOUS DAY (XXXX/XXXX/2015).

XXXX/XXXX/15 - Still had not seen a replacement card in the mail, so called the number on the back of the Gift Card. Found that the previously locked/inactive card was now active and that the {$500.00} loaded on the card was now roughly {$11.00}. Immediately hit XXXX to get Customer Service.

They told me that since they did n't see any fraudulent activity on my tampered card YET, they had simply activated the card on XXXX and that NO REPLACEMENT CARD HAD BEEN SENT. (Apparently the person I had talked to on XXXX had lied to me about a replacement card being in the mail on XXXX.) I WAS NEVER CONTACTED AFTER THE ORIGINAL CARD WAS ACTIVATED AND THE SCAMMERS WHO TAMPERED WITH THE CARD IN THE FIRST PLACE APPARENTLY DRAINED THE ENTIRE CARD.

The CSRs on the phone insisted that I need to dispute the fraudulent charges and go through the standard dispute process. I have been through this process before and US Bank XXXX XXXX in their handling of these cases. The entire process takes about 3 MONTHS to complete.

Before the call ended, the CSR I spoke with handed me off to an escalation agent, and that escalation agent indicate that an escalation manager would call me back

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

05/12/2015	Prepaid card	Payroll card
05/20/2015	Prepaid card	General purpose card
05/21/2015	Prepaid card	General purpose card
05/22/2015	Prepaid card	General purpose card
06/08/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues
Advertising, marketing or disclosures
Managing, opening, or closing account

Managing, opening, or closing account

within XXXX hours. I have not yet received a call from them six days later.

On XX/XX/2014, I paid a bill over the phone for my daughter. The card company XXXX card issued by XXXX bank deducted funds from my account immediately. Apparently three days later when the gas company attempted to complete the trsnsaction nd collect the funds, it had been resended by the card company. I was told that it took too many days. My daughter had to pay by other means along with a late charge in XXXX. Since then I disputed the charge, provided proof it was payed another way nd the card company is still refusing to refund my funds.

I received a pre-paid debit card that was serviced by the Citi Pre Paid Program. Unfortunately, due to a financial hardship and in the midst of moving to a new house, I misplaced my card. When I recently found it, the card had expired. Citi refuses access to the funds or send me a new card because they say the card has expired. I do not think that is right or fair. I would be ok if they charge a monthly inactivity fee but at least return the remaining funds to a hard working individual consumer who lives from paycheck to paycheck. Thank you.

I purchased a {$500.00} load it pack for my paypower pre paid credit card on XXXX XXXX. With no prior notice to their customers they added a new level of security to their process called " safe ".
The program was not ready to be implemented with all of the issues they were having accessing the safe program. I purchased this card to pay XXXX bills that were due immediately so I closed my account with paypower and asked for a refund check for my {$500.00} reload it pack and still have not received my refund check as of XXXX XXXX, XXXX each time I call and speak with XXXX she

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law
Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	FL	347XX	Consent provided
Amex	WA	98671	Consent not provided
NetSpend Corporation, a TSYS Company	TX	76040	Other
Citibank	PA	191XX	Consent provided
Blackhawk Network Holdings Inc.	OR	970XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	05/12/2015	Closed with explanation	Yes	No
Web	05/22/2015	Closed with explanation	Yes	Yes
Web	07/02/2015	Closed with explanation	Yes	No
Web	05/28/2015	Closed with explanation	Yes	Yes
Web	06/10/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1371334

1385937

1386556

1388650

1410445

Prepaid Card Complaints

Based on Consumer Complaints

06/17/2015	Prepaid card	Mobile wallet
06/17/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Unauthorized transactions/trans. issues

assures me the check is on the way and the date comes and goes with no check. I feel I have been scammed by this company and just get lied to repeatedly. XXXX months is not acceptable time for a refund.

I bought a Visa gift card from XXXX for {$150.00} for my friend for XXXX on XX/XX/XXXX. She went to use it on XX/XX/XXXX and was told it would n't go thru. I called the customer service line on my XXXX receipt for the card and XXXX there gave me the Visa prepaid customer service number. There I spoke to XXXX who told me that someone had tried to use it before it was even activated at the register. She said I needed to fax a copy of the front and back of card, packaging and receipt to a number for Lost/Stolen Replacement Card Request - which luckily I had it all and I did. I was supposed to receive an affidavit to fill out and send back within XXXX days. I called by XX/XX/XXXX to the fraud number XXXX XXXX had given me to follow-up with and I was on hold for a long time and it finally came on and said to leave a message and they would return the call within XXXX business hours. I did, but no one called me back. By XX/XX/XXXX I called the customer service line again and was told it was mailed. I finally received it on XX/XX/XXXX and filled it out right away and faxed it back. By XX/XX/XXXX, I called customer service again to make sure they received it and XXXX told me he saw it said it would be resolved by XX/XX/XXXX but I could try the fraud line again. No one answered again, so I just waited. On XX/XX/XXXX, I called the customer service line to get status, and it now said it would close on XXXX. Again I tried the fraud line (XXXX) and could not get anyone on the phone. On this date, I just finally wrote a check for my friend for {$150.00} since she had been waiting this whole time for my gift. On XX/XX/XXXX I called back to the customer service line see if anything had been resolved. XXXX told me it now says pending dispute resolution on XX/XX/XXXX I asked for a supervisor but they told me that I had to talk to the

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

PayPal Holdings, Inc.	CA	95670	N/A
U.S. Bancorp	CA	902XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	06/19/2015	Closed with explanation	Yes	No
Web	06/19/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1425073

1425343

Prepaid Card Complaints

Based on Consumer Complaints

06/12/2015	Prepaid card	Mobile wallet
05/22/2015	Prepaid card	Payroll card
05/24/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Unauthorized transactions/trans. issues
Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

fraud line - the XXXX # that no XXXX answers. I called again, nothing. It is now XX/XX/XXXX and still nothing - 6 months later and I am still waiting for a replacement card for the {$150.00}. I called the fraud line again and waited and waited today. Nothing, so I went ahead and left a message as well as typed a fax to fax to them but that still has not went thru. I as so frustrated and just want my {$150.00} back. Please help. I 'm not sure what I can do at this point but wait and I ca n't believe a company like XXXX can do this. I will not buy a XXXX gift card again after this experience.

I lost my card ending in XXXX. Western union pp card rep told XXXX I could buy another card at XXXX and attach the card to my XXXX account which has a XXXX monthly fee and overdraft protection. I wanted access tomy account but they said I had to transfer the money and only XXXX a day which I thought was strange since the accounts were to be linked. I then noticed that every time I made a purchase they would charge me XXXX dollar I called back and after being on hold for 45 minutes I was told that my fee plans from the XXXX account was now attached to new card XXXX. I learned the next morning that I was charged another XXXX fee and that I would not be able to access my funds until XXXX XXXX when a replacement card arrives. This is created a hardship for me. If only I was given the correct information then I could have made a more informed choice I feel like western union netspend is taking advantage of me holding my money and XXXX charging me fees. They ensured me the cards linked to my XXXX account and thatmy employer direct deposit would be available on the XXXX card. When I talked to XXXX in escalations she informed me that it was XXXX accounts and all information told to me on the XXXX prior calls was incorrect and all she could do is reprimand the XXXX reps and forward my request to corporate when I said I will

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes complaint is the result of an isolated error

Prepaid Card Complaints

Based on Consumer Complaints

PayPal Holdings, Inc.	MO	63116	N/A
First Data Corporation	TN	37013	N/A
NetSpend Corporation, a TSYS Company	TX	762XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	06/16/2015	Closed with explanation	Yes	No
Phone	05/26/2015	Closed with monetary relief	Yes	No
Web	05/28/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1418822
1389644
1390468

Prepaid Card Complaints

Based on Consumer Complaints

06/27/2015	Prepaid card	General purpose card
05/29/2015	Prepaid card	Payroll card
05/26/2015	Prepaid card	Government benefit payment card
06/29/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fees

Fraud or scam

Unauthorized transactions/trans. issues

Managing, opening, or closing account

reprimand the XXXX reps and forward my request to corporate when I said I will file this complaint I am still without access to my money during the holidays when my grandsons are here. I would like my money to be in XXXX and a XXXX fee credit then I will remove my money and seek a more truthful company to handle my money with our hidden and excessive fees and lying customer service representatives and a more caring escalation team providing real customer services keeping the customer satisfaction as a top priority.
I have been with WU for about XXXX years. Recently they changed their debit card to Netspend and started charging approximately {$2.00} per transaction. I called and spoke with them and they told me in order to stop paying the fees for every transaction I need to pay a monthly fee instead.

The old western union card which I had up until a year they never charge a fee for a transaction except for adding adding money to the card which was the attraction of using the card.

Now no matter what amount they hit me with a XXXX fee. so if i spend XXXX I have to pay XXXX. They get to collect interest off my money.
i have a XXXX prepaid debit and they only charge a fee when making the deposit onto the card.
see attached (XXXX) which is my account ledger.

XXXX now been over a week that i bought some Relodit Packs (https : //www.XXXX) from BlackHawk Networks (http : //XXXX) and have not been able to load them to my XXXX prepaid XXXX Card. I called Relodit Packs customer

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	TN	370XX		Consent provided
Citibank	CA	94403		Consent not provided
Comerica	PA	19106	Older American	Other
Blackhawk Network Holdings Inc.	IN	463XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	07/02/2015	Closed with monetary relief	Yes	No
Web	06/02/2015	Closed with explanation	Yes	Yes
Web	05/29/2015	Closed with explanation	Yes	Yes
Web	07/04/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1441434

1397130

1391471

1442166

Prepaid Card Complaints

Based on Consumer Complaints

05/26/2015	Prepaid card	General purpose card
06/08/2015	Prepaid card	General purpose card
06/04/2015	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

to load them to my XXXX prepaid XXXX Card. I called Relodit Packs customer support daily and still have not been able to access my funds i have stored on their cards.

HelloI bought Visa Gift card (Prepaid) card for XXXX $ at XXXX store in XXXX, GA. It was issued by US Bank. I bought it around XXXX XXXX 2015. Around XXXX XXXX, I tried to use and XXXX said, I had only XXXX $ left on the card. When I checked online, I could see that someone had removed money from the card using XXXX XXXX.

I immediately contacted them at XXXX and they closed my card. It was around XXXX XXXX 2015. They sent me form to fill out which said, I need to file police complain and get it notorized by bank.

i did all that and faxed them form around XXXX XXXX 2015. Till today, I have not heard back from them. I have been calling them and they are saying that they are still investigating it.

My XXXX $ are stuck right now for a month and I am not getting any good answer. Can you help?

Thanks.

I PURCHASED XXXX GOGGLE {$25.00} GIFT CARDS AND WHEN I WENT TO USE XXXX-IT HAS ALREADY BEEN USED. STILL HAVE THE GREY SECURE MARKINGS AND CALLED AND NO HELPI PURCHASED XXXX GOOGLE {$25.00} GIFT CARDS FOR MY SONS BIRTHDAY AROUND THE LAST WEEK

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	TX	78046		Consent not provided
U.S. Bancorp	GA	300XX		Consent provided
Google Inc.	VA	243XX	Servicemember	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	05/29/2015	Closed with explanation	Yes	No
Web	06/11/2015	Closed with monetary relief	Yes	No
Web	06/18/2015	Closed with monetary relief	No	No

Prepaid Card Complaints

Based on Consumer Complaints

1391566

1411291

1406078

Prepaid Card Complaints

Based on Consumer Complaints

06/04/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

OF XXXX 2015. I PUT THEM IN A DRAWER AS I HAVE A IPHONE AND HAVE NO NEED FOR THEM. MY SON ASKED IF HE COULD HAVE XXXX CARD AND I SAID YES, WE BOTH SCRATCHED OFF TOGETHER AND IT SAID REDEEMED. I WAS SHOCKED AND CALLED GOOGLE IMMEDIATELY AT XXXX. THE LADY I CALLED ON XXXX XXXX 2015 TOLD ME IT WOULD GET INVESTIGATED AND TO SEND PICS VIA EMAIL TO GOOGLE VIA EMAIL AT XXXXXXXXXXXX .I DID AND SHE SAID SHE WOULD GET BACK TO ME MONDAY OR TUESDAY XXXX THE XXXX AS IT WOULD BE LOOKED AT. I CALLED THEM ON TUESDAY THE XXXX AND THEY SAID THAT IF I DID NOT HAVE THE RECEIPT THERE WAS NOTHING THEY COULD DO. KEEP IN MIND THAT I SPENT {$75.00} AND THE CARDS GREY SECURE MARKINGS WAS STILL IN TACT AND GOOGLE SAID ALL XXXX CARDS WERE REDEEMED. AS U CAN SEE IT IS VERY FRUSTRATING AND I ASKED TO SPEAK TO A SUPERVISOR. THE NEXT PERSON ON THE LINE TO SPEAK TO ME WAS XXXX, HE WAS RUDE AND TOLD ME TO TAKE THE SCRATCHED CARD TO WHERE I PURCHASED AND AND BEG FOR MY MONEY BACK AS GOOGLE WOULD NOT DO ANYTHING TO HELP ME. WHEN I ASKED TO SPEAK TO HIS BOSS/HE WOULD NOT LET ME AND TOLD ME THAT I WOULD LOSE MY {$75.00} AND HE WOULD NOT HELP ME. I FEEL THAT THIS IS UNPROFESSIONAL AND UNETHICAL. I DONT SEE HOW A CARD COULD BE REDEEMED IF IT IS NOT SCRATCHED. I AM COMPLAINING TO MAKE IT KNOWN TO HEADQUARTERS AND TO MAKE THIS RIGHT. I JUS WANT MY SON TO HAVE A NICE BIRTHDAY AND IT SEEMS LIKE I AM GOING TO LOSE {$75.00} BECAUSE GOOGLE DOES NOT WANT TO HELP AND STAND BEHIND THIER PRODUCT. PLEASE CONTACT ME AND GET BACK TO ME AS SOON AS POSSIBLE AND HELP. THANK YOU FOR YOUR CONSIDERATION.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Amex	UT	84124	Consent not

Prepaid Card Complaints

Based on Consumer Complaints

Web	06/09/2015	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1406750

Prepaid Card Complaints

Based on Consumer Complaints

06/10/2015	Prepaid card	General purpose card
06/05/2015	Prepaid card	Transit card
06/05/2015	Prepaid card	Payroll card
06/01/2015	Prepaid card	General purpose card
06/15/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fees

Advertising, marketing or disclosures

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Managing, opening, or closing account

I have XXXX PayPal accounts. PayPal restricted all accounts in XXXX 2014. They were very difficult to reach. When I did reach them, they asked me to send them some information, which I promptly faxed to them. I called them once again, and they told me they would release my money in 6 months. While I was extremely unhappy about them essentially stealing my money for 6 months, I decided to wait it out. Now, it 's been more than 6 months, and PayPal will not give me my money.

XXXX account is XXXXXXXXXXXX. I has {$180.00} in it. Another account is XXXXXXXXXXXX. It has {$310.00} in it. The last account is XXXXXXXXXXXX. It has {$700.00} in it.

I would greatly appreciate your assistance in getting my money back.

Thank you, XXXX XXXX

As a reward from XXXX, I got a prepaid Visa card through CitiBank. I received the card from Citi about XXXX XXXX, 2015 and did not use the card until XXXX XXXX, 2015. I used this card a couple more times in XX/XX/XXXX, then put it away for future use. When I went to use it again last week (XXXX XXXX, 2015), I called to get my balance and was told by Citi that my card had a balance of {$27.00}, but my card had expired at the XX/XX/2015 and that here was nothing

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

				provided
Amex	UT	84107		Consent not provided
NetSpend Corporation, a TSYS Company	CA	90057		Consent not provided
First Data Corporation	GA	30127		N/A
PayPal Holdings, Inc.	MS	395XX	Servicemember	Consent provided
Citibank	PA	193XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	06/12/2015	Closed with monetary relief	Yes	No
Web	06/05/2015	Closed with explanation	Yes	Yes
Phone	06/10/2015	Closed with explanation	Yes	No
Web	06/03/2015	Closed with non-monetary relief	Yes	No
Web	06/18/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1414068

1408820

1408291

1399480

1422168

Prepaid Card Complaints

Based on Consumer Complaints

06/15/2015	Prepaid card	General purpose card
06/25/2015	Prepaid card	ID prepaid card
06/25/2015	Prepaid card	Government benefit payment card
06/25/2015	Prepaid card	Mobile wallet
07/06/2015	Prepaid card	Other special purpose card
06/22/2015	Prepaid card	Mobile wallet
07/07/2015	Prepaid card	General purpose card
07/10/2015	Prepaid card	Gift or merchant card
07/10/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fees
Managing, opening, or closing account
Managing, opening, or closing account
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues

that could be done to get my balance of {$2.00} I know that it is only {$27.00}, but I think it is highly unfair of Citi to have such a quick expiration date for their card (XXXX months to use the card). Most cards give you at least a year to use them, which is why I did n't check the expiration date on the card. Is there any way that Citi can be made to issue me another card with my balance or re-open my current card. If they withhold enough people 's balances, they 'll have a gold mine. This is totally unfair!

I received a {$50.00} prepaid card from XXXX XXXX, issued by Citibank in XXXX 2015. I forgot that i had the card and it expired in 6 months in XXXX 2015Tried calling Citibank to reissue me a new card as the funds were not used (verified with the agent) and they refused to issue me a replacement cardNow Citibank has {$50.00} more in their account from mePrepaid cards should have a longer expiration dateAppreciate if i can get a replacement card issued.

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response
Company believes it acted appropriately as authorized by contract or law
Company chooses not to provide a public response
Company believes it acted appropriately as authorized by contract or law
Company believes complaint is the result of an isolated error
Company chooses not to provide a public response
Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

PayPal Holdings, Inc.	NC	28306		Consent not provided
Amex	NJ	10305		Consent not provided
U.S. Bancorp	GA	30188	Servicemember	N/A
PayPal Holdings, Inc.	PA	19004		N/A
U.S. Bancorp	CA	91604		Consent not provided
PayPal Holdings, Inc.	VA	22193		N/A
NetSpend Corporation, a TSYS Company	MI	48227		N/A
U.S. Bancorp	OH	45140		Consent not provided
Citibank	NJ	085XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	06/18/2015	Closed with explanation	Yes	No
Web	06/30/2015	Closed with explanation	Yes	No
Referral	06/30/2015	Closed with monetary relief	Yes	No
Phone	07/01/2015	Closed with monetary relief	Yes	No
Web	07/08/2015	Closed with monetary relief	Yes	No
Phone	06/24/2015	Closed with explanation	Yes	No
Phone	07/08/2015	Closed with monetary relief	Yes	No
Web	07/16/2015	Closed with monetary relief	Yes	No
Web	07/10/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1421992

1438887

1438054

1438465

1453577

1432816

1454797

1461988

1462038

Prepaid Card Complaints

Based on Consumer Complaints

07/10/2015	Prepaid card	Mobile wallet
07/11/2015	Prepaid card	ID prepaid card
07/23/2015	Prepaid card	General purpose card
07/11/2015	Prepaid card	General purpose card
07/11/2015	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Fees

Fraud or scam

thanks

I had a {$50.00} google XXXX card in my Google WalletIt expired without notice and i lost my fundsGoogle should have alerted me when the card was about to expire as they do for a credit card linked to the Wallet, so i could use the funds

There was a double charge of approx.. {$74.00}.
Talk with XXXX reps..XXXX rep told me it tooK 8 days for processing ... normally it 's instant..XXXX rep told me there was a system problem ... supervisor would be calling me in 24 hrs ... no call..talked with sup-XXXX..told me I would n't be getting my money. back.help me please.

The limit was not that high and they charge me a lot of fees

I received a letter in my mailbox from netSpend out of XXXX, Texas it is a Prepaid MasterCard that you can load your full or percentage of your paycheck to. This company even provides you with a Routing number XXXX and an account number XXXX through XXXX, (this is not my information it is theirs) I believe they are in XXXX XXXX, South Dakota. The thing about this prepaid card is in order to set it up you have to enter the XXXX digit card number and then the # key. Then they ask you for your SOCIAL SECURITY NO. and DOB. You can not speak to anyone at this company until you do those following steps. What makes this situation weird is I am unemployed and as random as this card is there are over XXXX complaints on line from people who have given this information on line and have lost their paychecks and have bills that are past due.
I actually put in a fake SS no and a fake DOB to see what would happen and I was able to give the card a XXXX digit pin. What makes this bad is after I spoke with this company over the phone I got an email where someone had changed the pin

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Google Inc.	NJ	085XX	Consent provided
Fifth Third Financial Corporation	MI	482XX	Consent provided
Blackhawk Network Holdings Inc.	MD	211XX	Other
Synovus Bank	TN	381XX	Consent provided
NetSpend Corporation, a TSYS Company	DE	197XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	07/16/2015	Closed with explanation	Yes	No
Web	07/17/2015	Closed with explanation	Yes	No
Web	07/31/2015	Closed with explanation	Yes	No
Web	07/27/2015	Closed with explanation	Yes	No
Web	07/11/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1462058

1463422

1483131

1463484

1463291

Prepaid Card Complaints

Based on Consumer Complaints

07/02/2015	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

number. This company is in the business of scamming people out of their paychecks by making them use their financial institution to deposit their money. Many people are not aware that this tactic is illegal. The mention on the letter that they do not accept printed checks, they do not accept deposits via wire transfers, if you do they will return the check to you or destroy it. Only the person on the card can make the direct deposit. The note directly under the card says " I indicated that I had an interest in the card and that is why they sent it to me ". I have never heard of this company nor did I intentionally or unintentionally ask for this card- so that is a lie. Once a customer signs up for this card giving them their social security number the company now has access to your credit and all of your other banking and credit reports. They take money from your account, add stop payments to other bills to other companies and put stop payments out on you.

XXXX/XXXX/15 called XXXX how to do a split transaction using a {$200.00} XXXX gift card I rec 'd XXXX which expires XXXX/XXXX/15 to purchase my ticket for XXXX w/bal. paid XXXX -- got a confirmation XXXX on phone, was told to go to airport in XXXX, XXXX to run 2 cards thru for payment, got a printout of my flights, and XXXX said they were holding the money on the card for 8 days which is totally wrong and illegal but I was guaranteed XXXX that the price and seats would be held till all went thru. Waited till day before my trip to respond to their e-mail to check-in and no e-mail -- they wrongfully canceled all after I had obtained my confirmation # for the trip and then had the audacity to charge my visa an outrageous sum of XXXX for this flight of XXXX XXXX XXXX XXXX companies need to be reprimanded and fined heavily for the grief they caused me over this transaction XXXX. This is reprehensible for these 2 companies to be allowed to conduct business in this way. I would appreciate your strong action and help in this matter. I 've already filed a dispute action obviously with my XXXX card. I never want to go thru this again. Thank you

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Amex	SC	299XX	Older American, Servicemember	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	07/04/2015	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1449469

Prepaid Card Complaints

Based on Consumer Complaints

07/02/2015	Prepaid card	General purpose card
07/16/2015	Prepaid card	General purpose card
07/08/2015	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Fees

Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

I put {$300.00} on a prepaid credit card and only spent on a purchase with XXXX in the amount of {$10.00} and XXXX purchases of {$1.00} each with Silhouette. I went to use it again in 2015 and checked my balance and there was no money left on the account. There were XXXX transactions that I did not make to a XXXX XXXX XXXX in XXXX XXXX XXXX CA. I do not even live near XXXX XXXX XXXX or shop in the vicinity. I filed a complaint and sent them the receipt for the card that the XXXX 's XXXX where I purchased it in XXXX XXXX was so kind to give me. I then received a letter stating that they had no response from me and that the transactions appeared valid. They then closed my case even though I attempted to communicate with them by Fax several times.
They have never answered any of my faxes. I have not tried to reach them recently since my husband was very ill and I was unable to deal with this problem. But I am now trying to get help to make some attempt to resolve the matter. I do n't believe the credit card company made any attempt to investigate but is just keeping the money and making it difficult to communicate with them.
Sincerely, XXXX XXXX

Every since I open my account with American Express Serve has been charging me Monthly Fees and not applying my direct deposit two day before my payday. I usually get paid on Saturday and as today XXXX XXXX, 2016 did not receive my payment. Please review my account and make they working according to Federal Regulations.

Redeemed a promotion through XXXX XXXX. I received a {$50.00} debit XXXX reading " valid thru XXXX ". On XXXX/XXXX/2015 I attempted to activate the card for use and was told by citibank (XXXX # XXXX) that the card was promotional and expired and he would not reissue the card although it still had {$50.00} on the card. I explained that the card reads on front that it is a " Debit " " XXXX " for {$50.00} and I requested that a replacement card be issued to access those funds

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Citizens Financial Group, Inc.	CA	917XX	Older American	Consent provided
Amex	NJ	070XX		Consent provided
Citibank	ID	836XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	07/13/2015	Closed with explanation	Yes	Yes
Web	07/22/2015	Closed with explanation	Yes	No
Web	07/14/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1449967

1470970

1456271

Prepaid Card Complaints

Based on Consumer Complaints

08/04/2015	Prepaid card	Other special purpose card
07/13/2015	Prepaid card	Government benefit payment card
07/08/2015	Prepaid card	General purpose card
07/08/2015	Prepaid card	General purpose card
07/22/2015	Prepaid card	General purpose card
08/04/2015	Prepaid card	Government benefit payment card
07/30/2015	Prepaid card	General purpose card
08/04/2015	Prepaid card	Government benefit payment card
07/30/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

on the debit card. He refused stating it was promotional. I understand that debit cards are often handed out as part of promotions - but nonetheless- this card reads " Debit " " XXXX ", still has funds that I would like access to ; that he was refusing access to funds given to me. This is not a " use it or lose it " situation. I was promised a {$50.00} debit XXXX and I would like to use that {$50.00} at my leisure and if the card expires, please issue a new XXXX so that I have access to the funds. A promise is a promise.

I buy a pre-paid phone card for my smartphone through XXXX XXXX, XXXX every month. I expect to get access to my Google account for what I pay, ie : {$45.00}. But what I actually get is a BLOCK from any communications I wish to respond to in XXXX videos & my emails. I can only read, but my answers do not go through. I have never used bad language or threatened anyone or did anything that would be considered a criminal act or break a contract by abusing the service.

Paypal closed my accounts and they 're refusing to send me a check with my leftover money in both of my accounts. I have about $ 1000+ in there and they 're depriving me of getting my money back after they took action and closed my accounts on their own accord.

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Google Inc.	AZ	863XX		Consent provided
Comerica	CA	95713		N/A
PayPal Holdings, Inc.	CT	06516		N/A
Amex	NM	87823	Servicemember	N/A
Blackhawk Network Holdings Inc.	DE	19958		Consent not provided
Bank of America	IA	50309	Older American	N/A
PayPal Holdings, Inc.	NY	109XX		Consent provided
Bank of America	WA	99202		N/A
NetSpend Corporation, a TSYS Company	TX	78613	Servicemember	N/A

Prepaid Card Complaints

Based on Consumer Complaints

Web	08/11/2015	Closed with explanation	Yes	No
Referral	07/17/2015	Closed with monetary relief	Yes	No
Phone	07/14/2015	Closed with monetary relief	Yes	No
Phone	07/14/2015	Closed with monetary relief	Yes	No
Web	07/28/2015	Closed with monetary relief	Yes	No
Phone	08/05/2015	Closed with explanation	Yes	No
Web	07/30/2015	Closed with non-monetary relief	Yes	No
Referral	08/12/2015	Closed with explanation	Yes	No
Phone	08/06/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1500757

1466934

1456022

1458054

1480478

1501450

1494076

1502419

1494851

Prepaid Card Complaints

Based on Consumer Complaints

07/14/2015	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

Re-opening of case # XXXX*Update*I was told by US Bank that I would have a resolution on this issue by XXXX/XXXX/15. Today is XXXX/XXXX/15 and they still have no answer. I initially figured since they took my case early on and processed it and gave me a deadline they would meet, that I would n't have to worry about it. Obviously I was fooled. I am now continuing the complaint. Please call my cell phone if you need further verification or clarity on this issue.

I purchased a {$500.00} XXXX Gift Card from XXXX 's that was issued by US Bank. The moment I opened it up, I realized something was wrong with the packaging. I tried to use it and was not able to. I realized the card was already compromised, so I called US Bank (card issuer) immediately to shut down the card. They confirmed with me over the phone that the card was shut down and I just had to fax in the paperwork for the card replacement. That was on XXXX/XXXX/15. I faxed in the paperwork a (XXXX) few days later for the card replacement. Fast forward to today XXXX/XXXX/15. I called in to check on the status of the card replacement, I received a response from them saying they could not replace the card because funds were used. Now how did this happen on a shut down card is beyond me. Either the rep lied to me and told me she did shut it down on the spot, or she never did it to begin with. Either way, both scenarios demonstrate the incompetency levels of US Bank service reps. Now, instead of waiting for a card replacement, I now have to file a fraud report because the genius of a US Bank service rep did not do her job. Also, this genius rep did not put in any notes on the account either, so when other reps looked at the account, they saw nothing of the shutdown (or so I 'm told). I 'm expecting this to take another XXXX months to get resolved (if at all) courtesy of incompetent service reps.

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

U.S. Bancorp	CA	910XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	07/20/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1468374

Prepaid Card Complaints

Based on Consumer Complaints

08/10/2015	Prepaid card	General purpose card
08/10/2015	Prepaid card	General purpose card
07/17/2015	Prepaid card	General purpose card
07/31/2015	Prepaid card	General purpose card
08/05/2015	Prepaid card	Other special purpose card
07/31/2015	Prepaid card	Transit card
07/31/2015	Prepaid card	General purpose card
08/06/2015	Prepaid card	General purpose card
08/06/2015	Prepaid card	Gift or merchant card
08/12/2015	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Fraud or scam

Managing, opening, or closing account

Managing, opening, or closing account

Managing, opening, or closing account

Fraud or scam

Unauthorized transactions/trans. issues

Adding money

Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

Paypal limited/froze my account on XXXX XXXX, 2015 for reasons that have not been revealed to me. They stated they would release my remaining funds {$280.00} within 180 days. To date, they have not released my funds despite numerous emails that have gone unanswered.

i discovered a card that had expired and was not told when purchased that card had expiration date. company (chase bank) refuses to honor card which obviously gave bank a {$100.00} profit

I purchased a {$500.00} gift card at XXXX VA. The transaction was approved and went through, but when I later tried to use the card, I found out the card was frozen. Someone had tried to use the card before I had bought it at the store. The {$500.00} was never loaded onto the card. I was asked to fax in information on XXXX XXXX, which I did. I was told someone would reach out to me, but nobody ever did. I finally called in and was told I needed to scan the receipt as well. I went ahead and did that. I 've called in every single day since, and they ca n't even confirm they 've received my fax. Still, nobody has reached out to me. It 's now past the 7-10 business days timeframe I was given. I just want a replacement

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Plastyc, Inc.	IN	46360		N/A
PayPal Holdings, Inc.	MN	550XX		Consent provided
NetSpend Corporation, a TSYS Company	CA	90503		Consent not provided
Citibank	NH	03218		N/A
Wells Fargo & Company	CA	90706		N/A
Synovus Bank	OR	97520		Consent not provided
NetSpend Corporation, a TSYS Company	MD	21220		N/A
U.S. Bancorp	WA	98422		Consent not provided
JPMorgan Chase & Co.	NY	117XX	Older American	Consent provided
U.S. Bancorp	VA	221XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	08/19/2015	Closed with monetary relief	No	No
Web	08/18/2015	Closed with explanation	Yes	No
Web	07/23/2015	Closed with explanation	Yes	No
Phone	08/02/2015	Closed with explanation	Yes	No
Phone	08/06/2015	Closed with explanation	Yes	No
Web	08/06/2015	Closed with non-monetary relief	Yes	No
Phone	08/13/2015	Closed with explanation	Yes	Yes
Web	08/12/2015	Closed with monetary relief	Yes	No
Web	08/06/2015	Closed with explanation	Yes	No
Web	08/13/2015	Closed with monetary relief	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1510708

1510710

1477994

1496380

1503596

1496433

1497214

1505387

1505489

1515088

Prepaid Card Complaints

Based on Consumer Complaints

08/12/2015	Prepaid card	Mobile wallet
08/17/2015	Prepaid card	General purpose card
08/29/2015	Prepaid card	General purpose card
08/25/2015	Prepaid card	Mobile wallet
08/31/2015	Prepaid card	General purpose card
08/26/2015	Prepaid card	Mobile wallet
08/13/2015	Prepaid card	General purpose card
08/08/2015	Prepaid card	General purpose card
09/11/2015	Prepaid card	General purpose card
09/01/2015	Prepaid card	Gift or merchant card
09/06/2015	Prepaid card	Mobile wallet

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Managing, opening, or closing account
Fraud or scam
Fraud or scam
Fraud or scam
Managing, opening, or closing account
Fraud or scam
Unauthorized transactions/trans. issues
Adding money
Unauthorized transactions/trans. issues
Managing, opening, or closing account

past the 7-10 business days timeframe I was given. I just want a replacement {$500.00} gift card. I 've already had to pay the credit card charge and now I 'm in financial duress because of this company 's failure to respond in a timely manner to gift card fraud.

I have funds in my Paypal account. Suddenly, Paypal limited my account and I am no longer able to access my own funds.

I received a prepaid debit card (XXXX) for a rebate. Its exp date was XXXX. I misplaced the card around XXXX, and just found it. I called the issuer (Citibank) to request reactivation/replacement, as the CFPB says is required. They said they could not, that the remaining value (~ {$26.00} according to their records and mine) was forfeited. I 'd like to get that repalced correctly. Thanks.

XXXX has discriminated against me by not letting me create online account also, Filed a dispute not providing any help for dispute, XXXX rep XXXX, states that it takes 90 days to resolve a dispute. Card number XXXX Exp XX/XX/XXXX

Google Wallet suspended my account for fraud. There was absolutely XXXX

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company believes complaint is the result of an isolated error

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

PayPal Holdings, Inc.	IL	600XX		Consent provided
Blackhawk Network Holdings Inc.	MA	01867		Consent not provided
NetSpend Corporation, a TSYS Company	LA	70115		Consent not provided
PayPal Holdings, Inc.	NC	272XX		Other
Citibank	WI	537XX		Consent provided
PayPal Holdings, Inc.	IL	60637		N/A
U.S. Bancorp	MD	21220		Consent not provided
Blackhawk Network Holdings Inc.	PA	171XX		Consent provided
NetSpend Corporation, a TSYS Company	TX	76542	Servicemember	Consent not provided
U.S. Bancorp	CO	80439		N/A
Google Inc.	GA	310XX	Servicemember	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	08/12/2015	Closed with non-monetary relief	Yes	No
Web	08/19/2015	Closed with monetary relief	Yes	No
Web	09/04/2015	Closed with explanation	Yes	No
Web	08/26/2015	Closed with explanation	Yes	Yes
Web	09/01/2015	Closed with explanation	Yes	No
Referral	09/02/2015	Closed with explanation	Yes	Yes
Web	08/13/2015	Closed with explanation	Yes	No
Web	08/17/2015	Closed with explanation	Yes	Yes
Web	09/12/2015	Closed with monetary relief	Yes	No
Referral	09/05/2015	Closed with monetary relief	Yes	No
Web	09/10/2015	Closed with explanation	No	No

Prepaid Card Complaints

Based on Consumer Complaints

1515214

1522115

1543590

1534479

1544473

1538003

1516841

1509760

1560428

1547026

1554056

Prepaid Card Complaints

Based on Consumer Complaints

09/07/2015	Prepaid card	General purpose card
08/19/2015	Prepaid card	ID prepaid card
09/12/2015	Prepaid card	General purpose card
08/14/2015	Prepaid card	Gift or merchant card
09/08/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Unauthorized transactions/trans. issues

Fees

Managing, opening, or closing account

Managing, opening, or closing account

fraud. They made me go thru a verification process which I provided everything from a picture of the debit card I used to fund my account, bank statement, ID and transaction history. After taking me through it for a few days they decided they are closing my account still but wont let me withdraw my money. Wont tell me how my money will be refunded. The card i have on file wont be valid after XXXX XXXX so if they decide to send the money to me that way it will not work. They sag i can get my money back in 30 days. I feel they are trying not to give me my money at all i found this article online where others have went thru the same thing. XXXX

I am in the process of rebuilding my credit after a bankruptcy, and US Bank told me that if I get a prepaid card, my account can be reviewed in XXXX months with the likelihood that I will quality for a credit card. XXXX months elapsed, I inquired, and they told me I had been given the wrong information and that I will likely be able to get a credit card after one year. XXXX year elapsed, and I again applied for a credit card. The answer continued to be " no, no, and more no. " In the meantime, they collect fees on this card, and would continue to collect fees except for the fact that I just closed the account. While claiming this was a tool to rebuild my credit, it seems to me to be a bait-and-switch gimmick that just racks up money for the bank.

On XXXX XXXX 2015 my significant other passed away, he was a secondary card holder on my account as is my niece, I am the primary card holder. On XXXX XXXX 2015, Netspend who has my prepaid card sent me an email stating not to use my card until I call them and when I spoke to a CSR he said risk management

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response
Company believes it acted appropriately as authorized by contract or law
Company chooses not to provide a public response
Company chooses not to provide a public response
Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

U.S. Bancorp	WA	982XX	Older American	Consent provided
NetSpend Corporation, a TSYS Company	NY	11212		Consent not provided
U.S. Bancorp	MS	392XX		Other
U.S. Bancorp	CA	93586		N/A
NetSpend Corporation, a TSYS Company	MN	554XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	09/08/2015	Closed with monetary relief	Yes	No
Web	08/27/2015	Closed with explanation	Yes	No
Web	09/15/2015	Closed with monetary relief	Yes	No
Referral	08/24/2015	Closed with explanation	Yes	No
Web	09/12/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1554414

1525617

1562081

1518660

1555669

Prepaid Card Complaints

Based on Consumer Complaints

09/09/2015	Prepaid card	ID prepaid card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

closed my account due to a secondary card holder 's death. When I tried to explain that I was the primary, I was told that risk management closed it and it was n't reversible. I made a complaint with the XXXX and Netspend responded with " anytime there is a death with a primary or secondary card holder the account is closed " per their terms yet I could not find anything about death of card holders except that the XXXX card holder is responsible for the XXXX card holder card use. The CSR told me they could order a new card and account number but they ca n't reopen my account. I asked to speak to risk management and was put on hold, the CSR came back on the line again to tell me that they could open me a new account etc. I tried to explain to him that my payroll checks and my significant others checks still go to that account (I 'm entitled to payments from his various holdings as his beneficiary) again I was told they could open a new account for me and because of this my checks from his accounts have been put on hold for verification. After I contacted XXXX and the company contacted them I received a phone call from a XXXX XXXX and he left a message stating he was in the office until XXXX CST I retuned his call at XXXX CST time and he was not in his office, then I emailed him and told him and the XXXX that I would be contacting you, he has not called or emailed since I first emailed and called him.I do n't feel that they should have closed my account and at best they should have contacted me so that I may explain why his name was n't remove from my account, but know they closed it then contacted me

I called American Express to report my prepaid debit card lost and stolen when I last used it at XXXX XXXX to report that someone made a fraudulent charge for {$9.00} and American Express never returned the money back to me but thought I was responsible for the charges that were made on my card, even though I reported my prepaid debit card lost and stolen, but American Express thought I was responsible for the fraudulent charges in my prepaid debit card and they wo

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Amex	CA	945XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	09/09/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1556739

Prepaid Card Complaints

Based on Consumer Complaints

09/03/2015	Prepaid card	Other special purpose card
09/15/2015	Prepaid card	Other special purpose card
09/21/2015	Prepaid card	Payroll card
09/21/2015	Prepaid card	Gift or merchant card
09/15/2015	Prepaid card	Government benefit payment card
09/26/2015	Prepaid card	Gift or merchant card
10/01/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fees
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Advertising, marketing or disclosures
Fraud or scam
Fees
Adding money

n't pay me the {$9.00}, that someone charged on my debit card, probably because I have a hard time keeping track of my prepaid debit card and I loose it and they have reimbursed me in the past when I have reported my prepaid debit card lost and stolen. But now, they are stealing my money and they wo n't give me back my {$9.00} and that is why I am filing a complaint to get the money that someone stole in my prepaid debit card, when I asked them to send me a new one and they are rude to say they do n't want my business anymore. And I violated a terns of conditions agreement all because I was always asking for a prepaid debit replacement card and they have no proof or evidence that I did that charge and I want them to give me my money back, otherwise I will report them to the news media for terrible customer service.

I had a prepaid American Express Serve card, and when I called in for help on XXXX/XXXX/2015 for assistance with adding funds, they closed my account. I had {$290.00} in cash on the card. They will not give me any information and will not give me my money back. They said I violated the terms of my agreement.? I am not aware calling in for help for a violation. They claim there was suspicious activity on my card. If they 're protecting me, I 'm concerned they will not give me my money back.

On XXXX XXXX, 2015 I attempted to add {$500.00} to my XXXX REDCard by American Express. I used my debit card and was presented with a receipt showing

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Synchrony Financial	TX	76120		N/A
Banco Popular North America	NY	10456		N/A
Amex	OK	740XX	Servicemember	Consent provided
JPMorgan Chase & Co.	WI	54301		N/A
Comerica	CA	95219		N/A
Bank of America	WI	54494		Consent not provided
Amex	VA	201XX	Servicemember	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	09/08/2015	Closed with monetary relief	Yes	No
Referral	09/18/2015	Closed with monetary relief	Yes	No
Web	09/24/2015	Closed with explanation	Yes	No
Referral	10/06/2015	Closed with explanation	Yes	No
Referral	09/21/2015	Closed with explanation	Yes	No
Web	10/08/2015	Closed with explanation	Yes	No
Web	10/05/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1551480

1565399

1572227

1573340

1566691

1581629

1588404

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

the {$500.00} was loaded to my REDCard. Immediately after my receipt was another receipt showing that the transaction was cancelled. The receipts have matching receipt numbers and it stated " We 're sorry " This transaction ca n't go through right now. Please try again later. " I was assured by the customer service rep that my Debit Card had not been charged. Upon checking the debit card balance I discovered that I had been charged {$500.00}. I checked my REDCard balance and the {$500.00} had not been added to my account. I waited several days assuming it was a computer glitch and that the funds would be returned to my debit card. The funds had not been returned to my debit card nor added to my REDCard by XXXX XXXX, so I called the American Express customer service number for the XXXX REDCard (XXXX) to file a dispute for my missing {$500.00}. I provided all of the pertinent information and was told they would investigate the matter and would be contact me if they needed additional information. I called again on XXXX XXXX and XXXX XXXX. I was told that the investigation into the dispute could take up to 45 days and that I would be contacted if they needed any additional information. Today is XXXX XXXX, 2015 and I have yet to hear anything from anyone at American Express/XXXX concerning my dispute originally filed on XXXX XXXX. I called this morning and was told that my dispute had been forwarded to the " Disputes Department " and they would get back with me within 45 days. I explained that it had already been over 45 days since I filed my dispute and that no one had ever contacted me. I again explained that I was willing to provide them with a copy of my receipt showing that the transaction was cancelled. The customer service rep said that information would be very helpful but that there was nothing she could do since the Disputes Department does not return phone calls and they could only communicate with them via e-mail. I explained that this was completely unacceptable to me and I asked to speak with a supervisor because American

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

09/10/2015	Prepaid card	General purpose card
09/26/2015	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Fraud or scam

Express had basically stolen {$500.00} from me and was no refusing to even speak with me concerning the matter. She understood my frustration and said she would get her supervisor to speak with me. She put me on hold for several minutes and came back on the line explaining that her supervisor was not available at the moment but should be very soon and then put me back on hold. In total I was on hold for over 15 minutes when they actually (accidentally?) disconnected me. I was prepared to call again but I realized it would do no good whatsoever because I do not believe they are taking my dispute seriously and are not prepared to return the {$500.00} they deducted from my debit card almost two months ago. I am filing this complaint with the CFPB in the hopes that the negative attention they receive for these deceitful business practices will cause them to act upon my rightful claim. Thank you.

I had a T-Mobile Prepaid Debit Card and was using it fine for almost a year. They summarily closed it about six weeks ago (XXXX XXXX) and accused me of not using it properly? I was very upset. I have a great deal of money in it and even though I submitted all the documents they requested for a refund, I still have yet to receive it, let alone any response from them. I 'm very worried and concerned about my money. Which, it should be noted, is diminishing since they are charging a " monthly maintenance fee " despite the fact that it 's a closed account!?!

I received the following e-mail below stating that American Express Serve will

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Blackhawk Network Holdings Inc.	FL	341XX	Consent provided
Amex	NJ	070XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	09/12/2015	Closed with monetary relief	Yes	No
Web	09/30/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1559308

1581892

Prepaid Card Complaints

Based on Consumer Complaints

10/12/2015	Prepaid card	General purpose card
10/01/2015	Prepaid card	General purpose card
09/27/2015	Prepaid card	General purpose card
09/10/2015	Prepaid card	Other special purpose card
10/13/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

closing my investigation of Fraud claim that being taking {$71.00} I would like to request a investigation of the business and ensure it being work according to United States Federal Regulation all misconduct and mismanagement found all individuals be convicted according to United States Federal LawPull Down to RefreshUpdated XXXX agoCurrent Important E-MailYour Serve Account : We have completed our investigation of your disputeAmericanExpress Serve Correspondence to youXXXX XXXXShow DetailsServeAccount ending in XXXXHi XXXX XXXX, We received your recent inquiry about the following transaction : Transaction DetailsDateXX/XX/2015Amount $ XXXXFrom/ToPDF-FILLER XXXX - XXXX , XXXXWe have completed our review and have determined that no credit is due. The transaction will remain on your account because : We have not received the requested information. Based on the information available to us we are unable to verify your claim and have closed our investigationIf you would like to receive a copy of the documents that we used while making our decision, please contact us at XXXX.

Thanks, The American Express Serve Team

Have amex bluebird prepaid card. I purchased new service a few weeks back never recieved serviced and suppose tonbe refunded back the amount XXXX two weeks ago and still no refund. Did a dispute over a week ago. Still giving me the runaround

I have had possession of an American Express gift card which was fraudulently

Prepaid Card Complaints

Based on Consumer Complaints

Company believes complaint is the result of an isolated error

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Amex	SC	294XX	Consent provided
NetSpend Corporation, a TSYS Company	AL	35587	N/A
NetSpend Corporation, a TSYS Company	GA	30067	Consent not provided
Comerica	FL	33033	N/A
Amex	NJ	079XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	10/15/2015	Closed with explanation	Yes	No
Phone	10/05/2015	Closed with monetary relief	Yes	No
Web	09/30/2015	Closed with explanation	Yes	No
Referral	09/16/2015	Closed with explanation	Yes	No
Web	10/15/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1602891

1588668

1581962

1559930

1603438

Prepaid Card Complaints

Based on Consumer Complaints

10/07/2015	Prepaid card	Government benefit payment card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

used to make a purchase. Amex treats these cards as cash so basically they were only willing to say " sorry " and give me the name of the company that processed the transaction. The company, of course, is completely unresponsive. There is no consumer protection for these gift cards and now I have lost that money fraudulently. If the card were truly similar to cash I would have never lost it because it remains in my pocket. There must be a better way for Amex to protect these cards.

XXXX XXXX, offered this card directexpress debit mastercard to put my social security XXXX payment on on the XXXX/XXXX/15 I made a transaction on a XXXX atm machine of {$160.00} witch would of left me {$110.00} something on my mastercard a couple of days went by and I call directexpress card XXXX and the amination service said something was wrong with my card and I had to talk with somebody but the amination said they were to busy to check online to see your account and tranactions when I did all it would let me see is a fraud problem and my balance of XXXX cent something like that it would n't let me see the transactions so all I know at this time is my card was stopped and cant get a hold of directexpress XXXX so I finally got throught by XXXX of there numbers they said they put a fraud alert on my card and ask me about a international transaction of {$47.00} something and a {$42.00} something transaction with a marketing place I think called XXXX that 's all the info they would give me I asked directexpress why I could n't see my transcation online but ownly you can no explanation I said I did n't authorized these transactions all they said is they have n't went through yet call back in two days but I did n't wait I called the next day in the evening time and fond out they let the transaction go through and I had to buy a nother card because I receive a new XXXX cause of the XXXX store scam with I never asked for, so I had to buy this card and file a complaint to get my money back from this international transaction that I have NO INFO TO PUT DOWN ON

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Comerica	WI	530XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	10/09/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1596953

Prepaid Card Complaints

Based on Consumer Complaints

10/13/2015	Prepaid card	Transit card
10/13/2015	Prepaid card	General purpose card
10/13/2015	Prepaid card	General purpose card
09/17/2015	Prepaid card	Gift or merchant card
10/13/2015	Prepaid card	Other special purpose card
10/13/2015	Prepaid card	General purpose card
10/13/2015	Prepaid card	Government benefit payment card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Managing, opening, or closing account

Fraud or scam

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Fraud or scam

Fees

Prepaid Card Complaints

Based on Consumer Complaints

THIS COMPLAINT I ASKED FOR A TRANSACTION STATEMENT TO BE MAIL WITCH IS 5 DAYS or more but three weeks before that I ask for my account info in the mail never received and I do n't no if it is coming now XXXX/XXXX/15 and if this international transaction market place say I authorized this I lose my money witch they did to me two years ago I lose a {$100.00}. I had to send this form your wed page is expiring

I 've been a client of Rush card for 5 years and now I 'm having major issues. ... .I 'm not able to axcess my money and customer service has no idea when this problem will be fixed ... I have direct deposit and I 'm taking a trip Thursday. ..with no money how am I able to go on a vacation I 've already paid for as well as my entire paycheck gone ... .I have n't been able to get a clear answer to my questions and this is not acceptable. ... many ofb th heir clients are going through yhe same thing. If I ca n't axcess my paycheck Thursday I will need f u ll compensation for my troubles asap.

My payroll check was direct deposit to my rushcard and it 's not there talking about they doing a upgrade system I have bill that due and kids that I need to feed

I have a account with Rush card and my direct deposit has not been given to me, and I 've called customer service and keep getting hung up on. The automated system said they can not locate my account with my social security #. I really need my paycheck.

Rush card was under maintance Monday XXXX XXXX,2015 from XXXX to XXXX, as of today Tuesday XXXX XXXX,2015, I ca n't access my account, my card is

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	NC	274XX	Other
Empowerment Ventures, LLC	IL	60624	N/A
Empowerment Ventures, LLC	MD	207XX	Consent provided
Blackhawk Network Holdings Inc.	CA	92878	Consent not provided
Empowerment Ventures, LLC	GA	316XX	Consent provided
Empowerment Ventures, LLC	SC	295XX	Consent provided
Empowerment Ventures, LLC	MI	490XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/04/2015	Closed with monetary relief	Yes	No
Phone	11/02/2015	Closed with monetary relief	Yes	No
Web	11/02/2015	Closed with non-monetary relief	Yes	No
Web	09/18/2015	Closed with monetary relief	Yes	No
Web	11/02/2015	Closed with monetary relief	Yes	No
Web	11/02/2015	Closed with non-monetary relief	Yes	No
Web	11/02/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1604298

1603230

1604693

1568210

1604748

1604763

1604786

Prepaid Card Complaints

Based on Consumer Complaints

10/13/2015	Prepaid card	Payroll card
09/28/2015	Prepaid card	Mobile wallet
09/28/2015	Prepaid card	Mobile wallet
09/17/2015	Prepaid card	Government benefit payment card
09/17/2015	Prepaid card	General purpose card
10/02/2015	Prepaid card	General purpose card
09/23/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Managing, opening, or closing account
Advertising, marketing or disclosures
Fraud or scam
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues

being declined, phones to rush are busy and hanging. I have XXXX children at with, expecting another and I need my funds now.

Rushcard..A supposed update that was to be completed in XXXX hours has left me and many other customers with XXXX access to or funds and deposits. I am being evicted because of this and still do n't have money to move or feed my family even. I want my money and compensating in the form of first months rent and deposit on a place to live and some groceries!

I applied for a card from paypal prepaid XXXX (issued by XXXX) and was indeed issued a card. However, when I went to activate the card online, I was informed there was a problem with my account and directed to call customer svc. The woman on the phone told me that I was not eligible for an account with them and when I asked for a reason I was told " we can not give a reason ". I asked whom I could contact for a reason but was told that no reason can be given and I can not contact anyone who can tell me why I was declined.

Upon the direction of a BlueBird customer service rep. we deposited {$120.00} into a XXXX ATM with expectations of it being deposited onto our BlueBird card.After doing so we were instructed that is not an option.We contacted XXXX to have this issue resolved and they instructed us that we need to have BlueBird open an ATM dispute, so we did. BlueBird has told us that they are not willing to help, we have the phone conversations recorded.BlueBird has refused to help us file a dispute to regain the money their representative is responsible for us losing and has ignored

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	ID	836XX	Consent provided
NetSpend Corporation, a TSYS Company	CA	921XX	Consent provided
NetSpend Corporation, a TSYS Company	GA	30310	N/A
Comerica	MA	02151	N/A
PayPal Holdings, Inc.	KY	41017	N/A
U.S. Bancorp	NJ	08550	Consent not provided
Amex	IL	601XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/02/2015	Closed with non-monetary relief	Yes	No
Web	10/26/2015	Closed with explanation	Yes	No
Phone	10/01/2015	Closed with explanation	Yes	No
Referral	09/22/2015	Closed with monetary relief	Yes	No
Phone	09/22/2015	Closed with explanation	Yes	Yes
Web	10/06/2015	Closed with explanation	Yes	No
Web	09/29/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1604783

1583142

1583207

1569494

1568988

1589889

1575572

Prepaid Card Complaints

Based on Consumer Complaints

10/14/2015	Prepaid card	General purpose card
10/14/2015	Prepaid card	General purpose card
10/14/2015	Prepaid card	Payroll card
10/14/2015	Prepaid card	Transit card
10/14/2015	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

all our requests to resolve.We faxed the documents they requested from us, a description of the issue and time and date and have fax confirmation.They asked if we had a copy of the receipt, upon us telling them we do n't have XXXX they insisted on a receipt as a way to pass blame. We have make no less than XXXX phone calls to BlueBird which is a part of American Express and sent XXXX faxes to them and they refuse to help in any way.

RushCard was to perform maintenance on Monday from XXXX to XXXX Today is Wednesday and I still can not access my account. When you try and reach customer service the line rings and rings. My direct deposit was supposed to post and I have not received my funds. This seems to be affecting XXXX people and there is no correct communication.

I have had rushcard since 2010 and I get my direct deposit everyother Tuesday by XXXX rushcard has n't posted my direct deposit and also are not showing the money I had on my card previous to my direct deposit. I have been trying to log on to the website for me than 24 hours with no avail and also have been trying to speak with a representative for for than 24 hours to be placed on hold for more than 2 hours each time when I get through to someone. I have bills to pay and children to feed and am getting no reason on why my money is n't available to me I was never informed of a system update or system change that they supposedly are doing this is unacceptable and I need to be compensated for late payments on the bills that I have to have paid. Very angry and frustrated.

Rushcard did send out emails to inform customers of technology updates XXXX Monday XXXX XXXX that should have been completed by XXXX.This in turn denied ALL access to funds on card.The next response from the company was

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	CA	90802	Servicemember	Consent not provided
Empowerment Ventures, LLC	IL	606XX		Consent provided
Empowerment Ventures, LLC	LA	70737		N/A
Empowerment Ventures, LLC	MO	640XX		Consent provided
Empowerment Ventures, LLC	OH	452XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/02/2015	Closed with monetary relief	Yes	No
Web	11/02/2015	Closed with monetary relief	Yes	No
Phone	11/02/2015	Closed with monetary relief	Yes	No
Web	11/02/2015	Closed with non-monetary relief	Yes	No
Web	11/04/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1605828

1605844

1606024

1606062

1606077

Prepaid Card Complaints

Based on Consumer Complaints

10/14/2015	Prepaid card	General purpose card
10/14/2015	Prepaid card	General purpose card
10/19/2015	Prepaid card	ID prepaid card
10/19/2015	Prepaid card	Payroll card
10/14/2015	Prepaid card	Payroll card
10/19/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fees

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Fraud or scam

Fraud or scam

Unauthorized transactions/trans. issues

denied ALL access to funds on card.The next response from the company was that updates were taking longer than anticipated so as of today XXXX XXXX ALL Rushcard members do n't have access to all or part of their funds, have n't received direct deposits from employers..nothing.there is no one answering calls from Rushcard or Metabank or they hang up on you.So no answers and no money.my employer will not cut me a check because the direct deposit was accepted by Rushcard and they have n't rejected the funds.My paycheck as well as other card members is being held hostage with these companies.as of now ca n't pay bills ... .missing work ... this is devastating and I 'm sure there are people affected more deeply than myself.please help.

SINCE XXXX XXXX EST XXXX XXXX Rush card customers ca n't access their funds via atm. They ca n't make store/online purchases. Customer service XXXX number no longer works. Website & mobile app is XXXX for current customers to access accounts. Those who can access their account balances are incorrect & direct deposits are n't reflecting in accounts. People are stranded. They ca n't get to work school or health care. They ca n't buy food or prescriptions. They ca n't pay rent or utilities!!! WE NEED HELP!!!

My account was closed and I am still waiting for the company to send me my money.

Rush card took what money I had left. No deposit is showing. I know it goes in today. No answers from the company. I need my money now.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	NV	89086	N/A
Empowerment Ventures, LLC	GA	315XX	Consent provided
Blackhawk Network Holdings Inc.	CA	921XX	Consent provided
Empowerment Ventures, LLC	NY	11203	Consent not provided
Empowerment Ventures, LLC	MS	388XX	Consent provided
Empowerment Ventures, LLC	MS	39440	Consent not provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	11/02/2015	Closed with non-monetary relief	Yes	No
Web	11/02/2015	Closed with monetary relief	Yes	No
Web	10/21/2015	Closed with explanation	Yes	No
Web	11/06/2015	Closed with monetary relief	Yes	No
Web	11/02/2015	Closed with non-monetary relief	Yes	No
Web	11/06/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1606078

1606301

1613523

1613528

1606613

1613669

Prepaid Card Complaints

Based on Consumer Complaints

10/19/2015	Prepaid card	General purpose card
10/22/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

Apparently on XXXX XXXX Rushcard upgraded to a new software system. Since that time my card no longer works. My deposit that was sent last week still has not been posted to the card. You ca n't reach customer service you wait on hold for over XXXX hours and then they hang up on you. My balance keeps going down even though I have been unable to use card and my {$400.00} direct deposit still has not been posted. I 've called, emailed tried XXXX everything you can think of and no response. The one time that I did get through I was told they were working on the problem and they had no further answers. I asked to speak to a supervisor they put me on hold for another XXXX hours then hung up on me. I just want my money along with everyone else that I am sure you have heard from!

RushCard went through a technology transition which has myself, as well as XXXX other people, without access to our funds. We have been waiting for the past 10 days for my direct deposit. My wife has been keeping up with the updates posted via social media incessantly. We have tried contacting customer service, but after holding for literally hours, we are disconnected. We spoke with XXXX representative on XXXX/XXXX/15 and we were told that she saw our direct deposit but there was nothing that she could do about ; we simply have to wait until everything is fixed with the glitch that occurred.

We are a family XXXX We have tried contacting our utility service providers to explain our situation, but many are unwilling to work with us, especially since we can not give them a date as to when will be able to make a payment.

We have tried every avenue suggested XXXX ' and RushCard 's social media and we are still waiting to be contacted. We have been to the ATM, as suggested, and my account says {$0.00}. The automated and online system also say {$0.00}. Even the money that was on the card before the transition is missing.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	RI	028XX	Consent provided
Empowerment Ventures, LLC	TX	770XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/06/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1613664

1620662

Prepaid Card Complaints

Based on Consumer Complaints

10/22/2015	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

We have been unable to buy food and gas. I had to borrow money from my boss to simply be able to get to work. We have been to the food pantry to get food. All of these things have terribly embarrassing, especially considering I work to provide for my family.

Hello my name is XXXX XXXX XXXX XXXX and i have a story about how Rushcard has affected. I have been with Rushcard since XX/XX/XXXX and for the most part i really like using the card for my checks to be direct deposited. Monday 's system glitch has really put me in a bind. First off i should have been paid Friday XX/XX/XXXX but my money still has not been available to me to this day XX/XX/XXXX. My car insurance was due this Saturday and since then it has been cancelled. I dont have any money for food or money to put gas in my car. My car payment is due in a couple days and i can not be late because i just got this car. If i do n't pay my car will be shut off and i will not be able to drive it until the note is paid. The glitch also somehow cancelled XXXX my debit cards and i have been charged XXXX dollars for replacement card to be shipped to me XXXX and i still have not received them. I have contacted customer Service several times and most of the time i was hung up on after waiting up to 3 hours on hold for a rep. When i was able to get threw some of the reps where very short and rude saying that they too have Rushcard and have not been paid either. Im a full grown man and this thing has brought me to tears. Something has to be done. I have reached out to Rushcard facebook and being told to send a inbox message which i have done and i have got no response from anybody. I have over XXXX dollars on my account and i cant even buy myself a bottle of water. Im hurt beyound hurt and im at my breaking point. I need my money XXXX XXXX and i need it now. Rushcard should be sued and shut done this ia totally unacceptable. Please help action news run my story maybe it will put some fire XXXX to make them give me my

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	FL	337XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/13/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1620698

Prepaid Card Complaints

Based on Consumer Complaints

10/22/2015	Prepaid card	ID prepaid card
10/22/2015	Prepaid card	Payroll card
10/14/2015	Prepaid card	General purpose card
10/19/2015	Prepaid card	Payroll card
10/22/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Fraud or scam

Managing, opening, or closing account

money. I will never use Rushcard again

Funds being withheld have direct deposit have n't been able to get funds in a week and I have bills to pay and a daughter to feed..have rx need filing and with no money due to this issue.

Rushcard was supposed to be down for routine maintenance for a few hours on XXXX. These few hours have turned into DAYS! I have no access to my funds. My card shows a {$0.00} balance (which is incorrect) When I can get into the website once every XXXX attempts) it is showing a double posting of my transactions and random processing debits. When you try to call Rushcard customer service (got the number from the back of my prepaid card) their the number says out of service " I have a child to feed and bills to pay and have had no access to my money since Sunday!

I have a Rush Card & I have been unable to manage or access my funds for over a week. I am going to be possibly be evicted & have my electricity turned off because of their " system issues ". I just want access to my money, I work hard & not being able to access my paycheck is unacceptable!

I have a rushcard. I have n't had access to my funds for 12 days. On XXXX my direct deposit of {$1900.00} from my employer posted. However- rushcard has posted it to my expired card. I have been a customer for 3 years. When your card is near the expiration date, you are automatically issued a new XXXX. I received it in XXXX, activated it and had been using it. Then their system went down. When it " came back online " all of a sudden it would n't recognize my new card number and will only recognize the old expired card- which I ca n't use because it is expired. It 's basically like my new card does n't exist and I have called over 30 times. When they do n't hang up on me they tell me they ca n't access my

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	NY	11207	Consent not provided
Empowerment Ventures, LLC	GA	309XX	Consent provided
Empowerment Ventures, LLC	WI	532XX	Consent provided
Empowerment Ventures, LLC	IN	462XX	Consent provided
Empowerment Ventures, LLC	MO	641XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/04/2015	Closed with non-monetary relief	Yes	No
Web	11/06/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1620808

1620792

1606733

1613901

1620843

Prepaid Card Complaints

Based on Consumer Complaints

10/23/2015	Prepaid card	General purpose card
10/23/2015	Prepaid card	Payroll card
10/23/2015	Prepaid card	General purpose card
10/23/2015	Prepaid card	General purpose card
10/23/2015	Prepaid card	Payroll card
10/23/2015	Prepaid card	General purpose card
10/23/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Adding money

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Adding money

Unauthorized transactions/trans. issues

Fraud or scam

times. When they do n't hang up on me they tell me they ca n't access my account. I do n't have food or gas and I need to pay several bills. Also some automatic payments for my bills are being declined because the companies ca n't access the money.

A rushcard card holder. Due to system issues could not access my funds today. Called customer service several times. Call dropped XXXX times, disconnected after being placed on hold by a rep. Finally spoke to a rep who told me would have access within XXXX hrs. Several hours later still no access to funds and called back and was told they are still working on the issue but nothing could be done.

I have a rushcard visa and it took two-three business days to get my direct deposit. I called the customer service and did not get any help. In the process, I was unable to pay my bills and other obligations.

I have a rushcard with direct deposit. I found out that they were having problems and sure enough my dd didnt come. I spoke with someone in customer service who told me he couldnt tell me when my money would be available. I began to stress to him that my electric and gas will be disconnected if I dont have my money. He responded by sayin sorry to hear that but there is nothing I can do about it. I then said so you just telling me me n my kids are going to be in the dark and he said guess its a possibility. HELP. I am callin my employers first thing but

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	TX	782XX	Consent provided
Empowerment Ventures, LLC	CT	065XX	Consent provided
Empowerment Ventures, LLC	CA	91505	Consent not provided
Empowerment Ventures, LLC	KS	66605	Consent not provided
Empowerment Ventures, LLC	OK	73132	Consent not provided
Empowerment Ventures, LLC	AL	36104	Consent not provided
Empowerment Ventures, LLC	IN	477XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1621376

1621041

1621397

1621424

1621587

1621444

1621448

Prepaid Card Complaints

Based on Consumer Complaints

10/23/2015	Prepaid card	General purpose card
10/23/2015	Prepaid card	Payroll card
10/19/2015	Prepaid card	General purpose card
10/19/2015	Prepaid card	Payroll card
10/23/2015	Prepaid card	General purpose card
10/23/2015	Prepaid card	General purpose card
10/19/2015	Prepaid card	General purpose card
10/23/2015	Prepaid card	General purpose card
10/14/2015	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Adding money

Unauthorized transactions/trans. issues

Fraud or scam

Adding money

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Managing, opening, or closing account

and he said guess its a possibility. HELP. I am callin my employers first thing but im afraid they wont change it right away.

Its been over 7 days and I still dont have access to my money or direct deposit which posted on Thursday XX/XX/XXXX. No customer service and no expected time when or if I will get my money.

Monies were unavailable for nearly two weeks. In addition, after finally being able to login to my account yesterday, the balances do not make any sense and there is money unaccounted for. There is no pending activity but I should have {$300.00} more than is in the account. I am also missing two direct deposits that occurred during the time. Customer support has not been helpful. I was on hold for hours and also sent a letter. I was told that there was " nothing she could do "

Rushcard had an update. I have n't had access to my money for 3 days. No way to feed my XXXX or put gas in my car. My phone is now disconnected due to this issue. It is not fair, and unfortunately we are all suffering.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	CA	94533	Consent not provided
Empowerment Ventures, LLC	GA	30253	Consent not provided
Empowerment Ventures, LLC	TX	78245	Consent not provided
Empowerment Ventures, LLC	CA	952XX	Consent provided
Empowerment Ventures, LLC	SC	29301	Consent not provided
Empowerment Ventures, LLC	IA	50316	Consent not provided
Empowerment Ventures, LLC	IL	60651	Consent not provided
Empowerment Ventures, LLC	MA	023XX	Consent provided
Empowerment Ventures, LLC	MO	641XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/09/2015	Closed with non-monetary relief	Yes	No
Web	11/02/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/09/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	Yes
Web	11/04/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1621454

1621496

1614170

1614211

1621574

1621622

1614298

1621696

1607155

Prepaid Card Complaints

Based on Consumer Complaints

10/14/2015	Prepaid card	Payroll card
10/20/2015	Prepaid card	Payroll card
10/20/2015	Prepaid card	General purpose card
10/23/2015	Prepaid card	General purpose card
10/23/2015	Prepaid card	General purpose card
10/23/2015	Prepaid card	Payroll card
10/23/2015	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Managing, opening, or closing account

Managing, opening, or closing account

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

i have a rush card that i am unable to access. I have a few bills that are due today XXXX/XXXX/15 and i usually get my payment 2 day early. They are updating their systems and the customers are not able to get a hold of anyone. i am a single mom with XXXX kids and i have to take care of my household but unable to due to not able to access my rush card. THIS IS SO NOT FAIR, i have not had this problem in the past and have been using my card for about 6 years

Rushcard went through a system update on the XXXX of XXXX and I have not had access to funds since then, and this includes a direct deposit that was supposed to have hit on the XXXX. I checked my balance after they said the deposits were late due to the system update and it showed on XXXX XXXX, but by the time I got to an atm (about XXXX minutes later) the funds were gone and the balance was {$0.00}. I called Rushcard and they claim they do not show a deposit and to contact payroll at my job to see if the funds were returned. My job assured me no money was returned and that Rushcard has my deposit. I have not been able to get in contact with Rushcard as the customer service number now hangs up on you.

I have been a Rushcard member for over 10 years. Because of a " glitch in the system I can not access my account and can not get when the problem will be corrected

Company tried to launch new services and it failed. Ca n't access money. Ca n't even get through to talk to anyone. After prompts the phone hangs up on second ring. Ordered new card paid {$30.00} to have 2 day delivery, still nothing.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	CA	908XX	Consent provided
Empowerment Ventures, LLC	NC	274XX	Consent provided
Empowerment Ventures, LLC	GA	30043	Consent not provided
Empowerment Ventures, LLC			N/A
Empowerment Ventures, LLC	MO	64701	Consent not provided
Empowerment Ventures, LLC	TX	752XX	Consent provided
Empowerment Ventures, LLC	IA	503XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/04/2015	Closed with non-monetary relief	Yes	No
Web	11/09/2015	Closed with monetary relief	Yes	No
Web	11/09/2015	Closed with monetary relief	Yes	No
Phone	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1607164

1615221

1615373

1622212

1622130

1622384

1622301

Prepaid Card Complaints

Based on Consumer Complaints

10/23/2015	Prepaid card	ID prepaid card
09/30/2015	Prepaid card	General purpose card
09/30/2015	Prepaid card	General purpose card
10/09/2015	Prepaid card	Government benefit payment card
10/20/2015	Prepaid card	Payroll card
10/15/2015	Prepaid card	Mobile wallet
09/24/2015	Prepaid card	Government benefit payment card
10/20/2015	Prepaid card	General purpose card
10/26/2015	Prepaid card	Mobile wallet
10/29/2015	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam
Fraud or scam
Managing, opening, or closing account
Managing, opening, or closing account
Managing, opening, or closing account
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

ring. Ordered new card paid {$30.00} to have 2 day delivery, still nothing.

I have {$1500.00} dollars missing from my Rushcard account, I have an email from dated the XXXX of XXXX stating the money will be refunded back into my account in XXXX business days. My account is still missing the {$1500.00}.

I 've been having payroll deposit my bi-monthly check deposited into my prepaid rush card for 6 years. Begining XXXX/XXXX/15 I have not been able to access my funds. After calling all this past weekend and being hung up on most of the time, I finally got through to a live person and was told thhere is no pending deposit on my account. Yesterday I spoke with payroll at my employers HR department and they confirmed it had been sent like always. I have a small amount deducted from each pay go into a savings account at a local credit union and those funds were available. I am constantly told by rush card that they do not see a deposit and to keep checking. This is the XXXX day I have not been able to access my funds and have had to borrow money to pay light bill and have a car payment due accumulating late fees.

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	NV	891XX	Consent provided
Amex	CA	94303	Other
NetSpend Corporation, a TSYS Company	NV	89145	N/A
Comerica	WI	53703	N/A
Empowerment Ventures, LLC	SC	29223	Consent not provided
PayPal Holdings, Inc.	TX	75232	N/A
Comerica	TX	76116	N/A
Empowerment Ventures, LLC	OH	455XX	Consent provided
Empowerment Ventures, LLC	IL	60637	N/A
Empowerment Ventures, LLC	MI	48192	Consent not provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/13/2015	Closed with monetary relief	Yes	No
Web	10/05/2015	Closed with explanation	Yes	No
Phone	10/05/2015	Closed with explanation	Yes	No
Referral	10/14/2015	Closed with monetary relief	Yes	No
Web	11/09/2015	Closed with monetary relief	Yes	No
Referral	10/19/2015	Closed with explanation	Yes	No
Phone	09/29/2015	Closed with explanation	Yes	No
Web	11/09/2015	Closed with non-monetary relief	Yes	No
Phone	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1622449

1586554

1586875

1600933

1615185

1609309

1579401

1615646

1624632

1630778

Prepaid Card Complaints

Based on Consumer Complaints

10/29/2015	Prepaid card	General purpose card
10/29/2015	Prepaid card	Payroll card
10/29/2015	Prepaid card	General purpose card
10/23/2015	Prepaid card	Payroll card
10/29/2015	Prepaid card	General purpose card
10/23/2015	Prepaid card	General purpose card
10/20/2015	Prepaid card	Payroll card
10/15/2015	Prepaid card	ID prepaid card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Fraud or scam
Managing, opening, or closing account
Fees
Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

I recieved my actual paycheck after my original pay date

I have not received my payroll deposit. Just add me to the list of people that are waiting for their money

My complaint is against Rush card. I have not been able to access my money or use my card since XX/XX/XXXX. I 've made multiple phone calls, sent multiple emails, sent multiple messages on social media, and here it is XX/XX/XXXX, and I am still without my money. I 've been contacted by a representative XXXX time, and that was on XX/XX/XXXX, after I was advised to send a direct message on XXXX. The representative had no resolution for me and advised that she did not know when the issue would be resolved. You ca n't get any answers from anyone, meanwhile this has had a huge impact on my life. I have now had to pay a XXXX deposit to my electric provider because I could not pay my bill by the shut off date. Rush card is not providing any help to their customers, and these issues are not resolved as they say on social media.

I received an email from Rushcard stating that they will be performing maintenance on XXXX XXXX, 2015 and I will not be able to access my account. As of today I still can not access my account and my paycheck was sent to Rushcard via direct deposit but my account still shows {$0.00}. No one will answer the phone and sent a message stating that the update failed.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	AZ	857XX	Other
Empowerment Ventures, LLC	OH	454XX	Consent provided
Empowerment Ventures, LLC	NC	271XX	Consent provided
Empowerment Ventures, LLC	MI	48217	Consent not provided
Empowerment Ventures, LLC	TN	37321	Consent not provided
Empowerment Ventures, LLC	TX	750XX	Consent provided
Empowerment Ventures, LLC	IL	60130	Consent not provided
Empowerment Ventures, LLC	GA	314XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/13/2015	Closed with monetary relief	Yes	Yes
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/09/2015	Closed with non-monetary relief	Yes	No
Web	11/05/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1630810

1630825

1630829

1621371

1630841

1622707

1615863

1608957

Prepaid Card Complaints

Based on Consumer Complaints

10/29/2015	Prepaid card	General purpose card
10/29/2015	Prepaid card	General purpose card
10/24/2015	Prepaid card	General purpose card
10/24/2015	Prepaid card	General purpose card
10/24/2015	Prepaid card	General purpose card
10/24/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Adding money
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

I loaded {$420.00} cash to my rush card at XXXX XXXX on XXXX and I am still waiting almost 3 weeks later to see the money on my card. I have emailed and called customer service on several occasions but they still have n't resolved this issue. I even mailed the corporate office a letter with a copy on the original receipt from XXXX

I have the Rush card and have not been able to access my money for weeks. My bills have not been paid at home and my daughter college funds ca n't be paid.

On or around XXXX XXXX or later I tried to use my prepaid Rush card to by groceries for my family. I put my items on the counter and the cashier began to scan. Now it 's time to pay, as I swiped my card it kept declining it the cashier even tried to swipe the card her self because I told her that something has to be wrong because I know there is money on this card. The cashier told me that maybe her system is down, so I put the groceries back and proceeded to another store. At the other store as I swiped my card it read the same thing (DECLINED), now I am saying something has to be wrong with my card. This was a total embarrassment for me. I should n't have to suffer just because this company wants to upgrade their system. There has to be a better way.

My direct.depoait is missing as it should have deposited on friday, XXXX XXXX 2015. As of this morning still nothing. My employer ca n't reissue a check until they get a rejection notice from rushcard so until I 'm BROKE ... no one to borrow money from ... car payment needs to be paid ... .rent needs to be paid ... .other bills need to be paid ... ..unable to ... .what 's crazy is that people I work with received their money but me I 'm still waiting ... .please do something about this

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	GA	305XX		Consent provided
Empowerment Ventures, LLC	IL	60623	Servicemember	N/A
Empowerment Ventures, LLC	NC	281XX	Servicemember	Consent provided
Empowerment Ventures, LLC	AL	368XX		Consent provided
Empowerment Ventures, LLC	FL	33323		Consent not provided
Empowerment Ventures, LLC	NE	681XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/13/2015	Closed with monetary relief	Yes	No
Phone	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	Yes
Web	11/13/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1630985

1631001

1623323

1623283

1623341

1623345

Prepaid Card Complaints

Based on Consumer Complaints

10/24/2015	Prepaid card	Payroll card
10/24/2015	Prepaid card	Mobile wallet
10/24/2015	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Unauthorized transactions/trans. issues

Adding money

Prepaid Card Complaints

Based on Consumer Complaints

Hello I 'm a current card holder of a rush card, as I 'm sure you know they have been having issues. I have money missing in the amount of {$480.00}. I tried to contact them but am now being told my account does not exist even though I can access it online? I 'm not sure what the next step is to resolve this & get my money back. I do have documents to prove this as well.

Rush card did update on XXXX XXXX and has had issues to this date, money is missing, fees applied out of nowhere and phone calls are not being answered, this date I am locked out of account and not able to reach anyone, left messages with no return calls!

I unfortunately have XXXX ongoing issues with Rushcard. The XXXX being that a new card was supposed to be expedited to me on the XXXX of XXXX that was never shipped. On the XXXX I called to inquire the whereabouts of my card only to be informed it had not been processed so a new card was expedited on the XXXX to again arrive in 1-2 business days. As of theXXXX of XXXX, I still have not received my card not can anyone find a tracking number to find out where it is.

Issue # 2. On the XXXX of XXXX, a deposit in the amount of {$400.00} was sent to Rushcard via my employer. I have called ever day since theXXXX, sometimes XXXX times to follow up only to either be on hold for XXXX hours or have the automated system hang up on me. If I did get connected to a rep, I would hear the scripted apology & please be patient.

The cost of this issue has me losing my car as well as costing me additional rent costs as I was in the process of moving when this fiasco began. I now will owe my Landlord an additional {$220.00} if I receive my money on the XXXX as I was once again guaranteed. My job had been in jeopardy since Its a requirement to have a car. I work with XXXX I 'm forced to take unpaid time off.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	MI	480XX		Consent provided
Empowerment Ventures, LLC	NJ	087XX	Older American	Consent provided
Empowerment Ventures, LLC	WA	993XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1623354

1623355

1623367

Prepaid Card Complaints

Based on Consumer Complaints

10/24/2015	Prepaid card	Payroll card
10/24/2015	Prepaid card	General purpose card
10/20/2015	Prepaid card	Payroll card
10/24/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Fraud or scam

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

Ther most embarrassing part is that I have not had any money since theXXXX so I 've been scraping by eating whatever is edible in my home. This has consisted of rice & mash potatoes for a majority of the time. I 've run out of both so now I 'm going hungry or eating crackers.

My card was stolen, they close it out and sent me a replacement card. I was unable to activate the new card and all of a sudden the old card read active again and charges were bring made on my account that I did not make. I have called and called and called just to get hung up on. Im missing over {$500.00} I need my money ASAP please.

A card that I always used Had said it was it was deactivated contacted rushcard many of times would even get hung up on bounced around no solution given and I ended up receiving an eviction letter from my landlord there 's money missing off of my account there is double charges and still no answers I have XXXX children XXXX with XXXX and I 'm a single parent where we supposed to go and all we can get is no fees for certain amount of time and an apology

I have been a member of RushCard Services since XX/XX/XXXX, and have experienced very little problems in regards to their service overall.

However, the recent conversion has me concerned with being able to collect upon my recent losses. I have been expecting a direct deposit since XXXX, and my attempts to contact any competent RushCard customer service representative have been fruitless.

I understand they have had an outage, but provide no reliable information as to

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	TX	750XX		Consent provided
Empowerment Ventures, LLC	GA	314XX	Servicemember	Consent provided
Empowerment Ventures, LLC	MD	21040		Consent not provided
Empowerment Ventures, LLC	NY	135XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/09/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1623405

1623412

1616101

1623417

Prepaid Card Complaints

Based on Consumer Complaints

10/24/2015	Prepaid card	General purpose card
10/24/2015	Prepaid card	General purpose card
10/24/2015	Prepaid card	General purpose card
10/24/2015	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

how they insure a customer 's account will be restored.

I want to sever ties with this company, as the transition to the new banking service they acquired has left me less than confident in continued business with the service RushCard provides, but I also do not wish to lose out on money that is owed to me.

Please assist me.

I have the Rushcard. I 'm sure you are aware to the current issues. I was unable to use my card for transactions since they updated their system over 12 days ago. I was unable to pay for my mail order medication so I was without for 5 days. I was unable to pay an emergency room co-pay because I could n't use my card. I was forced to go the the emergency room because I was unable to get my medicine because I could not use my Rushcard. I called Rushcard was on hold for over an to only be told we do n't know when our system will be working. Then today I received a email from Rushcard telling me they can not locate my account. This is unacceptable

I lost my pre-paid debt card from rush a replacement was sent to me within 9 days and i was not able to activate my card. I had my direct deposit in my account a week previous. I was told that rush card was going through a systems upgrade and since their systems were down their activation line wasnt working i was locked out of my account and couldnt view it. And after waiting on hold for several hours after being hung up on multiple times by rushes automatic phone system. I was

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	SC	29525	Older American	Consent not provided
Empowerment Ventures, LLC	MN	55406		Consent not provided
Empowerment Ventures, LLC	NJ	080XX		Consent provided
Empowerment Ventures, LLC	IL	606XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1623425

1623467

1623471

1623483

Prepaid Card Complaints

Based on Consumer Complaints

10/24/2015	Prepaid card	General purpose card
10/24/2015	Prepaid card	Payroll card
10/25/2015	Prepaid card	General purpose card
10/25/2015	Prepaid card	ID prepaid card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

told by customer service i would just have to wait until it came back up and no time line was given but until then i couldnt access my funds. I called daily for nine days before i saw a post on social media telling me to reset my account at this point now having XXXX checks direct deposited that i couldnt access. I was finally after day ten able to email rush my account info my account was unlocked i was able to remove my money. Im now late on my.car payment rent phone bill and cable with delinquent fees. And now i have to pay a XXXX dollar down payment on my phone due to a service interruption. This has severely disrupted my life i had to borrow from friends and family to feed my son. Rush should not be allowed to block people from their accounts for ten plus days with no viable information.

rush card promised to have pay roll and government checks direct deposited and posted and available 2-days prior .last week i didnt receive my direct deposit until the day of my pay day. this week i have not received my direct deposit at all i am paid weekly wednesday by my employer but my initial pay day is friday. my employer sent my pay but rushcard has given me every excuse and even hung up on me on occasions because i asked for a set date and time frame i should have my money. they even told me to go to a money pass atm because the money is there i did my balance still says XXXX im behind on bills, i have no groceries, i cant pay my son school fees. i need and want my money NOW or im forced to cancel my services i cant take this weekly my rent is about to br due so is another pay period i refuse to give them XXXX checks that i cant access an use.

AFTER A SYSTEM GLITCH I HAVE N'T RECEIVED MY DIRECT DEPOSIT FOR {$380.00} AND ALSO THE BALANCE THAT WAS ON MY CARD BEFORE THIS GLITCH IS GONE WHICH WAS {$540.00}

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	GA	300XX	Consent provided
Empowerment Ventures, LLC	WA	98005	Consent not provided
Empowerment Ventures, LLC	AL	352XX	Consent provided
Empowerment Ventures, LLC	GA	30721	Consent not

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1623484

1623487

1623513

1623521

Prepaid Card Complaints

Based on Consumer Complaints

10/25/2015	Prepaid card	Payroll card
10/25/2015	Prepaid card	Government benefit payment card
10/25/2015	Prepaid card	Transit card
10/20/2015	Prepaid card	General purpose card
10/25/2015	Prepaid card	Government benefit payment card
10/25/2015	Prepaid card	General purpose card
10/25/2015	Prepaid card	ID prepaid card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Fraud or scam

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

I am a member of a RushCard company for the last 10 years and my deposit was set up to go onto my card on XXXX XXXX, 2015 it was never posted I called customer service several times with empty promises of it being on my account never happened I have my XXXX Number as well as the account number from my payroll analyst going into my account and we have also done a trace and it shows it was excepted by Rushcard they are claiming they have never received anything although they have on the same day for the last 10 years from the same company

Our Rush card had XXXX side funds put aside XXXX emergency funds and on XXXX money for the kids. Just now got the emergency funds but they cleaned out the XXXX money. What the heck. Are we gon na get that back?

I have been a costumer with Rushcard since 2008, no problems at all. Until they did this system update. My balance on my account is wrong, I have called emailed no response back, until the other day I called from a different line and I waited on hold for a minute and then the lady proceeds to tell me that they do n't know when the issue will be fixed, that they are working on it. You have been working on it for almost 2 weeks. Luckily I was n't late on any bills like others.

Open tickets XXXX) I am sending this letter today to express my complete sadness and discomfort with your services. As with all things there will be times when issues arise and even in ones efforts to resolve them effectively and

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

				provided
Empowerment Ventures, LLC	CA	92505		Consent not provided
Empowerment Ventures, LLC	CA	95112		Consent not provided
Empowerment Ventures, LLC	GA	30291		Consent not provided
Empowerment Ventures, LLC	CA	925XX		Consent provided
Empowerment Ventures, LLC	OH	458XX	Servicemember	Consent provided
Empowerment Ventures, LLC	TN	370XX		Consent provided
Empowerment Ventures, LLC	VA	234XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/09/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1623523

1623547

1623556

1616281

1623575

1623667

1623639

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

sufficiently, there will be failures ; however in the case of this technical revamp Rush has proven to be incompetent.
IT implementation is not my area of expertise however in my opinion a little more strategic planning may have been in the best interest of the customer, as well as the company 's brand ; which is now being viewed as negative. I assume one would have created a few mock situations, running them completely through, as a proactive approach and a way to resolve root causes in a timely manner.
Please understand I have been a customer with Rush since it launched, give or take a year. Although the card is not the best of them currently in the market, I have prided myself on being involved in what appeared to be a company that believed in the underbanked and had the backing of XXXX XXXX, who outside of rush I respect. Rush vision was to provide financial power to those who are/were underbanked, have the desire to establish credit or rebuild credit, among other things.
In addition to this I have even recommended family and friends who really had no desire to have a Rush card get one, as this allowed us to transfer money from one card to another for XXXX versus using XXXX XXXX or XXXX = Financial power/flexibility. By the way this service is no longer working ; which means there is no need for them or even myself to stay with Rush. Understand, I am very loyal and despite me being able to use a normal bank I enjoy the transfer to transfer card feature and would much rather not jump ship.
To date the changes made within the customer service department and its procedures I have embraced ; however I am at wits end. With all due respect, I am a person that believes in empowering people from all walks of life, but considering one is in a financial bind due to rush, having a person with a language barrier answering questions with lack of knowledge is extremely frustrating. In my opinion despite ones background we all deserve equal opportunity however Rush has not

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

10/26/2015	Prepaid card	ID prepaid card
10/26/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Managing, opening, or closing account

provided their workers with the adequate tools to successfully address the current needs.
Instead customer service places you on hold for over XXXX mins, then the phone lines disconnect. Please see below example A. of just one of my many calls to Rush, where I was on hold for a long time and then line disconnected.
Also to add assault to injury on my part, I either lost my wallet or it was stolen, needless to say, as normal immediately I contacted Rush by phone and email to freeze, or deactivate the card, and to no avail, due to the IT issues.
Below is a chain of events about this communication, and by the way the card is still active, and still in risk of someone using it unauthorized.
At this point, I do not know what to do because my direct deposit is being issued to this active, but lost card. I have since contacted my HR department who is trying to stop the transaction and issue a live check ; which puts me in further issues, as I will be out of state on payday and will not have any funds or ways to cash the check. My desire was to have the lost/stolen card cancelled and a new one expedited to me over night ; however in not being able to speak to anyone at Rush, this is not feasible again.
As you can see Rush team, what should have been a simple IT enhancement, has turned into a financial Amputation, for those of us who believe in you. I have had to use XXXX XXXX to secure funds for my rent, I have had to pay things online with a card I do not have with the hopes whoever finds it does n't use it. I am extremely scared to cancel my (currently lost) card because at the least when and if my direct deposit hits

Rush card 's systems were down for maintenance but when they became operational again they no longer allowed me access to my funds. I misplaced my

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	LA	71106	Consent not provided
Empowerment Ventures, LLC	AL	354XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1624079

1624083

Prepaid Card Complaints

Based on Consumer Complaints

10/20/2015	Prepaid card	General purpose card
10/29/2015	Prepaid card	Government benefit payment card
10/26/2015	Prepaid card	Government benefit payment card
10/20/2015	Prepaid card	General purpose card
10/20/2015	Prepaid card	Payroll card
10/26/2015	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Managing, opening, or closing account

Managing, opening, or closing account

Managing, opening, or closing account

Managing, opening, or closing account

Fraud or scam

card and blocked its usage online to prevent fraud and am now being told my account can not be unblocked. Every representative I 've spoken with claims they ca n't even view my account however thy insist and often times transfer with out approval or notice. I have been forced to wait for ridiculous hold times exceeding XXXX minutes to an hour and a half and have been hung-up on and refused the assistance of a Supervisor. I was told, " You have all of the information you need so there is no need to transfer you to a supervisor ". All I want is MY hard-earned money off of this card. Some sort of compensation for this ordeal would be nice but I 'm not going to hold my breath.. These people are unprofessional, incompetent, rude, obnoxious and the list can go on and on. Any assistance you can provide would be helpful and appreciated.

My situation is solely related to the XXXX XXXX Rush Card glitch. For almost a week now I have either not been able to access my account and or funds I have loaded funds to my account that have not posted to my account there has been funds taken out of my account without my permission for almost three days my balance said zero when I definitely had sufficient funds I have sent several emails tweets called several time only to be disconnected if this was any other prepaid card without a celebrity at its head this would be considered fraud.

I have a rushcard and have been unable to access the money deposited on it. This is very difficult as I have no way to get the money and no way to borrow money. Groceries, rent and utilities are all due and I have nothing I can do. Please help.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	NY	112XX	Consent provided
Comerica	TN	38119	N/A
Comerica	AZ	86323	N/A
Empowerment Ventures, LLC	GA	300XX	Consent provided
Empowerment Ventures, LLC	OH	45215	Consent not provided
Empowerment Ventures, LLC	NY	14611	Consent not

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/09/2015	Closed with non-monetary relief	Yes	No
Referral	11/02/2015	Closed with monetary relief	Yes	No
Referral	10/28/2015	Closed with monetary relief	Yes	No
Web	11/09/2015	Closed with monetary relief	Yes	No
Web	11/09/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1616455

1631418

1623923

1616548

1616527

1624220

Prepaid Card Complaints

Based on Consumer Complaints

10/20/2015	Prepaid card	General purpose card
10/29/2015	Prepaid card	Other special purpose card
10/20/2015	Prepaid card	Payroll card
10/21/2015	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Managing, opening, or closing account

Advertising, marketing or disclosures

Prepaid Card Complaints

Based on Consumer Complaints

I have not been able to access the funds on my rushcard for about a week. I also receive a direct deposit every other week and that deposit has not posted this week it was supposed to post today XX/XX/2015. I have tried to contact the rushcard customer service on a daily basis only to be lied to and hung up on I am asking for answer please.

I ordered a replacement card XXXX XXXX and it is now XXXX XXXX. I have called rush card several times and they can not tell me anything. I have called XXXX a day the phone either hangs up or i am on hold for XXXX hours to be told they can not upload anything due to the system outage. I am a single mother and have n't been able to access my money for 17 days and i can not get any answer to solution to problem. I keep being transferred, placed on hold, hung up on, call does n't go thru. And no answers to the solution. Now i have to sit here with no card, no answers, no money, no solution to the problem. My bills are late. My child is suffering. XXXX XXXX keeps tweeting that everything is back up and it isnt.

My biweekly recurring direct deposit from my employer normally hits Tuesday, by XXXX. Nothing was deposited and my balance is reflecting XXXX. I coordinated with my payroll and they confirmed it was sent, but after waiting on hold with Rushcard for XXXX minutes they advised my deposit was n't reflecting. This is a major hardship for me, for I am a single mom, flying with XXXX wing, and my son is a full time college student and tuition fees do not have any grace period, nor does my other bills in promised to pay today. I pay my bills in increments of XXXX, versus in full at the top of the month, due to making less then the cost of my total bills. The company has taken ownership of the technical issue, but has neglected to resolve it and grant me access to my paycheck. Please help!

I am unable to access my account due to RUSH CARD TECHNOLOGY TRANSITION and i also have kids that have to eat and no one from RUSH CARD

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

			provided
Empowerment Ventures, LLC	NJ	080XX	Consent provided
Empowerment Ventures, LLC	MA	021XX	Consent provided
Empowerment Ventures, LLC	NJ	070XX	Consent provided
Empowerment Ventures, LLC	NJ	071XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/09/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/09/2015	Closed with monetary relief	Yes	No
Web	11/09/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1616618

1630591

1616689

1617530

Prepaid Card Complaints

Based on Consumer Complaints

10/21/2015	Prepaid card	General purpose card
10/21/2015	Prepaid card	Payroll card
10/26/2015	Prepaid card	General purpose card
10/21/2015	Prepaid card	General purpose card
10/29/2015	Prepaid card	Payroll card
10/21/2015	Prepaid card	Payroll card
10/21/2015	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Adding money

Managing, opening, or closing account

Adding money

Managing, opening, or closing account

Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

TRANSITION and i also have kids that have to eat and no one from RUSH CARD CAN ANSWER THEIR PHONE AND NOONE FROM RUSH CARD WANTS TO TAKE RESPONSIBILITY FOR THE UNNEED TECHNOLOGY TRANSITION

I have n't been able to access my money for more then a week ca n't pay my bills my work paycheck goes into account rush card is not answering my calls keeps hanging up on me

Rushcard has not deposited my money for the second time last week they did n't do it I had to wait a day for my funds I was n't able to pay my bills at all. Also charging me for fees they never charged me for before

After a " system update " with Rush Card serviceI have been unable to access my funds in XXXX days now. My account balance has been XXXX out and I have money that should be available to me. I have called customer service for this company at least XXXX dozen times and I get no human response, I get hung up on every time. I am unable to access my money and I am getting no response from the company after trying many times to make contact via telephone and email.

Rushcard users like my self have ben waiting on there deposits for over 2weeks. I usually get some of my check from my employer. To cover gas or food during the week. An maybe pay my phone bill. But the card is now inactive an it does n't have my direct deposit on it. Im confused.

RUSHCARD. Need I say more? XXXX XXXX is " working so diligently " to " fix the problem. " A problem he probably caused. What does he care - he 's LOADED??? He has no problem getting to his money and paying his bills. Our money - on the

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	PA	191XX		Consent provided
Empowerment Ventures, LLC	IN	466XX		Consent provided
Empowerment Ventures, LLC	NJ	08046	Older American	N/A
Empowerment Ventures, LLC	FL	344XX		Consent provided
Empowerment Ventures, LLC	MD	20601		Consent not provided
Empowerment Ventures, LLC	FL	323XX		Consent provided
Empowerment Ventures, LLC	PA	155XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/10/2015	Closed with monetary relief	Yes	No
Web	11/10/2015	Closed with non-monetary relief	Yes	No
Phone	11/13/2015	Closed with monetary relief	Yes	No
Web	11/10/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/10/2015	Closed with non-monetary relief	Yes	No
Web	11/10/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1617531

1617565

1624414

1617604

1631717

1617635

1617660

Prepaid Card Complaints

Based on Consumer Complaints

10/21/2015	Prepaid card	General purpose card
10/26/2015	Prepaid card	General purpose card
10/21/2015	Prepaid card	General purpose card
10/29/2015	Prepaid card	Payroll card
10/21/2015	Prepaid card	Payroll card
10/11/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Fraud or scam

other hand - which is supposed to be on our RUSHCARD is not there. Where is it??? Why ca n't I pay my bills? Do you know how hard it is to buy gas and food with NO MONEY?!?
RUSHCARD XXXX and I ca n't wait until the " straighten it all out " so I can RUN FAST FROM RUSHCARD!!!

RUSHCARD - On XXXX XXXX, 2015, Rushcard underwent what they called a change of systems. The change was not to affect customers ; as of today, XXXX XXXX, 2015, 2 business weeks later, the problem still exist ; the inability to access my account. I have not been able to speak with any representative, and when I did, I was told they could n't get into the system either. I feel that an inside theft has occurred with customer funds, and someone walked away with XXXX dollars that did not belong to them. I feel as though XXXX are responsible. For the past 2 weeks all customers have heard are excuses, and we will see our funds in our account overnight ; well there have been a lot of overnights to pass by, and yet still nothing. Please help, many of us who are customers are Seniors receiving Social Security Funds, and our money is gone. Please help or direct me to whom I should contact regarding this problem. Thank you for your assistance.

RushCard offered " Rush Goals ", separate accounts used to accomplish specific goals, like a " Savings ". All of my goals have disappeared along with the funds that were included in them.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	IL	606XX	Older American	Consent provided
Empowerment Ventures, LLC	GA	30331		N/A
Empowerment Ventures, LLC	PA	19119		Consent not provided
Empowerment Ventures, LLC	WI	53209		Consent not provided
Empowerment Ventures, LLC	MS	392XX		Consent provided
Capital One	KS	66214		Consent not provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/10/2015	Closed with monetary relief	Yes	No
Phone	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/12/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/12/2015	Closed with monetary relief	Yes	No
Web	10/15/2015	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1617708

1624697

1617873

1631976

1618048

1602600

Prepaid Card Complaints

Based on Consumer Complaints

10/26/2015	Prepaid card	General purpose card
10/26/2015	Prepaid card	General purpose card
10/30/2015	Prepaid card	Payroll card
10/21/2015	Prepaid card	Mobile wallet
10/21/2015	Prepaid card	Gift or merchant card
10/26/2015	Prepaid card	ID prepaid card
10/26/2015	Prepaid card	Other special purpose card
10/26/2015	Prepaid card	Mobile wallet
10/21/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Fraud or scam
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Managing, opening, or closing account
Managing, opening, or closing account
Managing, opening, or closing account
Managing, opening, or closing account
Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

I am unable to access my online account and when I try to call the Rush Card customer service or email them, they do not resolve my issues. I want to make sure that all of my money has been appropriately used by me, and because i am locked out of my account I ca n't do that. Rush Card customer service representatives told me Sunday XXXX/XXXX/2015 that my account was unlocked and it was not. I feel very uncomfortable about them having my personal information and they are beng dishonest. Had the Rush Card rep told me they could n't help me that would have given me some trust in them. I unable to review my transactions.

I have direct deposit with Rushcard, and I was out of town and my card would n't work. When I tried calling Rushcard 's XXXX number, I could not get anyone to answer. My latest deposit should have been deposited on XXXX XXXX, 2015. It was not until I was able to make it back home with no money that I realized that my card would n't work anywhere. Then I discovered I could not access their customer service, and I could n't go to an ATM to withdraw money and I am now

Prepaid Card Complaints

Based on Consumer Complaints

Company believes complaint represents an opportunity for improvement to better serve consumers

Prepaid Card Complaints

Based on Consumer Complaints

			provided
Empowerment Ventures, LLC			N/A
Empowerment Ventures, LLC	AZ	85018	N/A
Empowerment Ventures, LLC	TX	75062	Consent not provided
Empowerment Ventures, LLC	WI	537XX	Consent provided
Amex	FL	33467	N/A
Empowerment Ventures, LLC	AL	352XX	Other
Empowerment Ventures, LLC	NY	10980	N/A
NetSpend Corporation, a TSYS Company	IL	60411	N/A
Empowerment Ventures, LLC	NY	146XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	11/13/2015	Closed with non-monetary relief	Yes	No
Phone	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/10/2015	Closed with monetary relief	Yes	No
Referral	10/23/2015	Closed with explanation	Yes	No
Web	11/13/2015	Closed with explanation	Yes	No
Phone	11/13/2015	Closed with non-monetary relief	Yes	No
Phone	10/30/2015	Closed with monetary relief	Yes	No
Web	11/10/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1625000
1625101
1632926
1618400
1618479
1625191
1625277
1625561
1618844

Prepaid Card Complaints

Based on Consumer Complaints

10/27/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

behind on all of my bills. I can not get any of my money out from my direct deposit once I finally was able to go online ; it shows that they reactivated an old expired card and placed money on it, but now since I do n't have the card anymore and it 's no longer valid, my money is still locked up in their system! I am past due on all my bills and now I 'm having to borrow money to get to work. Their false promises on social media asking for my name and address and phone number to call me is getting no results, because no has contacted me since all of of this has happened. Please help me recover my hard-earned money ; this is my last resort!

I was using a Netspend prepaid card. I had reloaded the card and within an hour after loading funds on the card, I noticed that funds had been deducted from my card via text messages, which indicated my balance had changed.
I contacted the Netspend to report the matter, and after makIng numerous attemps to get someone on the phone, I finally got through to someone in customer service to handle my complaint.
I explained that I had received text messages indicating that I had noticed unauthorized activity on my card.
The customer servuce rep., put me on hold while he looked up account activity and told me that there were international transaction that had been made on card.
I explained ghat I had not made nor authorized any such transactions.
The agent explained that a block needed to be put on card immediately.
I informed the ageng that I needed to withdraw what remaining funds from card and that it was urgent that I do so, because I needed the funds right away. The agent told me my options were : ,that I had an additional card availible or if I knew someone that had a Netspend card who could receive funds for me.
I did not know anyone with a Netspend card, which I inform the agent taking the call. I asked could the money be sent via XXXX XXXX, or, if I could purchase another card and call thd knew card number in. I was told no, so I ask if I could

Prepaid Card Complaints

Based on Consumer Complaints

Company believes complaint is the result of an isolated error

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	GA	310XX	Servicemember	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	10/29/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1626282

Prepaid Card Complaints

Based on Consumer Complaints

10/27/2015	Prepaid card	Payroll card
10/27/2015	Prepaid card	Transit card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Fraud or scam

draw my remaiding funds off card via an ATM since I was near an exit where one was located.The agent agreed that I could withdraw funds from ATM while he was still on the other end of call. I arrived at location and informed represengive that I had arrived. Atfter telling agent I was at location go withdraw funds, he hangs up the phone. I was under the impression that he would stay online until trasaction had completed, this did not occur. The agent had hang up on me prior go my even reaching the teller machine.
After again making numerous attemps to get someone on the phone and having go repeat my delima over and over, I was told that the card had been blocked and could not be unblocked, even though I was still at location where I could make withdrawal of funds remaining on card.I at this point demanded that card and account be closed and that a check be sent to my residence. At this point I didnt trust continuing any futher relation with Netspend, as I inform customer represenative.I was told it would take 10- 20. business days to get my money.

Rushcard ruined my finances and caused me so much struggle for about two weeks without a penny to my name. I am a single parent and XXXX kids and i just could not figure out how to feed my kids day by day. I was devasted and cried daily. The need to pay for what they did to us. They conducted a server change, my card would not work, embarrassed to find out after food shopping my card declined on $ XXXX+ in groceries. They would not answer phone, either ring or hung up but not a soul to tell us what was happening with our funds. My sons XXXX birthday party cancelled and rescheduled cause i had no funds. My bills not paid and cell and XXXX turned off cause pmt arrangement i had. I was disgusted how they treated us without a care that we live check to check and had no other means for cash. I fed my kids cereal and milk during this time. It was nutts.

RushCard (UniRush, LLC, XXXX, XXXX XXXX, XXXX, XXXX XXXX XXXX XXXX, XXXX XXXX XXXX XXXX XXXX, and XXXX) was going through a tech update.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	NY	123XX	Consent provided
Empowerment Ventures, LLC	WV	256XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1626345

1626347

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

During this process, the entirety of cardholders ' accounts were unavailable for a few hours, which is understandable. However, now, 2 weeks later, a lot of cardholders ' accounts are still unavailable and people are unable to access their account (some reporting that RushCard is unable to even locate their account), others reporting that they had funds in their account and now the funds are missing or gone and RushCard has no idea where they went to. I personally was not affected for any type of direct deposit or card-to-card transfer or anything of the sort, but I DID have funds and felt unsafe at loading my card for fear of not being able to acccess the funds. I am reporting the aforementioned entities as fraudulent (not a scam ; I 've been a loyal customer since 2009 and nothing like this has ever happened) in the way they handle business. Some cardholders are even reporting that customer service representatives are even taunting them, claiming they got their funds on their cards from RushCard, yet people who are working and things have n't. It 's quite disheartening. Some are reporting that RushCard ca n't even locate their accounts, as if they were never a customer to begin with. Some say they call and are on the line for quite an extended period of time, while others are simply hung up on and have to call back, making them feel hopeless. Some have to go to other banks to take out loans, others going to payday loan places so they can pay bills and provide food for themselves and/or their loved ones, gas for getting to and from work, etc. XXXX cardholder claimed she received a phone call from RushCard stating they are " investigating accounts XXXX by XXXX " and she will have to wait to get any of her stolen money back. She asked the RushCard customer support representative " how do I eat in the mean time " and the rep said suggested her " local church or soup kitchen. " I have no idea what the majority of these cardholders are facing and it sickens and disgusts me that RushCard would do this and say things of this nature to cardholders, working-class people and people who receive a monthly check, some still waiting for it to deposit.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

10/21/2015	Prepaid card	General purpose card
10/16/2015	Prepaid card	General purpose card
10/27/2015	Prepaid card	ID prepaid card
10/22/2015	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Fraud or scam

Fraud or scam

How are people supposed to live and survive like that with a company who does these types of things? How are we supposed to entrust our funds and account information to a company, while having a nice record previously, now has XXXX that is quite less than stellar, and expect to be ok with this? I 'm only speaking on my behalf with examples in the text here. I do hope something comes of this because I, for XXXX, was completely thrown by this. I 'd always trusted RushCard, but not now. I am also hearing reports of RushCard funding people {$25.00} or {$75.00} or such for " system outage " fees. I suppose this is hush money or to keep them from filing? No idea.

Whatever the case is, cardholders are fed up and we need and demand action against RushCard and its subsidiaries.

Thank you for reading.

On XXXX XXXX there was a system upgrade and since that day, my funds have been depleted. There are multiple items that have been debited from my account numerous times after calling the merchant and getting the authorization codes I was told they could only release ONE. When I checked my account this morning, my money was once again GONE!

There is also a dispute that I filed on XXXX XXXX for {$62.00} that has not been resolved. Customer service is HORRIBLE and I am MORE than fed up!

Its been 10 days and counting that Rushcard left me with no access to my account. To make it worse the put my direct deposit into a card that was reported

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	MI	48223	N/A
Empowerment Ventures, LLC	MO	641XX	Consent provided
Empowerment Ventures, LLC	IL	606XX	Other
Empowerment Ventures, LLC	NY	125XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	11/10/2015	Closed with monetary relief	Yes	No
Web	11/05/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/12/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1618903

1610536

1626443

1619690

Prepaid Card Complaints

Based on Consumer Complaints

10/22/2015	Prepaid card	General purpose card
10/22/2015	Prepaid card	Payroll card
10/22/2015	Prepaid card	Payroll card
10/27/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Fraud or scam

Fraud or scam

account. To make it worse the put my direct deposit into a card that was reported stole three years ago. I went to pay my bills and everything was rejected, My car ins cancelled. MY car pmt is due soon. MY cell phone is about to shut down and that not all I have no money and the gas in my car will last probably 2 more days. I believe that this company was hacked and they are lying about the accounts being fixed. I computer glitch does not take 2 weeks. Customer service number keep hanging up. I was following twitter to see what is going on. Rushcard says if you send a direct message that someone will call. I did that 3 days ago. 2 days I get a text saying someone from rushcard will contact me shortly. I have not heard anything. They keep posting that the problem is fixed, but I 'm still locked out of my account. I lost XXXX paycheck and money I had saved. I managed to changed my direct deposit to another account, but they are holding a lot of money, that no one know when it will appear.
they also saying that he lost the money in investments, that rushcard is about to close and that in a couple of months we will receive all our money in a form of a check. I wanted to go to school in XX/XX/XXXX and I needed to hold my seat before the end of this week. Well that is not going to happened. I gon na miss out on going to school.

my payroll direct deposit was never credited to my account, they are blaming a computer glitch however as of today, they have not made good on those funds. That 's not a glitch that 's fraud.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	NM	88012	Consent not provided
Empowerment Ventures, LLC	SC	29532	Consent not provided
Empowerment Ventures, LLC	NY	100XX	Consent provided
Empowerment Ventures, LLC	NY	11233	Other

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/12/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1619410

1619749

1619916

1626763

Prepaid Card Complaints

Based on Consumer Complaints

10/16/2015	Prepaid card	ID prepaid card
10/27/2015	Prepaid card	General purpose card
11/04/2015	Prepaid card	ID prepaid card
10/30/2015	Prepaid card	Mobile wallet
10/27/2015	Prepaid card	General purpose card
10/30/2015	Prepaid card	Government benefit payment card
10/27/2015	Prepaid card	General purpose card
11/05/2015	Prepaid card	General purpose card
10/16/2015	Prepaid card	Other special purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Managing, opening, or closing account

Fraud or scam

Fees

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Fraud or scam

Adding money

Prepaid Card Complaints

Based on Consumer Complaints

No access to my money already in account, direct deposits are n't being shown, Rushcard should be prosecuted.

I am a rushcard customer, have not been able to have any access to my money in 16 days. When calling somtimes i get hung up on. other times the represenitives have the same excuses. Cant tell me whats going on or what the problem is or when it will be settled.The company wont even give any other opitions to recieve the funds.

I was paid on XXXX XXXX, 2015 {$1700.00} and have not been able to have access to my money. Rush Card keeps telling people that they are going through a system update, but it is going to be a month. This was my only source of income to be able to pay my bills, feed my XXXX year old and XXXX month old. I struggle day to day trying to make ends meet. I call them everyday and all I get is the same XXXX response. I just want my money that I worked so hard for back.please help me. Thank you

I have a Rushcard and as of today I still do not have access to my funds. I have called numerous times and have been given false information. On XXXX occasions, I was told my card would be unblocked in XXXX hours. I was also given conflicting stories by customer service agents and put on hold for long periods of time or hung up on.

I have a rushcard and they sent out an email last week saying they was going to be doing updates on XXXX/XXXX/2015. That was fine and went I went to check

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	GA	301XX	Consent provided
Empowerment Ventures, LLC	VA	225XX	Consent provided
Empowerment Ventures, LLC	CT	066XX	Consent provided
PayPal Holdings, Inc.	WI	53185	N/A
Empowerment Ventures, LLC	CA	926XX	Consent provided
Empowerment Ventures, LLC	TX	78232	Consent not provided
Empowerment Ventures, LLC			N/A
Blackhawk Network Holdings Inc.	CA	92646	N/A
Empowerment Ventures, LLC	IL	606XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/06/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/05/2015	Closed with non-monetary relief	Yes	No
Referral	11/02/2015	Closed with explanation	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with explanation	Yes	No
Phone	11/13/2015	Closed with non-monetary relief	Yes	No
Phone	11/06/2015	Closed with explanation	Yes	No
Web	11/06/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1610053

1626825

1638876

1633992

1625953

1633748

1627327

1640829

1611516

Prepaid Card Complaints

Based on Consumer Complaints

11/19/2015	Prepaid card	General purpose card
11/05/2015	Prepaid card	General purpose card
10/17/2015	Prepaid card	General purpose card
11/14/2015	Prepaid card	Mobile wallet
10/17/2015	Prepaid card	Payroll card
11/05/2015	Prepaid card	General purpose card
10/17/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Managing, opening, or closing account

Adding money

Fraud or scam

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Advertising, marketing or disclosures

Prepaid Card Complaints

Based on Consumer Complaints

my account the little I did have in there was gone. They made an statement that whoever was getting paid 2 days early or the day before will not get it until their payday. Today XXXX/XXXX/2015 is my payday and I have n't not got anything. I check my card on XXXX/XXXX/2015 it was money on my card and then when I went back to check it again it was gone. I have bills that are due and kids that need stuff. Rushcard mess up everything. Once I get my money from them I 'm done. I have to pay a late fee on my bills and figure how to get the stuff my kids need. This is not fair. I been calling all day and I get the same story, that they trying to fix the problem and they will send out a text when it 's up and working. My plans had to get cancel cause of this. I have to figure out how I 'm going to get to work on Sunday.

I have a prepaid rushcard, I have n't received my last XXXX paychecks. Every time I call they apologize and guarantee that it will be fixed by XXXX XXXX but it 's lies. I have n't received my money since XXXX/XXXX/15 and I have a shutoff notice for my electric tomorrow and my rent is late. I need help please

I purchase per paid card added money, then they denied me from being able to use it. The only explanation that would give me was that the count was frozen. After the fact they took my money, but not allowing me to use it. They decided that I was able to receive my money back with in twenty days, as a check. Netspend prepaid will be the last time I will ever use this company

I purchased this card and tried to use it online on XXXX to pay my account

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Amex	CA	94539	N/A
Empowerment Ventures, LLC	PA	181XX	Consent provided
NetSpend Corporation, a TSYS Company	FL	330XX	Consent provided
Incomm Holdings, Inc.	WA	980XX	Other
Empowerment Ventures, LLC	NY	14609	Consent not provided
Empowerment Ventures, LLC	MO	65802	N/A
U.S. Bancorp	NH	030XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	11/23/2015	Closed	Yes	No
Web	11/05/2015	Closed with monetary relief	Yes	No
Web	10/21/2015	Closed with explanation	Yes	No
Web	12/16/2015	Closed with explanation	No	Yes
Web	11/06/2015	Closed with monetary relief	Yes	No
Phone	11/06/2015	Closed with non-monetary relief	Yes	No
Web	10/21/2015	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1662495

1640902

1612173

1655425

1612232

1640956

1612116

Prepaid Card Complaints

Based on Consumer Complaints

11/19/2015	Prepaid card	Gift or merchant card
10/18/2015	Prepaid card	Payroll card
11/01/2015	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Managing, opening, or closing account

Managing, opening, or closing account

balance. I tried using the card but it kept getting declined. I called the number on the back of the card and was told that XXXX is a " blocked merchant. " The customer service representative said US Bank maintains a secret list of blocked merchants at which they do n't allow their prepaid cards to be used. This is completely deceptive. The back of the card says it is accepted anywhere XXXX is accepted. It makes no mention of a " secret " blocked merchant list. I believe this secret list is to make it harder for people to use the cards so US Bank can collect inactivity fees or hope people just do n't use the card.

Found tow trailer on XXXX. Contacted seller and they informed me that they were out of town and that we should use eBay. I agreed and she set up an account on eBay. eBay sent me an invoice and instructions to by PayPal My Cash gift cards and email them the PIN numbers and they would hold the money until I instructed them to release it and that I had inspected and accepted the trailer. I followed their instructions and once I gave them the PIN numbers eBay XXXX sent me a email that they had received the money. I tried to communicate with the seller but never got any response. I started investigating and have filed a dispute with PayPal and a Police report with the XXXX Ca. Police Dept. Case number is XXXX. PayPal My Cash dispute number is XXXX

On XXXX/XXXX/15 rush card stated they were going to do an " upgrade " well my payday is Friday XXXX/XXXX/15 and today is sunday XXXX/XXXX/15 and my check is still not deposited. I been told by more than XXXX agentd at rush card that they see myb {$490.00} direct deposit pending but dont know when it will be posted. In the mean time I cant put gas in my cars to go to work, cant buy grocerirs to feed my XXXX kids and cant pay my bills. I kusy want my money loaded so I can be done with rush card.

I applied for a rush card on XX/XX/2015 and supposed to received it in 7 to 10 days. I received my first card but have n't received my other one with my money

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Incomm Holdings, Inc.	CA	945XX	Consent provided
Empowerment Ventures, LLC	KS	672XX	Consent provided
Empowerment Ventures, LLC	MS	386XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	12/16/2015	Closed with explanation	No	Yes
Web	11/06/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1663108

1612511

1634729

Prepaid Card Complaints

Based on Consumer Complaints

10/19/2015	Prepaid card	General purpose card
11/02/2015	Prepaid card	General purpose card
11/10/2015	Prepaid card	Government benefit payment card
11/02/2015	Prepaid card	Electronic Benefit Transfer / EBT card
11/05/2015	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Adding money
Fees

on it from my department. I called rushcard multiple times and ca n't get any answers. I checked online of XX/XX/2015 and it said I bad {$900.00} on there but when I checked later on it said {$0.00}. I have n't received my card even to get my money.im late on my car note, light bill, and loans I have to pay.

I was sent an American Express rewards credit card with a {$50.00} credit balance issued as a rebate after the purchase I made from an online retailer.

The initial card was lost in the mail (I believe issued around XX/XX/XXXX), and another card was re-issued to me in XXXX 2015 after I filed a claim stating I never received the first card. A {$2.00} monthly maintenance charge was assessed in XXXX and again in XXXX.

After speaking with customer service, they informed me that the back of their cards states 'Subject to applicable law, a {$2.00} monthly fee will be assessed against the card balance starting 5 months after card issuance. Funds do not expire. " Based upon the original card issuance in XXXX, and regardless of the fact that I never received it, they said they begin assessing fees beginning at the 5 month point and they can not reverse the fees. They also said that they would not be willing to issue another card for the amount of the fees reduced.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	MI	48238	Consent not provided
Empowerment Ventures, LLC	MS	38671	Consent not provided
Comerica	KS	66507	N/A
Empowerment Ventures, LLC	LA	71251	N/A
Amex	CA	922XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/06/2015	Closed with monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Phone	11/13/2015	Closed with explanation	Yes	No
Phone	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/06/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1612926

1635339

1649800

1635384

1641926

Prepaid Card Complaints

Based on Consumer Complaints

11/06/2015	Prepaid card	Government benefit payment card
11/06/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

I told them that this is a violation of The Credit Card Act XX/XX/XXXX, as Gift cards are prohibited from charging fees during the first 12 months from the time of purchase, and that I was going to file a complaint with the CFPB. The supervisor I spoke to said he would notate the account.

The system had some type of clitch and left me with no access to my account or money. Because of the problem I have lost my apartment because I could n't pay my rent.

On approximately the first week XX/XX/XXXX I filed a dispute complaint of fraudulent charges with Rush Card. During the investigation, they stopped usage of my current debit card and issued me a new card. Upon receiving the new card, the company was in the midst of a very large upgrade to their services. When I went to activate my new debit card, it would not accept the information via telephone to activate the new card. Upon logging in online, I noticed that the new card displayed online on my account did not match the one I received in the mail. Due to the large epically failed overhaul, I was not able to reach customer service via telephone for the first 24 hours. During this time, I sent an email and was issued a ticket number and an automated response saying they would respond within 12 hours. As of XXXX/XXXX/2015, I still have not received a response. I have gotten thru to customer service after several failed attempts and was given a response that " I need to wait for the website overhaul to finish and the account numbers would be updated. That never happened either. I have been put on hold, hung up on, passed along and still can not access my XXXX payroll deposit that was put in my account on XXXX/XXXX/2015. I talked to customer service last night and they were going to issue me a pin number to resolve this issue but they hung up or disconnected before I could receive the number. I have faxed, called, and emailed numerous times and to numerous affiliates and hit a dead end everytime. I have reached the end where this is no longer acceptable customer

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	NJ	075XX	Consent provided
Empowerment Ventures, LLC	WI	547XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/09/2015	Closed with non-monetary relief	Yes	No
Web	11/10/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1642904

1642933

Prepaid Card Complaints

Based on Consumer Complaints

11/06/2015	Prepaid card	General purpose card
11/06/2015	Prepaid card	Payroll card
10/28/2015	Prepaid card	Payroll card
11/06/2015	Prepaid card	Gift or merchant card
10/28/2015	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Advertising, marketing or disclosures

Fraud or scam

service.
After weeks of run-arround and dead ends. Rushcard customer service states that 1. They do not have access to accountholders information and when requesting to consult with supervisor, I was transferred to a person who was able to access my account info but still could not resolve my problem. I have paid {$30.00} for an expidited fee for a replacement card that was blocked before I even received it, and not offered a refund of that {$30.00}. It is XX/XX/XXXX15, and I still can not access my money on this account. Rushcard has no problem deducting fees from the account but claim they can not perform a card to card transfer on their end, even though we have record of them doing this exact thing.

I have a rush card and XXXX $ was deducted from my account. I call and never get a answer or I 'm hung up on, I 've even been transferred many times just to be on hold more to be placed on hold more.

RushCard has stopped me from taking money out of my account I have tried to contact them for the last XXXX hours and I 've been put on hold for at least XXXX hours and then hung up on or I will talk to a supervisor and they will put me back on hold and they will hang up this has been an ongoing problem I see charges on my account that I have not purchase anything because I have not been able to use my card I 'm not able to pay my bills because they 're holding my money

I purchased a property from XXXX XXXX in XXXX. I never got a contract from this company. After I paid a large amount of money, using XXXX credit cards, I still had not gotten a contract on the land. I live in XXXX so now I am getting concerned. I contacted XXXX, General Manager, XXXX, Office Manager and XXXX, Finance Manager and requested this contract. I get an immediate email

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Amex	NE	68106		N/A
Empowerment Ventures, LLC	PA	191XX		Consent provided
Empowerment Ventures, LLC	MD	207XX		Consent provided
Amex	FL	33433		N/A
NetSpend Corporation, a TSYS Company	UT	840XX	Servicemember	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	11/10/2015	Closed with monetary relief	Yes	No
Web	11/09/2015	Closed with non-monetary relief	Yes	No
Web	11/13/2015	Closed with monetary relief	Yes	No
Referral	11/09/2015	Closed with explanation	Yes	No
Web	11/12/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1643137

1642997

1628584

1643727

1628603

Prepaid Card Complaints

Based on Consumer Complaints

11/02/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

from XXXX that stated that he sold my property, which was {$250.00} per month, last night and that he had others. I asked him for a refund. He stated he gives refunds but since I had been looking at different properties since XXXX with him, this is now XXXX, he would not refund me but would put me in a property with twice the payment or he would hold the money for me until I found something else. I then request my credit cards and Paypal Prepaid card to refund me based on this is a scam and fraud and I never had a contract. My XXXX XXXX gave me the money within two days. Paypal told me twice that they had the money, it had been refunded by the merchant and it would be refunded by XXXX and today, XXXX I get an email they will not be giving me my money because I authorized the transaction! I am willing to file a police report because I do n't even know if this is a legitimate company at this point!! I call the dispute department with Paypal and I can not speak to anyone and I get people from XXXX who tell me I am getting my money but the email says the opposite. I have spoke with an attorney who clearly sees this as fraud and I was well within my federal protected time frame for right of recession which I still am because there is no contract!! XXXX law is to have a contract notarized as well but the point is XXXX sold the ground I purchased AFTER I paid for it so I would NEVER have paid for this had I known he sold the ground to someone else that he sold to me!!! I NEVER RECEIVED ANYTHING FOR THIS MONEY OTHER THAN A CREDIT!! I do n't want to do business with this man as he is obviously fraudulent and a scammer.

I 'm an online college student and I receive financial aid in which I chose to receive it via direct deposit through rushcard. I just recently found out about the glitch in the rush card system. I was expecting to receive my financial aid today however, I see no pending deposits. I called rushcard customer service but when I was transferred to a representative It said my call could not be completed. I never had this problem before and I always get my funds directed to rushcard with no

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	LA	711XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/13/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1635545

Prepaid Card Complaints

Based on Consumer Complaints

10/28/2015	Prepaid card	General purpose card
11/06/2015	Prepaid card	ID prepaid card
11/20/2015	Prepaid card	Government benefit payment card
11/02/2015	Prepaid card	ID prepaid card
11/02/2015	Prepaid card	General purpose card
11/02/2015	Prepaid card	Gift or merchant card
11/27/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Adding money

Overdraft, savings or rewards features

Adding money

Managing, opening, or closing account

Fraud or scam

Managing, opening, or closing account

problem.

On XXXX XXXX, Rushcard performed a so called update and stated that it would last for only a few hours. Unfortunately, the issue evolved into a much bigger problem leaving me without access to my funds or using my debit card for almost a week. I called Rushcard for a week straight and stayed on hold for over an hour with no resolution. I get paid on Fridays and my check did n't post until Saturday morning. Now my paycheck that I should 've received on Friday, XXXX, I would 've got paid again. However, today on Wednesday, XXXX, I still do n't have my funds on my card. My employer sent the deposit over and Rushcard has n't given me access to my funds.

AmericanExpress Gift card numbers have been stolen, it is commonly known within their call centers but they are n't willing to help consumers reclaim the funds, or file for fraud - I have been on phone with their call centers in XXXX for hours now and still ca n't get put through their fraud center. AmEx knows this is going on - but are n't helping customers or alerting vendors that their card numbers have been stolen.

American express serve card purchased for XXXX in cash from XXXX with friend. I spent roughly XXXX on XXXX purchases. Needed some cash back so i had to send additional info in for atm use. Social security number was entered in wrong to begin with. They canceled card and refuse to refund the other XXXX The card was

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	FL	325XX		Consent provided
NetSpend Corporation, a TSYS Company	OR	97448	Servicemember	Consent not provided
NetSpend Corporation, a TSYS Company	ME	04106		N/A
Empowerment Ventures, LLC	NY	11248	Older American, Servicemember	N/A
Empowerment Ventures, LLC	SC	29505	Servicemember	N/A
Amex	DC	200XX		Consent provided
Amex	TN	370XX	Servicemember	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/10/2015	Closed with explanation	Yes	No
Phone	11/24/2015	Closed with monetary relief	Yes	No
Phone	11/13/2015	Closed with non-monetary relief	Yes	No
Phone	11/13/2015	Closed with monetary relief	Yes	No
Web	11/03/2015	Closed with explanation	Yes	No
Web	12/03/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1629159

1644132

1665182

1635807

1635911

1636456

1673322

Prepaid Card Complaints

Based on Consumer Complaints

11/02/2015	Prepaid card	General purpose card
11/27/2015	Prepaid card	Mobile wallet
10/28/2015	Prepaid card	Payroll card
11/03/2015	Prepaid card	Gift or merchant card
11/17/2015	Prepaid card	General purpose card
11/29/2015	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Fees

Managing, opening, or closing account

Unauthorized transactions/trans. issues

lost or stolen the next day. It's been roughly 3 weeks now.

Received unsolicited pre-paid debit card.

When I attempted to contact customer service the phone tree was always looping back to account activation where they requested DOB and SSN. There was no possible way to talk to a customer representative.

I am a customer of rush card. I am unable to accessy money. They are not answering the phone. My direct deposit is not there and I need answers as my payroll check is deposited there and it is not allowing me to access.

I had earned a visa rewards card from a credit card I have. The rewards card was issued for {$50.00}. When I called to activate the card, they advised that the cards value was now {$47.00}. I tried to used the card at a restaurant and it was denied. I contacted the credit card who issued the visa rewards card and they had no clue as to why it was denied. I then was shopping and decided to try using the card again. The first time it was swiped, it came back declined. The salesperson tried swiping again and it indicated that I had {$42.00} on the card. We did go ahead and use the card. For a {$50.00} reward I was 'shorted ' {$7.00}. (I was going contact visa regarding the first denial, however, when I called the number, I was advised there would be a fee for talking to them - needless to say, I immediately hung up rather than further decrease the card value. "

Rushcard issued me A duplicate card of the Card that recently expired XXXX XXXX I am unable to check my balance and enroll in text alerts I have been having this issue since late XXXX yes I received the letter with deposits I was able to receive before the complications of my account they sent no record of the

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	AZ	852XX		Consent provided
PayPal Holdings, Inc.	NY	10550		N/A
Empowerment Ventures, LLC	MO	631XX		Consent provided
U.S. Bancorp	MI	483XX	Older American	Consent provided
First Data Corporation	FL	32792		N/A
Empowerment Ventures, LLC	DE	198XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/03/2015	Closed with explanation	Yes	No
Referral	12/01/2015	Closed with explanation	Yes	No
Web	11/13/2015	Closed with non-monetary relief	Yes	No
Web	11/04/2015	Closed with monetary relief	Yes	Yes
Phone	12/14/2015	Closed with explanation	Yes	No
Web	12/03/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1636521

1673855

1630055

1636977

1658992

1674694

Prepaid Card Complaints

Based on Consumer Complaints

11/07/2015	Prepaid card	General purpose card
11/12/2015	Prepaid card	General purpose card
11/08/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Adding money

issues that I have been having with Rushcard via metabank I have I have I have XXXX or more reference accounts where I contacted Rushcard via emailAcknowledge : no subject (Ticket # XXXX) Acknowledge : no subject (Ticket # XXXX) XXXXAcknowledge : no subject (Ticket # XXXX) These are the tracking numbers I received for the same issue not multiple but the same issue please respond immediately feeling really inconvenienced I 've been a customer with Rushcard since 2008

RushCard ... Need I say more? No, not really, but I will. For 6 weeks now I have been told the same thing, that a system update is causing problems. No one has offered a credit per my inconvenience. And now I 'm being informed that the escalation department handling these inconveniences may or may not even exist. Rushcard has an escalation department but they will not be responding or calling customers about an expected resolution date. That was per a customer service reps own scripts. On the website, they still boast that with Rushcard, you get your money up to two days earlier. It 's been six weeks since the early direct deposit was last available to me, personally, so I feel it is false advertisement for Rushcard to still boast they can give new customers an early direct deposit when existing customers are not getting that paid for feature. I was even told that instead of offering overtime for the outsourced employees dealing with this fiasco, Rushcard is hiring new employees to help deal with the high call volume. So it was easier to hire new people to take calls than it was to hire professionals to fix or update said system issues. As I type this, I speak and proofread XXXX (name changed to protect the identity of the now employed). XXXX says that in the XXXX where she is located they do n't even offer Rushcards. So the employees hired to handle the

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	MS	38637	Consent not provided
Empowerment Ventures, LLC	MO	63114	N/A
Empowerment Ventures, LLC	FL	322XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/12/2015	Closed with monetary relief	Yes	No
Phone	11/16/2015	Closed with non-monetary relief	Yes	No
Web	11/12/2015	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1645066

1652569

1645452

Prepaid Card Complaints

Based on Consumer Complaints

11/13/2015	Prepaid card	Mobile wallet

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

is located they do n't even offer Rushcards. So the employees hired to handle the situation dont even understand why it 's frustrating. I have had to change my online password several times since I keep getting locked out due to said system update. All in all after a year with RushCard, I do feel it 's been a bit of rushcard roulette.
On XXXX XXXX, 2015 I received an email from American Express Serve notifying me, that they would start charging a monthly {$4.00} fee to keep the account open. After receiving the email I decided to cancel the card and logon onto my online account.

After logging into my online account I attempted to close the account but was blocked from being able to do so, as their computer system then required me to respond to an additional verification email. I waited several minutes but never received a verification email which I could respond to.

I then called their customer service number at XXXX and spoke with an agent whom I provided personal verification information (SS #, DOB, Address) and requested to close the account several times over the phone. The agent refused and stated that I had to first respond to the verification email (which I have yet to receive). We spoke on the phone for several minutes while he attempted to send multiple emails which continued not to arrive. I again requested that he close the account for me over for phone and the request was refused. The agent stated I would have to wait for the email to arrive, I asked if there was any other way I could close the account he said no.

At this time I do not know if I will be able to close the account and am concerned about being charged penalties and late fees. I 've now spent over hour attempting

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Amex	UT	840XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/16/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1653452

Prepaid Card Complaints

Based on Consumer Complaints

11/13/2015	Prepaid card	General purpose card
11/04/2015	Prepaid card	Other special purpose card
11/18/2015	Prepaid card	Gift or merchant card
11/13/2015	Prepaid card	Electronic Benefit Transfer / EBT card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Adding money

Unauthorized transactions/trans. issues

Fraud or scam

to close this account and still do not have a resolutionI 'm also concerned that the current business practices and procedures in place will also prevent other consumers from being able to avoid injury as well.

I used myXXXX Gift card at a gas station to get gas. It was declined twice. It had {$82.00} on it. I tried to use it later at XXXX, it was declined, with a {$0.00} balance. I called customer service to find out where was the money. They told me it wouldnt be returned until the XXXX of XXXX. I have to wait 9 days. The rules on internet said money would be returned in XXXX days if you make a mistake and swipe the card at the gas pump. 9 days is a long time. I paid {$5.00} for the card. I should have access to the money that i put on it. I feel this is a scam by XXXX. There are XXXX of complaints on the XXXX complaint page that are just like mine. This bank is robbing people. We need justice. Please help. Thankyou.

XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX forms are submitted.. XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX , XXXX has forms for lost credit cards free they at XXXX won, t release lost credit cards XXXX , XXXX XXXX Branch Manager, XXXX XXXX left on claim without issue money or funds on our account XXXX left and we won the Grace Period represented by XXXX XXXX XXXX XXXX # XXXX XXXX XXXX XXXX XXXXXXXXXXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX represented in Federal Court XXXXXXXXXXXX represented We have XXXX. Authorize Nrt excepted application XXXXXXXXXXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX Employment Complaint. Supreme Court has Law Judge, s Misconduct NYS Commissioner of Human Rights XXXX has harassment @ Housing Complaint. Housing Urban Development

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	LA	70510	Consent not provided
Empowerment Ventures, LLC	NY	12209	N/A
U.S. Bancorp	MD	219XX	Consent provided
JPMorgan Chase & Co.	NY	105XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/17/2015	Closed with monetary relief	Yes	No
Phone	11/05/2015	Closed with monetary relief	Yes	No
Web	11/24/2015	Closed with explanation	Yes	No
Web	11/17/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1654981

1640401

1660442

1653254

Prepaid Card Complaints

Based on Consumer Complaints

12/09/2015	Prepaid card	General purpose card
12/10/2015	Prepaid card	General purpose card
12/01/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Adding money

Prepaid Card Complaints

Based on Consumer Complaints

Rights XXXX has harassment @ Housing Complaint. Housing Urban Development XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX Novelty XXXX XXXX XXXX [XXXX XXXX XXXX XXXX Lawyer. XXXX XXXX XXXX XXXX. Banking in XXXX has Settlement Forms

Hello, I am writing to complain against PayPal Inc for purposely limit my account and hold my fund from being accessed.

On XXXX XXXX, I wrote an complain against PayPal for loading money into my account using PayPal cash card. The problem was solved yesterday (XX/XX/XXXX, XXXX) and I was able to loading fund into the specified account. Since PayPal has a limit for loading money everyday using cash card ({$500.00} per day) and I have XXXX cards for {$1000.00}, I need two days to finish loading (yesterday and today). I loaded the XXXX cards this morning, and wait for the fund to be settled (according to PayPal, it requires one day), and several hours later just after my loading, I received an email says my account was locked. It shows apparently that PayPal purposely let me load the money but lock the fund immediately after that before I even have a chance to use it. I called customer service to request my funds back but was told to wait for 45 days for no reasons. This is what had happened. Thank you!

Regards, XXXX XXXX

The Social Security Administration had informed me that they had sent my payment to Metabank/Netspend on Wednesday, XXXX XXXX, 2015. Usually it 's available the moment it 's sent, but has not been since. They are giving me the

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

PayPal Holdings, Inc.	CA	928XX	Consent provided
Amex	NY	10462	Consent not provided
NetSpend Corporation, a TSYS Company	IN	473XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	12/14/2015	Closed with non-monetary relief	Yes	No
Web	12/17/2015	Closed with monetary relief	Yes	Yes
Web	12/04/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1689133

1691377

1677189

Prepaid Card Complaints

Based on Consumer Complaints

12/07/2015	Prepaid card	Other special purpose card
11/25/2015	Prepaid card	General purpose card
12/11/2015	Prepaid card	General purpose card
12/01/2015	Prepaid card	General purpose card
12/11/2015	Prepaid card	General purpose card
12/08/2015	Prepaid card	Government benefit payment card
12/08/2015	Prepaid card	Mobile wallet
12/17/2015	Prepaid card	ID prepaid card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Fraud or scam
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Fees
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Advertising, marketing or disclosures

runaround saying it is not available when SSA is saying it is.

I tried 3 times with a lot of time to let them know I was disputing a groupon charge for XXXX I told them i only had my receipt showing it was paid they closed it 3 times saying i did not send information when just a few days ago they said they got it. They can not understand language barrier. I should be treated like a customer and groupon has no way to get a hold of ceo and write which i did no response

Rushcard locked my account because they said my card was compromised and claimed they sent and email which they did not and locked me off the Website. I have n't been able to get my money going on three weeks and the customer service is awful. They put you on hold for almost an hour and then youre disconnect only to have to start over again!! I 'm behind in bills because of Rushcard. I 'm being penalized for something they did on their end! I NEED my MONEY!!

On XXXX, I tried to wire money to Volkswagon Credit department in order to pay my usual car note. I elected this method today due to the " prepaid debit " card (as part of a XXXX package) that was issued from Volkswagon to all victims of the latest emissions scandal.

When I telephoned XXXX XXXX, I was told that I could wire the money (

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Comerica	OH	44505		N/A
NetSpend Corporation, a TSYS Company	CA	92886	Older American	N/A
Amex	IL	604XX		Consent provided
Amex	CA	94608	Older American	Consent not provided
Amex	CT	06536	Servicemember	N/A
Comerica	OH	44128		N/A
Empowerment Ventures, LLC	VA	231XX	Servicemember	Consent provided
The Western Union Company	PA	191XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	12/10/2015	Closed with explanation	Yes	Yes
Phone	12/02/2015	Closed with explanation	Yes	No
Web	12/16/2015	Closed with explanation	Yes	No
Web	12/04/2015	Closed with explanation	Yes	Yes
Phone	12/16/2015	Closed with explanation	Yes	Yes
Phone	12/11/2015	Closed with explanation	Yes	No
Web	12/11/2015	Closed with explanation	Yes	No
Web	01/12/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1686133
1672631
1692983
1676974
1693113
1687239
1687258
1706430

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

When I telephoned XXXX XXXX, I was told that I could wire the money (volkswagon has its own account with XXXX XXXX). I was told that I could wire the money by XXXX of XXXX methods : telephone, online or go into a local office to do so. I was also quoted the fees for each of the methods.

Because of a pulled XXXX I elected the telephone method and that would include a {$27.00} fee. After all of my information had been collected the agent (XXXX) informed me that he could not get the wire to go through. When I asked him to explain, he stated that I needed to get Volkswagon on the line - (I did while he was holding.) Volkswagon explained that they had no problems in the pass using their account with clients. I explained this to the agent. He stated that perhaps I should try again in 24 hours. I asked why? What would be the difference? Frustrated, I asked to speak with his supervisor (XXXX).

When XXXX, (supervisor) talked with me he explained that I needed to go into a local branch to wire the money. I told him that his advertisement states that money may be wired by phone, online or at a local branch. He stated that I needed to be " validated " and perhaps if I went into a local branch, they could see that I had tried to send the money earlier and would oblige me. This, I explained should be 'foretold ' to your customers and the Nation-at-large. If you can not send money via phone, and have to go into a local branch, then your disclosure or advertising which is currently " false " advertising should be changed to have the consumer go to your website to read " Terms and Agreements " before trying to wire money or at least instruct agents to forewarn the client that the transfer may not go through because of " validation " issues. Actually, it will not go through!

This is incongruent with media advertisements from XXXX XXXX ... " telephone, "

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

12/17/2015	Prepaid card	Mobile wallet

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

XXXX/XXXX/2015 XXXX fraudulent transactions were charged to my serve prepaid debit card from american express I immediately contacted american express customer service, they stopped XXXX of the transactions from posting, but the XXXX other fraud charges were posted AFTER I had spoke with their csr - those XXXX transactions were debited to my account, and the csr told me they will cancel the current card, reissue a new one and that I should transfer all active card prepaid funds to my serve reserve account so the fraud would not continue. I did as I was told.

received the new card, however American Express Serve Card has locked my account. I can not use my funds that they have, since I can not access my account nor activate the new card.

I escalated to a supervisor at the XXXX Call Center they can not do anything my account still controlled by their fraud dept I have spent a total of 161 minutes on the telephone with the Serve Customer Service team located in the XXXX the Customer Service Rep states they will connect me with their frad department which has locked-out my account - THE CSR NVER CONNECTS ME TO THEIR FRAUD DEPARTMENT They are holding my funds and I have no way to have any type of access too my funds via their prepaid debit card or my account access.

I AM TOTALLY LOCKED OUT AND THEY ARE HOLDING MY FUNDS.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Amex	OR	977XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	12/18/2015	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1706487

Prepaid Card Complaints

Based on Consumer Complaints

12/01/2015	Prepaid card	General purpose card
12/11/2015	Prepaid card	Payroll card
12/02/2015	Prepaid card	General purpose card
12/12/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Overdraft, savings or rewards features

Fees

Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

Google Wallet closed my account down because of some terms and conditions I abused that I am not aware of. Because of this, I am unable to pay for my storage. If I do n't pay for my storage, I will not longer be able to send or receive emails which is very important. I send and receive emails from the government, the CFPB (you), my attorney, court, doctors, family, work, and business. Unfortunately, this is the only way for me to pay for my storage. My email also has important legal documents. I have had this email since 2007. I ca n't even contact the appropriate dept. to discuss this nor can I contact them from my account. They redirect me to the same website. They are also requesting for documentation that I am willing to provide but their website wo n't allow me to do it because of the error and redirection.

First progress (FP) a prepaid credit card company recently rolled out a new paperless billing option. Once I enrolled, I did not receive an email statement for the billing cycle for that month (i did not realize this at the time). The following month I received a paperless statement indicating my payment for the previous month (the month I had enrolled) was not received. I checked my email and spam and realized the FP had not sent me an electronic statement for the month I had enrolled. I wrote to them explained how they missed sending me the electronic statement for the month I had enrolled but they shrugged it off by writing me a letter that stated that my complaint was " frivolous or irrelevant under the regulation V fair credit reporting. I selected this prepaid to better my credit and this late payment will effect my credit negatively. I hope this can be corrected.

I applied and received a secured credit card from " HSBC BANK ", around XXXX, XXXX. After Closing account by phone notification, and offsetting credit balance by sufficient security funds held by HSBC BANK I deposited for the credit card, HSBC

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Google Inc.	NV	890XX		Consent provided
First Data Corporation	PA	18222		Consent not provided
Synovus Bank	FL	331XX		Consent provided
HSBC North America Holdings Inc.	HI	967XX	Servicemember	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	12/07/2015	Closed with explanation	Yes	Yes
Web	12/16/2015	Closed with explanation	Yes	No
Web	12/28/2015	Closed with monetary relief	Yes	No
Web	12/16/2015	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1678521

1693529

1679172

1694839

Prepaid Card Complaints

Based on Consumer Complaints

12/23/2015	Prepaid card	General purpose card
12/13/2015	Prepaid card	General purpose card
01/06/2016	Prepaid card	General purpose card
12/14/2015	Prepaid card	General purpose card
12/08/2015	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Fees

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

BANK continued to accrue interest and penalties against my credit balance. Years later, I discovered on my credit report an outstanding balance reported by HSBC BANK, and sold to other collection companies to perpetuate an updated date of debt beyond the 7 year limit of the law (XXXX to XXXX). I do not owe any principle balance or interest/penalties created by HSBC BANK or collectors that I resolved upon cancelling this credit card. My security more than offset any outstanding balance

In XXXX, XXXX I received a gift debit card for {$200.00}. When I went to use the gift card on XXXX XXXX, XXXX the account was closed. When I contacted Bank of American on XXXX XXXX, XXXX (at approximately XXXX, via phone) I was told the card had expired XXXX XXXX and the remaining balance (actually the entire balance of {$200.00}) was the " fee " for closing the account.

XXXX has been taken out my account without my permission when I call my card I had heard the balance was {$1.00} I called the company so that they can follow dispute they have yes I put my money back on my card they keep hanging up the phone on me and refused to send me a dispute form the account have went on frozen and the issue has been resolved as of yet I want my money I work hard for my funds

I have an American Express Serve Prepaid Account, card number XXXX and XXXX sub-accounts. XXXX of my sub-account holders is XXXX XXXX.
The sub-account card for XXXX XXXX was lost and I promptly called the American Express Serve customer service number to report the card lost and also notify them of the unauthorized transactions found on the account online.
There were XXXX posted unauthorized transactions at the time of my call, from

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

JPMorgan Chase & Co.	NY	14621		N/A
Bank of America	MA	021XX		Consent provided
PayPal Holdings, Inc.	ME	04607	Older American	N/A
Empowerment Ventures, LLC	NY	112XX		Consent provided
Amex	CA	946XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Postal mail	12/28/2015	Closed with explanation	Yes	No
Web	12/16/2015	Closed with explanation	Yes	No
Phone	01/11/2016	Closed with non-monetary relief	Yes	No
Web	12/17/2015	Closed with monetary relief	Yes	No
Web	12/14/2015	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1715283

1695072

1729733

1695593

1688133

Prepaid Card Complaints

Based on Consumer Complaints

12/14/2015	Prepaid card	Government benefit payment card
12/18/2015	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

XXXX different mechants, for the amount of {$1700.00} and they were disputed. I was sent a dispute declaration form on Friday XXXX/XXXX/2015 which I filled out and sent back by fax, same day.
To my surprise, I received an email from American Express, stating that my Serve account has been suspended, and all my sub-accounts closed. I also got an email saying my disputed transitions ' claim was denied and never got my money back. The case for unauthorized transactions was reported Friday, and by Monday morning, American Express has concluded their investigation and denied me fair hearing, as stipulated by the banking laws.
I Calle the Merchants in question, and some of them never got a call or Email or mail from American Express, regarding my case. So the question is, what was investigated?

My parents bought me a XXXX gift card for my graduation on XXXX 2015. A week after they bought it I decided to look at the balance on the card and I discovered that an unauthorized puchase had been done, this left no funds in the card. The card had not left the house and it had n't been used once since it was bought by any of us. Once I learned of this me and my family took a multitude of actions to find a solution to this problem. We sent a fax and email to BankCard Services Disputes and we made multiple phone calls to them as well. On XXXX XXXX we received a letter informing us that they were setting our claim in our favor and they were issuing a credit to the account, the same account they closed because of the unauthorized transaction. A week later I called them to inform them that we had moved and had a new address. I 've called a couple times after that and every time I call I get the same answer : We are going to send you the card, wait about 5 or 6 weeks. We have been waiting for several months and still have no card.

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Bank of America	CA	91205	Consent not provided
U.S. Bancorp	VA	220XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	12/16/2015	Closed with monetary relief	Yes	No
Web	12/21/2015	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1695886

1707439

Prepaid Card Complaints

Based on Consumer Complaints

12/09/2015	Prepaid card	General purpose card
12/23/2015	Prepaid card	General purpose card
12/23/2015	Prepaid card	General purpose card
12/09/2015	Prepaid card	General purpose card
01/12/2016	Prepaid card	Mobile wallet
01/15/2016	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Managing, opening, or closing account

Fraud or scam

Fraud or scam

Managing, opening, or closing account

Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

On XXXX I purchased a US Bank issued XXXX gift card of {$500.00}. It failed to activate. I was instructed by the representative that I would have to fax in a copy of my receipt. XXXX An aside, fax is 15 years outdated. I do not own a fax machine, nor do I have access to XXXX. I had to settle on using an online service, which is less secure than me emailing it over my https XXXX account.) I faxed this information in on the same day, XXXX. Today, XXXX I called fully expecting my activation to be complete after 2 business days. The rep told me it could day 10-15 business days! That 's up to 3 weeks! And I have no assurance that my paperwork was even received on their end to be processed, nor do they have a method of contacting me back that it has been activated.
Their system needs a complete overhaul. It is n't sufficient to meet consumer expectations nor needs.

I have a prepaid XXXX card from Citibank that was given to me as incentive from XXXX to open an account. It has an expiration date of XX/XX/XXXX -- 6 months after I opened the XXXX account. There is a balance of {$10.00} left on the card and Citi has told me that those funds are no longer available to me. This seems like theft to me. I earned those funds and should be able to access them.

I did not want this card. I tried to cancel/close it and cant get a hold of anyone at customer service. I have been on the phone several times for over 30 minutes each time and NO one answers the phone. as of this date I still have not reach anyone and will be sending a letter and HOPE that someone contacts me before any fees are accessed.

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

U.S. Bancorp	CA	921XX	Consent provided
Amex	NY	11229	Consent not provided
Citibank	GA	314XX	Consent provided
Amex	CA	94564	N/A
NetSpend Corporation, a TSYS Company	CA	95355	Consent not provided
Amex	PA	152XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	12/14/2015	Closed with explanation	Yes	Yes
Web	12/28/2015	Closed with explanation	Yes	Yes
Web	12/28/2015	Closed with explanation	Yes	No
Referral	12/14/2015	Closed with explanation	Yes	No
Web	01/14/2016	Closed with explanation	Yes	No
Web	01/20/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1688915

1715455

1714359

1689861

1736620

1745899

Prepaid Card Complaints

Based on Consumer Complaints

01/12/2016	Prepaid card	Payroll card
01/06/2016	Prepaid card	General purpose card
01/18/2016	Prepaid card	General purpose card
01/04/2016	Prepaid card	Gift or merchant card
12/21/2015	Prepaid card	General purpose card
12/21/2015	Prepaid card	Government benefit payment card
01/13/2016	Prepaid card	ID prepaid card
01/07/2016	Prepaid card	Gift or merchant card
12/22/2015	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam
Fraud or scam
Fraud or scam
Fraud or scam
Fees
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Fraud or scam
Managing, opening, or closing account

any fees are accessed.

XXXX was the one that handles paying me {$100.00} after a gig, which leads to XXXX in order to claim the money. The card only has 6 month expiration date from the day you click to redeem which I thought it had a year. I am calling back at virtual reward center on the XXXX month they 've told me the card has expired and there are no way to access my fund which is still available at citiprepaid. Person I spoke with at citi was XXXX XXXX, # XXXX Both Virtual Reward Center and Citi said there is nothing they can do to access my fund, and they can not issue me a new card. Citi 's customer service is XXXX, and virtual reward center are contacted through email at XXXXXXXXXXXX

With a balance of approximately {$42.00}, I attempted to make a gasoline purchase at the pump. When I entered my zip code, the sale was rejected. The balance on the card is now {$0.00}, and the card issuer says it can take up to 14 days to restore the balance to the card.

This T-Mobile card was advertised with various benefits for T-Mobile wireless customers. However, they were unable to verify my identity as a T-Mobile wireless customer despite many attempts. I am not told which information does not match up. Just that the " system " can not verify my identity and that I should check "

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Citibank	GA	30316		N/A
Amex	TX	75633	Older American	N/A
Citibank	CA	941XX		Consent provided
U.S. Bancorp	TX	759XX		Consent provided
Amex	PA	15209		N/A
Comerica	TX	76107		N/A
NetSpend Corporation, a TSYS Company	OK	740XX		Other
Blackhawk Network Holdings Inc.	OR	97103	Servicemember	N/A
Blackhawk Network Holdings Inc.	CA	926XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	01/15/2016	Closed with explanation	Yes	No
Phone	01/12/2016	Closed with monetary relief	Yes	No
Web	01/21/2016	Closed with explanation	Yes	No
Web	01/05/2016	Closed with monetary relief	Yes	No
Referral	12/23/2015	Closed with explanation	Yes	Yes
Referral	12/23/2015	Closed with explanation	Yes	No
Web	01/15/2016	Closed with explanation	Yes	No
Referral	02/04/2016	Closed with monetary relief	Yes	No
Web	12/23/2015	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1738079

1729566

1746714

1725687

1710964

1711654

1740749

1731796

1710954

Prepaid Card Complaints

Based on Consumer Complaints

01/19/2016	Prepaid card	General purpose card
01/13/2016	Prepaid card	General purpose card
01/25/2016	Prepaid card	ID prepaid card
12/29/2015	Prepaid card	Government benefit payment card
01/08/2016	Prepaid card	Government benefit payment card

Prepaid Card Complaints

Based on Consumer Complaints

Adding money
Adding money
Managing, opening, or closing account
Fees
Fraud or scam

Public records " to make sure everything is correct. Then I am told that if I want a refund of the amount on the card, then I would have to pay a check-issue fee. Otherwise, I can use the card as a gift card (as a non-T-Mobile wireless customer) with various fees attached to the card.

Outsourced rep for NetSpend Visa told me I could n't use the prepaid card I received as a gift without giving my birthdate and social security #. I declined and was sarcastically told " no info, no activation. Essentially they stole my mother 's money. I was told I could not use it as a gift card. What a huge scam! Also, they charge a fee for not using the card-again stealing the money.

I had all my funds stolen at the XXXX Bank ATM in XXXX, XXXX. I want my {$3900.00} returned to my account. From XXXX XXXX, XXXX to the present I have constantly called Direct Express being lied to. I have never received a complaint form. The letter below was supposed to have been sufficient to get my money back according to Direct Express. My complaint was cancelled XXXX XXXX, two days before XXXX XXXX Received my complaint letter.
THIS LETTER WAS OVERNIGHTED AND RECEIVED BY DIRECT EXPRESS AT XXXX XXXX XXXX, XXXX.

XXXX XXXX, XXXX Direct Express Direct Express Fraud XXXX. XXXX XXXX XXXX XXXX, XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX, XXXX XXXX Account No. XXXX Dispute No. XXXX Subject : Immediate Restoration of Funds XX/XX/XXXX, XX/XX/XXXX, XX/XX/XXXX and XX/XX/XXXX

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	GA	31217		N/A
Capital One	IL	60504		Consent not provided
NetSpend Corporation, a TSYS Company	LA	707XX		Consent provided
PNC Bank N.A.	KY	40508		N/A
Comerica	WV	254XX	Older American, Servicemember	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Fax	01/26/2016	Closed with monetary relief	Yes	No
Web	01/15/2016	Closed with explanation	Yes	No
Web	01/29/2016	Closed with explanation	Yes	No
Phone	12/31/2015	Closed with explanation	Yes	No
Web	02/12/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1748694

1742678

1755349

1720461

1733984

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Dear Sir : Due to circumstances beyond my control funds were stolen from my Coamerica Banking account for the months of XXXX, XXXX, and XXXX. This is a chronology of what was taken : XXXX XXXX - My wallet and my Coamerica card was picked from my pocket. My wallet was found with several purses hidden on a shelf in XXXX in XXXX XXXX, XXXX. Since my cards were still in my wallet, I thought only my {$350.00} in cash had been stolen.
XXXX XXXX - {$600.00} was stolen from my account at XXXX XXXX XXXX XXXX - {$600.00} was stolen from my account at XXXX XXXX at XXXX XXXX XXXX XXXX, XXXX, XXXX XXXX XXXX - {$30.00} withdrawn by me. Social Security was investigating my loss of funds. No funds in bank because Social Security was still investigating. Coamerica investigating loss of funds.
XXXX XXXX - New Card No. received and activated.
XXXX XXXX - Social Security Deposited {$3000.00} XXXX XXXX - Activated new card XXXX XXXX - {$600.00} stolen from card from ATM @ XXXX XXXX XXXX XXXX, XXXX, XXXX XXXX XXXX - {$600.00} stolen from card from ATM @ XXXX XXXX XXXX XXXX, XXXX, XXXX XXXX XXXX - {$300.00} stolen from card from ATM @ XXXX XXXX XXXX XXXX, XXXX, XXXX XXXX XXXX - {$600.00} stolen from card from ATM @ XXXX XXXX XXXX XXXX, XXXX, XXXX XXXX XXXX - {$600.00} stolen from card from ATM @ XXXX XXXX XXXX XXXX, XXXX, XXXX XXXX XXXX - {$350.00} withdraw for car payments.
I need all of the above money stolen from my account returned immediately. My car was repossessed because I was unable to make the payments for three months due to my money being stolen.
I am supposed to receive my new card XXXX XXXX @ XXXX XXXX XXXX, XXXX XXXX, XXXX XXXX and I am changing the pin as soon as the card comes. I will not activate the card until XX/XX/XXXX I check with the Investigator at Direct Express (phone XXXX) until he assures me it is safe. I will also make sure my

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

01/08/2016	Prepaid card	General purpose card
01/14/2016	Prepaid card	Government benefit payment card
01/14/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Fraud or scam
Managing, opening, or closing account

address is XXXX XXXX XXXX XXXX, XXXX, XXXX XXXX is correct when I activate the card.
I am overnighting this letter today at XXXX XXXX and the investigator should be able to catch the robber at the ATM at XXXX XXXX XXXX XXXX, XXXX, XXXX before I receive my next monthly check.
PLEASE CALL ASAP SO I CAN ACTIVATE MY CARD AFTER THE CRIMINAL IS CAUGHT.
I AM TOTALLY OUT OF FUNDS, LIVING WITH MY GIRLFRIEND AND I HAVE HAD MY CAR REPOSSESSED. I HAVE ASKED XXXX XXXX XXXX TO PLEASE MAKE IT POSSIBLE FOR ME TO PAY THE {$1000.00} BACK PAYMENTS AND {$530.00} STORAGE FEES SO I CAN GET MY CAR BACK, PAY MY RENT, AT LEAST SOME OF MY DELINQUENT BILLS AND GET GROCERIES FOR MY APARMENT.
Sincerely, XXXX XXXX XXXX XXXX XXXX/XXXX/XXXX I talked to XXXX about my case, phone number XXXX XXXX/XXXX/XXXX I talked to XXXX XXXX She assured me that my complaint form was being mailed that day. She said she would have my case resolved in 24-48 hours.
XXXX/XXXX/XXXX I talked to XXXX XXXX he said there was no letter in the file, my case had been cancelled due to not receiving a complaint form and that he was sending me out a new form. I have still not received any form. XXXX

i opened an account with paypal after the account was opened i was supposed to receive a payment from a friend i never got the payment so i decided to add money to the paypal account myself on XXXX/XXXX/2016 after the funds was added i received a called from paypal to verify that i had added the funds to the paypal account i confirm everything with paypal then minutes later i didnt have

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	LA	70122	N/A
Comerica	NY	11530	N/A
PayPal Holdings, Inc.	NY	135XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Postal mail	01/13/2016	Closed with monetary relief	Yes	No
Referral	01/15/2016	Closed with explanation	Yes	No
Web	01/19/2016	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1733998

1741135

1740897

Prepaid Card Complaints

Based on Consumer Complaints

01/20/2016	Prepaid card	Government benefit payment card
01/10/2016	Prepaid card	General purpose card
01/20/2016	Prepaid card	Other special purpose card
01/20/2016	Prepaid card	Mobile wallet
01/20/2016	Prepaid card	General purpose card
01/15/2016	Prepaid card	General purpose card
01/21/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fees
Fraud or scam
Managing, opening, or closing account
Fees
Fraud or scam
Managing, opening, or closing account
Adding money

paypal account i confirm everything with paypal then minutes later i didnt have access to my account paypal refuses to give me access to my funds saying it will be on hold for 180 days i have been trying to call paypal and i have been sending emails..i dont care to have a paypal account i just want my money back and they can close the accounts

Money frozen says acct on hold since their site crashed XX/XX/XXXX. talked to dozen of customer reps promise to fix it refund it or send a check. NOTHING ever happens they intend to keep the money of XX/XX/XXXX people

I have an American Express Serve card. On XXXX XXXX, 2016, I loaded {$120.00} on my card at XXXX. Before the load, I had a XXXX cent balance on the card. After the load, the card balance was XXXX.

I contacted them to inquire why the load amount did not post. I was told they took their system down for upgrades, and they did not know when the load would post. Twenty-Four hours later, I called again to discuss the problem. I inquired why they would take their system down, but still accept cash loads. I also inquired again when the load would post, and was told they did not know.

They took a cash load for the card, but did not post the balance on my card. They have not offered a refund or will not give a date if or when the funds will post.

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Comerica	CA	90250		N/A
Empowerment Ventures, LLC	OK	731XX	Older American, Servicemember	Consent provided
PayPal Holdings, Inc.				N/A
PayPal Holdings, Inc.	IL	61820		N/A
U.S. Bancorp	CA	90703		Consent not provided
Amex	NJ	07093		N/A
Amex	TX	752XX	Older American	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	01/26/2016	Closed with explanation	Yes	No
Web	01/13/2016	Closed with explanation	Yes	No
Referral	01/27/2016	Closed with explanation	Yes	No
Postal mail	01/27/2016	Closed with monetary relief	Yes	No
Web	01/29/2016	Closed with monetary relief	Yes	Yes
Referral	01/20/2016	Closed with explanation	Yes	Yes
Web	01/28/2016	Closed with monetary relief	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1749563
1735155
1749758
1751028
1749156
1743736
1752127

Prepaid Card Complaints

Based on Consumer Complaints

01/30/2016	Prepaid card	Payroll card
02/04/2016	Prepaid card	General purpose card
02/15/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam
Managing, opening, or closing account
Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

Netspend has caused me several issues. First I filed a transaction dispute. I informed them I had the card in my possession, and they failed to inform me that the card was being locked (and also did not do anything to assist in the provision of a new card). After the card not working on a purchase the same evening I called them the next day. After reviewing my account, and myself telling them about the dispute, they told me to use the old card at an ATM. Only after that failed as well did they tell me that the card had been disabled. They were only willing to waive a XXXX fee to send a card in 7-10 business days even though they mislead me, and failed to offer a new card (I asked that it be expedited ; 3-5 business days ; with any fees waived. They refused, and said to get it expedited I had to pay XXXX).

After receiving the new card everything was fine until the date of this complaint. I was enrolled in their XXXX to keep from having fees every time I used the card. I found XXXX total fees, and that the plan was no longer set on my account. I called to have the reset the plan, and told them that I needed those fees reversed due to the fact that I never cancelled the plan. They returned XXXX of the fees. After calling them again they refused to return any further fees quoting that the plan " had expired ". There was no indicator anywhere of any expiration.

Anytime I have asked for a supervisor they would attempt to refuse me. I have to literally yell at them to stop talking and get a supervisor at which point I am put on hold for an average of 15-20 minutes. Any supervisor I have spoken to has refused any request I made quoting " we do n't have access in the system to do that ". Once I asked for someone above the Customer Service Supervisor. I was flat out denied access to anyone further.

I 've been online for months on months, shopping around at different dealerships,

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law
Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	TX	77301		Consent not provided
NetSpend Corporation, a TSYS Company	NC	271XX		Consent provided
Incomm Holdings, Inc.	NC	271XX	Servicemember	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	02/03/2016	Closed with explanation	Yes	No
Web	02/08/2016	Closed with explanation	Yes	No
Web	03/02/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1763752

1772739

1787546

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

auto sales places, auctions looking for a car. I do n't have a car or any XXXX family around, all are 2 hours or more away from me. I have been back and forth with my parents about getting a car so that I work and graduate from school. I finally saved up money and came to an agreement with my dad and he put up some money as well for me to get a car so I can get to my 40 hour a week XXXX and my XXXX hour a week job so that I graduate and pay all my bills. I have day in and day out doing the best I can trying to live right working full time, going to school full time, still trying to have life riding the bus depending on my friends for a ride. How stupid could I have been ; but I 'm so tired and I 'm desperate. I was taken advantage of I saw a post online on XXXX for a car and I responded. I got all the information and details and pictures of everything. The terms and conditions were sound to me, too good to be true as I came to find out. From the conversations I had with this person to the research I did on their XXXX page and XXXX XXXX I felt secure. I held up my end of the deal and followed the instructions given to me to provide payment via XXXX. Thinking back I was n't thinking straight I was n't thinking at all. I was told my payment confirmed and went to check and make sure that it still had n't been taken because that was n't the deal until I received the vehicle. I was instructed to wait for more information on the delivery and was told that I needed to provide more money to insure my delivery. My worst dreams were realized I immediately called XXXX who gave me the run around I eventually found out I was a victim of fraud. Hung up and immediately called the card company and was then told that the cards were as worthless as lost cash. After begging for their help I was told that the cards were used to purcashed items from XXXX and after cutting the cards off filing fraud theft stolen I cried and cried and cried some more. Then I called XXXX and spoke to the unknown charges department and they found the charges and were able to freeze the charges close the accounts. They told me to contact the police, contact

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

02/15/2016	Prepaid card	General purpose card
02/16/2016	Prepaid card	General purpose card
02/10/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fees

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

my card company I did both and went back all the way to where it started contacted XXXX, XXXX, my dad, XXXX, XXXX XXXX XXXX, XXXX XXXX. I needed to make sure I covered all my bases notify everyone gather all my information for disputing these charges and getting my money back to me. A process I was told could take up to 60 days or longer. Perfect timing it 'll be time for me to be finishing up my internship with exactly enough hours and hopefully graduating. Pray for me. Please help me bring whoever did this to me to justice this is not right they ca n't get away with this.

I was sent an unsolicited prepaid card in the mail. I looked over the material that came with it carefully and saw that there was a list of fees. Among the fees listed was an " Account Maintenance (Inactivity) fee " of {$5.00} per month. I am not sure whether or not I have to activate this card in order to be assessed this fee, but it seems to me that being sent something that I did not apply for and possibly being assessed a fee for not using it may be worth your attention. The company that sent this is netSpend at XXXX. XXXX XXXX, XXXX TX XXXX. Reading carefully the documentation that came with this card, it appears that I have to actively contact them to decline this card.

This is a combination of fraud/scam and unauthorized transactions. US Bank is selling XXXX Prepaid Gift Cards which are n't activated properly upon purchase though the activation slips after purchase indicate they are activated and nothing is wrong. US Bank then forces you to fax in all the card information to their " activation center ". You do not receive any calls from the activation center, but then the card will be furtively activated without your knowledge and the funds drained. Either US Bank is complicit in supporting this fraud, or they are completely negligent for allowing this to happen. I have attached for reference the

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	CA	945XX	Older American	Consent provided
Wells Fargo & Company	FL	32308		Consent not provided
U.S. Bancorp	CA	926XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	02/18/2016	Closed with explanation	Yes	No
Web	02/19/2016	Closed with explanation	Yes	No
Web	02/12/2016	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1787682

1789165

1782044

Prepaid Card Complaints

Based on Consumer Complaints

02/10/2016	Prepaid card	Government benefit payment card
02/02/2016	Prepaid card	General purpose card
01/27/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Fees
Unauthorized transactions/trans. issues

images and fax that I was forced to fax to them to have my card activated.

I opted to have my tax return of $ XXXX direct deposited into my PayPal prepaid card. When I logged into my account I pulled up the direct deposit tab and gave my tax prep the routing number XXXX and account number ***** -- -- XXXX. My return was accepted and sent out. My earliest date to receive my funds was XXXX/XXXX/XXXX and the latest was XXXX/XXXX/XXXX. After contacting my tax preparer to confirm the right account information was put in that 's when I noticed after now looking on their phone app that the routing number I provided was different from what was displayed. I log back in error the website to make sure nothing changed and the information I gave to be submitted was the same. So I had XXXX routing numbers or that 's what I thought. At this time the offices were closes so I sent an email through the site 's secured inbox and waited. The next morning I just decide to call to go ahead and be sure everything was ok. I was told by the first Rep everything was fine and that my money should come in no problem. This is now the XXXX late evening still no deposit. So I login on the website again and notice my email has I reply that I sent out the day before. This rep informed me that the routing I gave was not associated with my account but the other routing number that had displayed in the app, XXXX, was correct and to call the XXXX to change my information. Now confused I call the XXXX and they inform me due to security issues they are n't allowed to change direct deposit information and that my refund was already sent to the information I provided yet my account never showed this deposit. I call the card company back and they are now very dismissive and telling me bogus stories. First the routing number was correct and associated with my account along with the new XXXX I just found out

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	OH	44052	Consent not provided
Blackhawk Network Holdings Inc.	OR	97221	N/A
NetSpend Corporation, a TSYS Company	VA	245XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	02/12/2016	Closed with explanation	Yes	Yes
Referral	02/04/2016	Closed with monetary relief	Yes	No
Web	02/08/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1782148

1768982

1761044

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

correct and associated with my account along with the new XXXX I just found out about, then the routing number was n't associated with my account and the bank would reject it and send it back but mind you the XXXX had nothing rejected on their end, and then I was told the routing number was old and was changed back in XXXX yet it was still available as my direct deposit information on their up to date website. Im furious now as I am clearly being lied to for this Rep with all these different bogus stories. I request to speak to a supervisor who o ly tells me the same thing then suggested I call the IRS again to get a trace number to track the deposit. I do so the next morning as soon as they open. The XXXX informs me no rejections on my funds were made and they do not give out tracking info on direct deposits at all. Now how could my cars company not no that. I was told to contact XXXX and FDIC for information about what I should do. I wasbtold to gibe the information to my cars company that I was told by the XXXX and demand the right to my money because this was their error giving me the wrong deposit information. I even called the bank associated with the card and gave XXXX the routing number I had. The XXXX associated with my account came up as netspend the other no information. So I was told to contact the card company to ensure that those numbers would be the numbers needed along with the correct number for my money to appear in my account. I call them back and told them everything I 've done who I spoke to and what was said and how everyone agrees the company is at fault for losing my money. Im placed on old while the rwp goes over my account just for her to come back and say once again that if the information was incorrect the XXXX would reject it but they DID N'T. She tells me now I have to wait 6 days for the XXXX to receive a rejection hat they are not going to receive because my moneywas was placed somewhere successfully but not in my account! I informed them that I would indeed file a complain. I can not and will not wait six days for nothing when everyone else 's job was done right but theirs! I want my money

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

02/11/2016	Prepaid card	Gift or merchant card
01/28/2016	Prepaid card	General purpose card
02/26/2016	Prepaid card	General purpose card
02/17/2016	Prepaid card	Other special purpose card
02/22/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Adding money

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Fees

deposited immediately.

I purchased a XXXX XXXX Reward Prepaid card. I could not complete the verification online to get a personalized/permanent card. When I called the number provided I was told I would get a call within 24-48 hours to complete the registration.
After 27 days and me calling three times, I finally got a call and was told I had to call XXXX. Why? They do not issue the cards and this has no effect on my credit. Plus the number (XXXX) they gave me was only for members or people who had a credit report problem.
I do not think they should be able to access my credit reports when this in no way will effect my credit.

Received this visa debit prepaid card for {$60.00} as part of a promotion from XXXX XXXX. The issuing bank is Citi. The card expired and according to your website we should request a replacement since the funds do n't expire for 5 years. Contacted Citi customer service at XXXX. We were told sorry. First spoke with an agent named XXXX and then a supervisor named XXXX. Thanks in advance for your time and attention to this matter.

The Western Union Netspend card is only XXXX of XXXX prepaid cards I use to pay bills and receive deposits. This year I decided to apply my tax return (both STATE & FEDERAL) not knowing the amount of hidden fees that was attached to this card. I learned there is a {$720.00} daily ATM limit, however ; there is a cut off of $ XXXX {$300.00} per ATM withdrawal. Each ATM withdrawal has a {$2.00} fee attached. There is not option to increase your limit to illuminate the fees. I signed

Prepaid Card Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

U.S. Bancorp	IL	60712		Consent not provided
U.S. Bancorp	WV	265XX		Consent provided
Empowerment Ventures, LLC	AL	35749		Other
Citibank	GA	306XX	Servicemember	Consent provided
NetSpend Corporation, a TSYS Company	MD	212XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	02/17/2016	Closed with monetary relief	Yes	No
Web	02/02/2016	Closed with monetary relief	Yes	No
Web	03/01/2016	Closed with non-monetary relief	Yes	No
Web	02/22/2016	Closed with explanation	Yes	No
Web	02/25/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1783685

1762337

1806470

1791574

1799097

Prepaid Card Complaints

Based on Consumer Complaints

02/23/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

up for a monthly plan fee thinking it would save money but the card makes the money back once I make a withdrawal. I have attached a spreadsheet of the fees since XXXX ({$290.00}).
If statements are needed I will be more than happy to fax them to you. These cards are only a setup to KEEP struggling consumers in a hole that is ALREADY TOO BIG!!!
I am writing to you today about a prepaid card service that closed my prepaid account, took my money and has held it for nearly 2 months. I have called them regularly but every time I ask about this issue I am given the run around. Below is my account of the situation and I hope you will help me resolve this matter.

On XXXX I used my Serve Prepaid cards to purchase airline tickets for myself and my family for an XXXX trip. The trip was planned for XX/XX/XXXX but we later decided that XXXX would be a better destination and so we cancelled out tickets as they were refundable. Of all the tickets, my refund in the amount of {$2500.00} did not process properly (this was Airline 's error) and had to be reprocessed in XX/XX/XXXX. This time the refund was properly back to my Serve prepaid card but for some reason the Serve Prepaid system flagged the refund as suspicious and/or against their terms and conditions. Within a matter of 48 hours my wife 's and my Serve prepaid accounts along with the several authorized user cards were closed. I also received an email stating that the refund for the airline ticket was denied and sent back to to the Airline.

When I called Serve, I explained that the originalrefund was in fact legitimate and originated from a transaction several months prior. I also explained that I had no issues with the refunds from other family member 's and this should not have happened to my account. The representative looked through my past statements

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Amex	GA	302XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	02/25/2016	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1798674

Prepaid Card Complaints

Based on Consumer Complaints

01/29/2016	Prepaid card	General purpose card
02/11/2016	Prepaid card	Government benefit payment card
01/29/2016	Prepaid card	General purpose card
02/03/2016	Prepaid card	Mobile wallet

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Fraud or scam
Managing, opening, or closing account
Fraud or scam

dating back to XX/XX/XXXX and found the original transaction pretty easily. She then referred the issue to another department for inquiry and resolution. I would be hearing back from them soon. As of today our accounts remained closed and the balances which were in them (over {$3000.00}) has not been refunded. When I call to inquire about our funds or try to get access to account information, past statements and the like I am stonewalled and told none of this information is available. I have no online access to our transactions whatsoever.

In addition to the $ XXXX that Serve has confiscated, the Finance department of the airline has no record that the XXXX refund was returned to them at all. They say they would easily see this if it was the case.

I called American Express on Monday to see why my card was declined, as I had enough funds in the account to cover the transaction. I was informed that because I no longer had the debit card that was linked to the card that they were suspending my account. They said since I could n't verify it was my debit card that was linked they locked the account and there was no way to get it on locked. they also said since they have locked the account, I will not be able to get my money back that I have in the account. I asked them if they can just delete the card from the account, as I could n't do it as they have locked me out of the online account. and they said that they could n't because the account was locked and I was never going to get my money back. I said at this point, I just want to closed the account and have you send me a check for the funds that are in the account, they informed me that they could n't and would n't do that ever.

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	CA	91331		N/A
Comerica	NV	89129	Servicemember	N/A
Amex	VT	054XX		Consent provided
PayPal Holdings, Inc.	AZ	85297		N/A

Prepaid Card Complaints

Based on Consumer Complaints

Phone	02/03/2016	Closed with explanation	Yes	No
Phone	02/17/2016	Closed with explanation	Yes	Yes
Web	02/03/2016	Closed with monetary relief	Yes	No
Postal mail	02/05/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1763087

1784171

1765095

1770358

Prepaid Card Complaints

Based on Consumer Complaints

02/12/2016	Prepaid card	Government benefit payment card
02/26/2016	Prepaid card	General purpose card
02/18/2016	Prepaid card	General purpose card
02/29/2016	Prepaid card	General purpose card
03/01/2016	Prepaid card	Mobile wallet
03/04/2016	Prepaid card	General purpose card
03/04/2016	Prepaid card	General purpose card
02/24/2016	Prepaid card	Government benefit payment card
03/04/2016	Prepaid card	Other special purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Fees

Fraud or scam

Adding money

Managing, opening, or closing account

Managing, opening, or closing account

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

I 'm having a problem with netspend I requested a card and it 's been almost a month and have not received it so I requested a new card to be expedited through XXXX. I called back for a tracking number and they could n't provide one because a card was never sent out. They have my tax refund and do n't even release it to another netspend card, that I, have. Can you please help

I received notice of the " termination of funds loading capabilities on your Serve account ". I do n't understand why my account has been effectively closed as all functions have been removed.

I currently have over {$1000.00} and am unable to link a checking account to withdraw the funds. I 've spoken with numerous customer service, technical support, and account protection representations, but none have been able to help me in linking a checking account to withdraw my funds.

I would appreciate my Serve account being reinstated for both loading and withdrawals.

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company has responded to the consumer and the CFPB and chooses not to

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	GA	304XX		Consent provided
Citibank	FL	32311		N/A
NetSpend Corporation, a TSYS Company	OH	43229		N/A
Incomm Holdings, Inc.	CA	92878		Consent not provided
PayPal Holdings, Inc.	TX	77545		N/A
Amex	MI	48237		Consent not provided
Amex	CA	945XX		Consent provided
Comerica	AR	72206		N/A
Citibank	CA	93513	Servicemember	N/A

Prepaid Card Complaints

Based on Consumer Complaints

Web	02/18/2016	Closed with explanation	Yes	No
Referral	03/02/2016	Closed with explanation	Yes	No
Referral	02/23/2016	Closed with explanation	Yes	No
Web	03/02/2016	Closed with explanation	Yes	No
Referral	03/03/2016	Closed with explanation	Yes	No
Web	03/08/2016	Closed with non-monetary relief	Yes	No
Web	03/08/2016	Closed with monetary relief	Yes	No
Phone	02/29/2016	Closed with explanation	Yes	No
Phone	03/08/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1785433

1806083

1792668

1807765

1811570

1818043

1817782

1803551

1817595

Prepaid Card Complaints

Based on Consumer Complaints

03/10/2016	Prepaid card	General purpose card
03/01/2016	Prepaid card	General purpose card
03/10/2016	Prepaid card	General purpose card
03/07/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Adding money

Unauthorized transactions/trans. issues

Fraud or scam

Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

I (tried) to use the American express serve prepaid mobile app to deposit a check, which they say takes up to 6 days to apply the funds. I assumed it was to ensure the check cleared. What they do n't tell you is that they use a vendor to evaluate whether or not to accept the check. They check I deposited was rejected and even after speaking to a vendor rep I have no idea why. The information is proprietary and they wo n't tell you why a check was not accepted. They do not provide guidelines of any sort, which means any check can be rejected for any reason. Their excuse is that it is an app and we should n't expect every check to be accepted. The problem is that the American express serve prepaid website and the app do not give any indication that the check will be put through this arbitrary process. this need to be fix I am scared to use their mobile check app fearing that when deposit a check that it will get rejected for no reason

I bought a {$300.00} US Bank prepaid gift card as a wedding gift for a family friend. To our chagrin, they reported to us that when they tried to use it, most of the funds had been used, and the card was frozen.

After calling US Bank, they decided to investigate the case, and was told to wait. I made several phone calls in the future, and was just told that the case was still being investigated. Eventually, we were asked to fax in necessary materials, including the credit card, the sales receipt, and my information. I was told that the fax would go directly to a supervisor and we would hear back within the next business day, but I never heard back again.

Prepaid Card Complaints

Based on Consumer Complaints

provide a public response
Company has responded to the consumer and the CFPB and chooses not to provide a public response
Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Amex	CT	061XX		Consent provided
PayPal Holdings, Inc.	NC	28594	Older American, Servicemember	N/A
U.S. Bancorp	CA	91103		Consent not provided
U.S. Bancorp	CA	906XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	03/11/2016	Closed with explanation	Yes	No
Phone	03/03/2016	Closed with explanation	Yes	No
Web	03/11/2016	Closed with monetary relief	Yes	No
Web	03/08/2016	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1827318

1810252

1827031

1818288

Prepaid Card Complaints

Based on Consumer Complaints

03/21/2016	Prepaid card	Mobile wallet
03/02/2016	Prepaid card	General purpose card
03/02/2016	Prepaid card	Mobile wallet
03/02/2016	Prepaid card	General purpose card
03/07/2016	Prepaid card	General purpose card
03/25/2016	Prepaid card	Mobile wallet
03/21/2016	Prepaid card	General purpose card
03/16/2016	Prepaid card	Mobile wallet
03/21/2016	Prepaid card	Other special purpose card
03/21/2016	Prepaid card	Government benefit payment card
03/11/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fees
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Managing, opening, or closing account
Managing, opening, or closing account
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Adding money
Unauthorized transactions/trans. issues

business day, but I never heard back again.

To : Consumer Financial Protection Services From : XXXX XXXX On XXXX/XXXX/2016 I disputed an unauthorized charge made on American Express Serve Prepaid Debit card on XXXX/XXXX/2016 through XXXX and XXXX, the charge was for {$630.00}. I contacted my cardholder as soon as I noticed the charge. I was told the investigation process will take up to 45 days and a provisional credit will be applied to my account in 10 business days until a decision was made. On XXXX/XXXX/2016 I first got an email saying my account was suspended then a few minutes later I got an email saying my claim was denied with no reason behind the decision. I called to find out the reason for the decision and was told I violated the terms and conditions of the account. I spoke with XXXX the same day XXXX/XXXX/2016 and was told that they had n't responded to my

Prepaid Card Complaints

Based on Consumer Complaints

Company believes complaint is the result of an isolated error

Prepaid Card Complaints

Based on Consumer Complaints

PayPal Holdings, Inc.	PA	18938		N/A
Amex	LA	70422		Consent not provided
PayPal Holdings, Inc.	AL	91006		N/A
Blackhawk Network Holdings Inc.	CA	92130		Consent not provided
Amex	PA	19143	Older American	N/A
PayPal Holdings, Inc.	CA	93614		N/A
Amex	GA	30303		N/A
NetSpend Corporation, a TSYS Company	CA	91403		Consent not provided
Amex	VA	23838		N/A
Comerica	CA	92395	Older American	N/A
Amex	IL	601XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Postal mail	03/22/2016	Closed with monetary relief	Yes	No
Web	03/04/2016	Closed with explanation	Yes	No
Referral	03/04/2016	Closed with monetary relief	Yes	No
Web	03/04/2016	Closed with monetary relief	Yes	No
Postal mail	03/08/2016	Closed with monetary relief	Yes	No
Referral	03/29/2016	Closed with explanation	Yes	Yes
Phone	03/24/2016	Closed with explanation	Yes	No
Web	03/18/2016	Closed with monetary relief	No	No
Referral	03/22/2016	Closed with explanation	Yes	Yes
Phone	03/23/2016	Closed with explanation	Yes	No
Web	03/13/2016	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1841608
1812538
1813217
1814393
1819183
1850225
1842251
1835483
1841485
1841816
1828360

Prepaid Card Complaints

Based on Consumer Complaints

03/21/2016	Prepaid card	General purpose card
04/05/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Unauthorized transactions/trans. issues

card provider yet, and to call back at a later date to find out the status. I called XXXX again XXXX/XXXX/2016 and spoke with a supervisor whom explained that they granted the charge back because the seller was n't cooperating and my money had been sent to my card holder (American Express Serve) XXXX/XXXX/2016 I was give the run around and told that my account had been closed and that was it with no explanation. I wrote customer relations but have yet to get a response. It took exactly 10 business days for my card holder to reach a decision and XXXX had n't sent anything to my card holder yet. The chargeback was granted XXXX/XXXX/2016 by XXXX because of lack of cooperation from the seller. I am attaching copies of the email 's sent from American Express Serve. I hope this helps and I could get my money back. Thank you

While the glitch with the rushcard system updated was taking place, I had my gas and electricity service disconnected and was served a 5 day notice to pay or quit at my current residence ... ... The customer service during this phase was horrible and I was almost terminated from employment due to attendance issues while.I.tried to contact different agencies and friends/ family to assist with XXXX worth of bills ... . Once the glitch was " fixed " I still had problems accessing my funds and to this day I have yet to receive a XXXX $ deposit that was supposed to take.place during the glitch ... ..they have given me the run around and keep telling me that it may take up to 90 days to resolve but that time has come and gone ... . The customer service is horrible and everyone sounds like a broken record with the same response ... .. Its like I have no recourse for my missing funds and no one seems to genuinely care, yes this card was designed to help low income families but they are essentially more of a problem then a help, every time I call they thank me for being a cardholder since XXXX but that really does nothing for me when they Dont care about my missing money

On XXXX/XXXX/16 I noticed charges to my account that were not mine. I promptly

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	NV	890XX	Consent provided
Amex	VA	229XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	03/23/2016	Closed with explanation	Yes	No
Web	04/07/2016	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1842152

1864144

Prepaid Card Complaints

Based on Consumer Complaints

03/22/2016	Prepaid card	Mobile wallet
04/06/2016	Prepaid card	Mobile wallet
03/31/2016	Prepaid card	ID prepaid card
03/31/2016	Prepaid card	General purpose card
03/31/2016	Prepaid card	General purpose card
03/14/2016	Prepaid card	General purpose card
03/14/2016	Prepaid card	Government benefit payment card
03/22/2016	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam
Fraud or scam
Managing, opening, or closing account
Advertising, marketing or disclosures
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Adding money
Managing, opening, or closing account

contacted Amex XXXX to file the dispute. Amex XXXX determined that the charges were authorized. However, I never made the charges and Amex never notified me of the suspicious charges totaling {$1100.00} all in a matter of hours. When I requested the documentation to show why they made their decision they refused to send me the documents or let me talk to someone who made the decision. After I filed my dispute Amex XXXX then terminated my card and said I violated the user agreement. When I asked what I did they could n't tell me. I have filed a police report and sought the advice of an attorney and he told me to make a complaint here. The money that was on the Amex serve card is my direct deposit money for my financial aid. Now I 'm out the money I borrowed which I will have to pay back and I can not use the money for its intended purpose my education. I have contacted Amex XXXX numerous times and get the run around. I asked them to reopen the investigation and they tell me no. I ask them to contact the business that the purchases were made at and they say no. I contacted via email the business myself explaining the charges were fraud and have not heard from them.

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

PayPal Holdings, Inc.	NV	89032		N/A
PayPal Holdings, Inc.	TX	75231		N/A
First Data Corporation	TX	787XX		Other
Amex	PA	179XX	Servicemember	Other
NetSpend Corporation, a TSYS Company	SC	29210		N/A
Blackhawk Network Holdings Inc.	VA	23838		Consent not provided
Comerica	OH	45840		N/A
Empowerment Ventures, LLC	SC	29577		N/A

Prepaid Card Complaints

Based on Consumer Complaints

Referral	03/23/2016	Closed with explanation	Yes	Yes
Referral	04/07/2016	Closed with explanation	Yes	Yes
Web	04/04/2016	Closed with explanation	Yes	No
Web	04/04/2016	Closed with non-monetary relief	Yes	No
Phone	04/04/2016	Closed with explanation	Yes	No
Web	03/16/2016	Closed with explanation	Yes	No
Phone	03/17/2016	Closed with monetary relief	Yes	No
Phone	03/24/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1844211
1867740
1856377
1858315
1858659
1829911
1831889
1845247

Prepaid Card Complaints

Based on Consumer Complaints

03/23/2016	Prepaid card	Gift or merchant card
04/01/2016	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

I purchased a visa master card at my local XXXX for XXXX dollars. My husband tried to use the card and it said declined. and I tired to use it too and it said declined, it was never activated. We called the number on the card and the lady was very rude and would n't listen to us. She said they thought it was fraudulent activity so it was canceled. It was canceled before we could use it. I even tried to get online and put my information in like the card said to do and it never let me. It said that the card number was incorrect. The rude lady on the phone said to fax a copy of our receipt and address and number and copy of the card to her, and that she did n't know when we could get the XXXX that we put on the card. It could take a week she said. So they took our money and do n't know when we will get it. What 's the point of a gift card if u ca n't even use it. They did n't seem to want to help and resolve the problem. She never said we would get our money back, I felt like we where given the run around. I feel like I was scammed. My husband got the money order to buy me wigs online because I 'm sick and have no hair because it fell out. And now I have to wait a week or more or may not even get the money back and have no wig to cover my bald head. I ca n't wait a week or afford to be ripped off. I 'm already sick and suffering.

On or around XXXX/XXXX/XXXX, I ordered my son a personalized gift card from Wells Fargo Gift Card Services in the amount of {$150.00}. I was told it would take 10-14 business days for the card to arrive.

I paid for the gift card with my Wells Fargo Visa charge card. My card was charged for the purchase on or around XXXX/XXXX/XXXX.

XX/XX/XXXX, I called Wells to inquire about the card, as I had not received it. I was having it mailed to me, rather than my son, to include it with other gifts for his birthday. I was told to give it another week.

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

U.S. Bancorp	WA	992XX	Consent provided
Wells Fargo & Company	SC	379XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	03/24/2016	Closed with explanation	Yes	No
Web	04/04/2016	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1847242

1858609

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

I waited another 10+ business days. I called the card services center again. I was told " that card is lost, you will not be receiving it.. we need to cancel that card and order a replacement card " ... so I did.. On or around XX/XX/XXXX, I called to inquire about the replacement gift card, I was told that I would receive it any day.

I received the card. I mailed it via XXXX to my son.. On XXXX XXXX, my son called to tell me that he attempted to activate the card. He got a recording that said " thank you, this card has been cancelled ". Turns out.. the initial card I had ordered did arrive and that is the card that I mailed to him ... the replacement card never arrived ...

As a result, I went to XXXX XXXX and wired my son the {$150.00} cash as a replacement for the intended gift card.

I then cancelled the XXXX gift card, which still had not arrived .... and never did arrive.

Another phone call to Wells, the Rep informed me that since I was cancelling the gift card purchase, I would pay a {$15.00} cancellation fee. A check would be issues to me, in my name, rather than my son 's, and it would take 3-5 weeks. The refund check never came.

I called sometime in XX/XX/XXXX to inquire, I was told the refund was requested, but never issued. It was to be issued to me right away.. Again ... I was the purchaser, so the refund was to come to payable to me ... for {$130.00}, rather than the {$150.00} purchase price, because I cancelled the order.. Oh my ... OK.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

03/14/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Amex	GA	30294	Other

Prepaid Card Complaints

Based on Consumer Complaints

Web	03/17/2016	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1831638

Prepaid Card Complaints

Based on Consumer Complaints

03/18/2016	Prepaid card	Gift or merchant card
03/18/2016	Prepaid card	General purpose card
03/23/2016	Prepaid card	Electronic Benefit Transfer / EBT card
04/06/2016	Prepaid card	Mobile wallet
04/03/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Fraud or scam

Managing, opening, or closing account

Managing, opening, or closing account

Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

Paypal recently limited my account. I still have {$320.00} in eBay gift cards which can only be used with a paypal account. Now as the account is closed those cards have become worthless and I feel cheated out of my money.

I have an AMEX XXXX account and have had it for about 2 years. Approx 2 weeks ago, I requested a transfer of funds from my XXXX account, back into the account that was used to fund the XXXX Account, it is a XXXX Checking account. When I originally opened the Serve Account, AMEX requested that I " Verified " the account that would be the source of funding for the Serve Account., I followed the procedure and the XXXX account was " Verified ". After, 7 business days of waiting for my funds to be transferred into the XXXX Account, the " Verified " funding source for my XXXX Card, I was instructed to go through the verification process again. I complied and it was completed this past Monday. Today is Wednesday XXXX XXXX, and the funds have still not been transferred. I 'm sure that AMEX delays these types of transfers to collect as much interest on these types of accounts as possible. This has been a horrible inconvenience and it should be stopped.

I received a notice dated XXXX XXXX, 2015 stating that the PayCard program issued by Elan Financial Services and provided through Beacon Credit Union was being terminated ; stating that I would not be able to add funds after XXXX XXXX, 2015 ; and requesting I use all money on my card before XXXX XXXX, 2015, the close date. The notice also stated that barring any communication from me, any funds remaining on my card at the close date would be escheated. At the time, I had ~ {$2700.00} on the card. I immediately went to my credit union to withdraw the remaining funds. I was told that I could not withdraw more than {$1000.00} at one time, and that there was a cash withdrawal fee. I took the {$1000.00}, made a

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

PayPal Holdings, Inc.	CA	920XX		Consent provided
NetSpend Corporation, a TSYS Company	GA	30303		N/A
Amex	CA	926XX	Older American	Consent provided
PayPal Holdings, Inc.	OH	45211		N/A
U.S. Bancorp	IN	469XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	03/21/2016	Closed with explanation	Yes	Yes
Phone	03/21/2016	Closed with explanation	Yes	No
Web	03/25/2016	Closed with explanation	Yes	No
Referral	04/08/2016	Closed with explanation	Yes	No
Web	04/05/2016	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1838205

1838878

1846279

1868115

1862088

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

one time, and that there was a cash withdrawal fee. I took the {$1000.00}, made a few purchases, and later withdrew another {$1000.00}.

With my account now being under {$1000.00}, I went XX/XX/XXXX to withdraw the remaining {$490.00}. However, the expiration date on my card was XX/XX/XXXX and I had not received a replacement card so I was denied access to my money. Because I did not want any remaining funds on the card to be escheated, the credit union called the number on the card in my presence and then gave the phone to me. The Elan representative first told me that she could have a new card sent to me, but that it would not arrive in time for me to use it. BIG HELP. I asked how I was supposed to get my money. She said any balance on the account would be sent to me by check in XX/XX/XXXX. I specifically restated and verified that statement, mentioned the possibility of escheat per the notice, and expressed my desire to avoid it. The representative told me I would get the check and that the funds would only be escheated if I did not negotiate the check.

XX/XX/XXXX arrived, and no check. So I called the number on my card again, and the Elan representative told me that the balance had been processed and I would receive a check within two weeks. Six weeks later, and no check. I called again, and was told that the funds had been escheated and was given the email address XXXXXXXXXXXX ' to find out how to claim my money. Exactly what I did not want to happen had happened. I sent an email to the address I was given three times and it was returned undeliverable all three times. I called again and was told that the email address I had used was correct and that there was nothing more they could do for me. I have been checking indianaunclaimed.gov ever since, but my {$490.00} dollars is still not listed.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

03/30/2016	Prepaid card	Payroll card
04/04/2016	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

Elan had communication from me and my address never changed. I was not unreachable. If they did escheat my money, they should not have done so. Their customer service reps gave incorrect information on three different occasions. I still do n't have my money, and I do n't know who has it.

I use AMEX serve for transactions as I receive direct deposit on this card. Got into car accident and company XXXX XXXX XXXX had me pay {$400.00} deposit until they received payment information from insurance company (XXXX XXXX), well the insurance company paid XXXX XXXX XXXX after they sent them an invoice saying they refunded me the deposit.called XXXX auto and they kept giving me the runaround so I filed a dispute with AMEX Serve ... I sent them email from insurance company confirming amount paid, receipt where they lied stating they refunded me the money. I have yet to get my money back, finally XXXX calls me back and states they would had given me a cash refund but AMEX serve completed a charge back on XXXX XXXX, I really need my money back it 's unfair that no one is giving me my money back even after charge back was completed. Can someone please let me know when I will be receiving my money? that rental has been returned on XX/XX/XXXX its been over a month. XXXX will not give me my refund now that the chargeback has occurred and I have not heard from Amex Serve in regards to the process. I just want my money not even a provisional credit was given and I have been a customer for a long time with continuous direct deposit

I received a netSpend prepaid MasterCard in the mail for which I never completed an application. I have never dealt with this company and do not know how it has my information. Additionally, the card was sent to the temporary address where I am living, which makes me even more suspicious of the company and the offer. A XXXX search showed many other complaints about this company and the fees charged for everything from checking your balance to using the money you load or

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Amex	NJ	089XX	Consent provided
NetSpend Corporation, a TSYS Company	NC	271XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	04/01/2016	Closed with explanation	Yes	No
Web	04/06/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1857270

1862438

Prepaid Card Complaints

Based on Consumer Complaints

03/30/2016	Prepaid card	Gift or merchant card
04/13/2016	Prepaid card	Government benefit payment card
05/03/2016	Prepaid card	Other special purpose card
04/20/2016	Prepaid card	General purpose card
04/26/2016	Prepaid card	General purpose card
04/26/2016	Prepaid card	Government benefit payment card
04/17/2016	Prepaid card	Gift or merchant card
04/27/2016	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Fees
Unauthorized transactions/trans. issues
Fraud or scam
Fraud or scam
Fees
Fraud or scam
Fees
Unauthorized transactions/trans. issues

have deposited on it.

This is my second complaint. My first ended up being Case number : XXXX. Blackhawk provided a weak partial response saying they were investigating over two weeks ago, and my money is still locked up. I can not access any funds in my account, and this has been the case for over XXXX months now.

My email to RushCard sums it up : I have called and called today about the transactions in XXXX of my cards. My name is XXXX XXXX card ending in XXXX # # # and XXXX # # # both had transfers and I received confirmation via text and email plus online but talking to your reps they do n't all of a sudden show my missing money!

I 'm very upset about this because. Have been hung up on twice, told that it did n't make sense as if you guys do n't have a glitch on your end. My card went from a successful transfer to showing an {$0.00} bal on card ending in XXXX # # # and my other card XXXX # # # does n't show the {$100.00} added with a new balance of {$100.00} it only shows the {$5.00}.

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	OH	45039		N/A
Comerica	AR	72209		N/A
Amex	CA	90036		N/A
Blackhawk Network Holdings Inc.	IN	466XX		Consent provided
Amex	CA	93710		Consent not provided
Bank of America	MD	21236		N/A
Blackhawk Network Holdings Inc.	NY	10707	Servicemember	Consent not provided
Empowerment Ventures, LLC	IN	462XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	04/01/2016	Closed with monetary relief	No	No
Phone	04/14/2016	Closed with monetary relief	Yes	No
Phone	05/05/2016	Closed with explanation	Yes	Yes
Web	04/22/2016	Closed with explanation	Yes	No
Web	04/28/2016	Closed with explanation	Yes	Yes
Referral	04/29/2016	Closed with explanation	Yes	Yes
Web	04/20/2016	Closed with monetary relief	Yes	No
Web	04/29/2016	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1857686
1877628
1908241
1888603
1895312
1897361
1883650
1900083

Prepaid Card Complaints

Based on Consumer Complaints

06/07/2016	Prepaid card	General purpose card
04/15/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

I asked to escalate this and I asked for a form and was told I can yell, scream and cry but it 's nothing they show so what am I disputing then hung up on! Please review the calls all XXXX of them today.

My cell is XXXX # # - # # # # and I have sent my complaint the the attorney general as well as the XXXX and unclerush XXXX XXXX via XXXX publicly about the errors and treatment today over the phone.

See all attachments as I have also uploaded the screen shots on your web as confirmation that this transferred showed over and over that it was completed and successful. The rep said she did n't see any activity on my card ending in # # XXXX since XXXX XXXX which ca n't be right being that I did a transfer from my card XXXX this morning to my other card and XXXX I tried to transfer it back hours and hours later all said it did via text online and email but yet I do n't have my money it 's not reflecting and has disappeared and no one seems to even see what I 've gotten as alerts about my account!

Where is my money!!!!!!??????? Call and email me today See attached documents and also see online uploads I sent that message last week and I still have n't gotten any replies or phone calls and my cell phone is off, my utility bill is up for disconnect and my rent have been file eviction on because I can not access my account and I 'm missing my money.

I had an issue with a purchase in XXXX and filed a charge back with my bank in XXXX. The transaction was supposed to be refunded however my prepaid card company kept part of that money {$54.00}. The company in question is netspend

I bought XXXX visa gift cards, and they were both clearly tampered with. The glue holding them to the packaging was so stiff it could n't be removed, the magnetic

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	TN	324XX	Consent provided
U.S. Bancorp	CA	926XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	06/09/2016	Closed	Yes	Yes
Web	04/18/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1957385

1879715

Prepaid Card Complaints

Based on Consumer Complaints

04/27/2016	Prepaid card	Mobile wallet
04/18/2016	Prepaid card	General purpose card
06/13/2016	Prepaid card	General purpose card
04/19/2016	Prepaid card	Electronic Benefit Transfer / EBT card
04/22/2016	Prepaid card	General purpose card
05/02/2016	Prepaid card	General purpose card
04/20/2016	Prepaid card	Other special purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Managing, opening, or closing account
Fraud or scam
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues

stripe was deactivated, and the funds had been frozen and the card was totally unusable.

I bought XXXX Mastercard gift cards from XXXX. These Gift Cards are issued by US Bank. When I went to use them I found that money had been drained form them. I contacted US Bank and they asked to fax in information such as a copy of the card and the sales receipts. They said someone will contact me within 24-48 hours. After two weeks no one contacted me. So I called them and then they said that no one was supposed to contact me and now they will file a dispute and I need to send in more faxes. Everytime I call they give me different information. They are just giving me the run around and holding my money hostage

On XXXX/XXXX/16, I used my card at a Chase bank ATM to withdrawal {$500.00} from my card. I received a receipt that says " transaction denied " and did not receive the {$500.00} I requested. I then went to a XXXX XXXX ATM and was able to withdrawal {$500.00} twice, for a total of {$1000.00}.
I checked my account balance on XXXX/XXXX/16 and saw that the {$500.00} that I did not receive was deducted from my account. I contacted customer service and submitted an oral dispute claim. I was instructed to fax a written statement within XXXX business days and was given a reference number. On XXXX/XXXX/16, I faxed this written statement to the number provided. On XXXX/XXXX/16, I contacted customer service to check on the status of the dispute. I was told they

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law
Company believes it acted appropriately as authorized by contract or law
Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

PayPal Holdings, Inc.	MO	63138	Older American	N/A
NetSpend Corporation, a TSYS Company	PA	15078		N/A
Empowerment Ventures, LLC	MD	21001	Servicemember	N/A
Comerica	NY	11213		Consent not provided
U.S. Bancorp	IA	522XX		Consent provided
Amex	GA	30364		N/A
JPMorgan Chase & Co.	TX	774XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	04/29/2016	Closed with explanation	Yes	No
Phone	04/20/2016	Closed with explanation	Yes	No
Phone	06/22/2016	Closed with explanation	Yes	Yes
Web	04/21/2016	Closed with monetary relief	Yes	No
Web	04/26/2016	Closed with explanation	Yes	No
Phone	05/05/2016	Closed with explanation	Yes	No
Web	04/25/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1898995
1884259
1965878
1886624
1891467
1904942
1888568

Prepaid Card Complaints

Based on Consumer Complaints

04/09/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Adding money

had no information for me and they could not confirm or deny receipt of my faxed statement. I asked to speak to someone else and was told I could not and I had to wait the 10 business days first. I decided to refax my written statement, just in case, and did so on XXXX/XXXX/16.

On XXXX/XXXX/16, I contacted customer service again, as this was the 10th business day and I did not have a provisional credit in my account. I was told by customer service that my account stated I would receive provisional credit on XXXX/XXXX/16, if they received my faxed written statement. I communicated that I had faxed this written statement twice and confirmed the correct fax number. After being put on hold for several minutes, I was told they did n't have it and I would not receive provisional credit until they received it. I referenced Regulation E, which states that the company is required to provide provisional credit within 10 business days of receiving the oral complaint, regardless of their requirement of written documentation. The customer service representative told me she would forward the information to her supervisor, XXXX. I informed her that I would be contacting consumer finance if I did n't have the credit in my account, which to date, I do not.

I purchased a ReloadIt pack and loaded {$240.00} on it to put on my prepaid debit card. After loading the pack it was said that I had to open a safe on Reloadit.com and add the card that I want to load in the safe. After adding the card and the reload pack to the safe, I attempted numerous times to load my card to get a message that says card is being verified. On the pack it says instant load. I called Reloadit and the representative says it takes 4hrs and its a federal government regulation. I asked for where it says that and she said in the terms and condition, when asked what part she hanged up the phone on me. I called again and was told its in the arbitrtation agreement and it is a federal law for the wait. But again it says instant reload.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Blackhawk Network Holdings Inc.	CA	945XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	04/12/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1870596

Prepaid Card Complaints

Based on Consumer Complaints

04/20/2016	Prepaid card	General purpose card
04/29/2016	Prepaid card	General purpose card
05/05/2016	Prepaid card	General purpose card
04/03/2016	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam
Unauthorized transactions/trans. issues

Advertising, marketing or disclosures
Adding money

Prepaid Card Complaints

Based on Consumer Complaints

I paid a merchant for an item I never received. The online merchant was XXXX / XXXX aka XXXX. I had to dispute this transaction with the company that handles the XXXX gift card, Blackhawk Networks. I have faxed them twice and called them 3-4 times and they have not yet assisted me. It has been 90 days since their letter and they have not yet resolved my dispute and can not even tell me if they received the documentation that I sent to them. All of this info will be included in the attachment that I am uploading.

I am re-opening this dispute. I 've been trying for over 6 months to resolve this with Target. However, they have been unhelpful.

You can see from the attached letter, that I tried for 2 months last fall to resolve this. They sent it to the wrong department.

I just called them and tried to resolve this yet again. They told me to contact XXXX XXXX gift cards.

However, XXXX XXXX said the money has been released to Target, and there is nothing they can do.

I am attaching documentation of all of my loads for XX/XX/XXXX.

As you can clearly see, I loaded {$6500.00} ; however, I was only credited for {$5000.00} XX/XX/XXXX by Target.

Their response from last fall was that the XX/XX/XXXX load in fact loaded on

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Synovus Bank	MS	39038	Older American	N/A
Blackhawk Network Holdings Inc.	CA	913XX		Consent provided
Amex	GA	30273		N/A
Amex	VA	201XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	04/25/2016	Closed with explanation	Yes	No
Web	05/03/2016	Closed with monetary relief	Yes	No
Phone	05/09/2016	Closed with non-monetary relief	Yes	No
Web	05/10/2016	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1887833
1903347

1911595
1861564

Prepaid Card Complaints

Based on Consumer Complaints

04/21/2016	Prepaid card	General purpose card
05/05/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Their response from last fall was that the XX/XX/XXXX load in fact loaded on XX/XX/XXXX ; however, I did an additional {$2500.00} load on XXXX.

I 'm not disputing that the XX/XX/XXXX load posted on XX/XX/XXXX. I 'm disputing that the entire loads for the month is missing {$1500.00}.

My documentation is provided, the numbers do not add up to the missing {$1500.00}.

Again, I 'm only focusing on XX/XX/XXXX, not the XX/XX/XXXX statement date, which includes loads in XX/XX/XXXX.

I am hoping I can resolve this soon. Target has been no help.

On or about XXXX XXXX, XXXX XXXX XXXX wireless merged my cell phone account, acct # XXXX, was merged to account # XXXX, without authorization. The " unified account ", was merged with a " ghost " or " non existent " Account. This unauthorized " unification " caused numerous and ongoing billing issues. These billing issues resulted in XXXX XXXX XXXX being unjustly enriched. Additionally, the change in denied me of services for which XXXX XXXX XXXX billed. Upon realization, I contacted XXXX XXXX XXXX XXXX, spoke with XXXX (ID # XXXX) and received Case Number XXXX, XXXX XXXX, XXXX, approved by his manager XXXX (ID # XXXX). Per direction, I contacted the credit card companies for which the charges were tendered to XXXX XXXX XXXX XXXX, due to XXXX XXXX XXXX XXXX Fraudulent Billing. One of the credit Card companies being, American Express Serve. American Express Serve was very unprofessional, leaving me on hold for an extended amount of time, requesting I send copies of

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	CT	06053	N/A
Amex	MD	212XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	04/25/2016	Closed with explanation	Yes	No
Web	05/10/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1890088

1911555

Prepaid Card Complaints

Based on Consumer Complaints

04/13/2016	Prepaid card	General purpose card
04/27/2016	Prepaid card	General purpose card
05/02/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Fraud or scam

Unauthorized transactions/trans. issues

my other credit cards, and information unfitting to the situation. The representative was not English savvy or helpful ... leading me to filing this claim.
Rescission of contract to XXXX XXXX XXXX XXXX for failure to provide contractual services, unjust enrichment and other violations Under Maryland law, a claim of unjust enrichment is established when : (1) a party confers a benefit upon another ; (2) the benefiting party knows or appreciates the benefit ; and (3) the benefiting party 's acceptance or retention of the benefit under the circumstances is such that it would be inequitable to allow him or her to retain the benefit without the paying of value in return. XXXX v. XXXX, XXXX Md. XXXX, XXXX (XXXX), quoted in XXXX v. XXXX XXXX, XXXX, XXXX Md. App. XXXX (XXXX). " The doctrine of unjust enrichment is applicable where a party, upon the circumstances of the case, is obliged by the ties of natural justice and equity to refund the money, and give rise to the policy of restitution as a remedy. " XXXX v. XXXX XXXX XXXX, XXXX, XXXX Md. App. XXXX (XXXX) (citations omitted) ; XXXX, XXXX. has tendered accordingly to XXXX XXXX XXXX XXXX.

On XXXX XXXX th my husband and I went to the ATM at XXXX XXXX in XXXX XXXX, Ar to withdraw {$500.00} from my Bliebird American Express the ATM did not dispense the money but withdrew {$500.00} off of my card. On XXXX XXXX I opened a dispute form with my XXXX AMEX I submitted documents from XXXX XXXX and XXXX that agreed with my dispute. On XXXX XXXX the denied my despute and closed the case. Stating I received {$500.00}. I reopened my dispute as of today XXXX XXXX 2016 I still have not received {$500.00} I call on a daily bases with no resolution. I have even emailed the XXXX of Bliebird AMEX on XXXX XXXX 2016 and I have yet gotten any response. XXXX. My electric and

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Fifth Third Financial Corporation	IN	47620	N/A
U.S. Bancorp	MI	48101	Consent not provided
Amex	AR	726XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	04/14/2016	Closed with monetary relief	Yes	No
Web	04/29/2016	Closed with explanation	Yes	No
Web	05/04/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1877329

1897380

1905634

Prepaid Card Complaints

Based on Consumer Complaints

05/10/2016	Prepaid card	General purpose card
04/12/2016	Prepaid card	General purpose card
05/09/2016	Prepaid card	Mobile wallet
04/29/2016	Prepaid card	Government benefit payment card
05/02/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Fraud or scam

Fees

Fraud or scam

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

XXXX XXXX 2016 and I have yet gotten any response. XXXX. My electric and water have been shut off and have been forced to sleep on a friends couch. I have no groceries and my parents have had to feed myself and my family. {$500.00} might not matter to anyone but it 's a huge matter to me. This {$500.00} has turned into over {$1000.00} that I some how have to figure out how to pay back to people. I can be reached at XXXX XXXXXXXXXXXX please I am desperate from some help or if you are unable to help can I please be notified as well. This is embarrassing and extremely depressing. Again I can be reached at XXXX XXXXXXXXXXXX Thank you for your time XXXX XXXX I can provide all the documents that I have confirming my claim

After filing my taxes I received return on a prepaid debit card with American Express serve and used it one time at an atm and my entire return was stolen from my account due to a card skimmer totaling {$1600.00}. I opened the dispute XXXX XXXX, 2016 and have been in contact with over XXXX XXXX and XXXX Supervisors that promised and assured me my tax refund back within two weeks BOTH times. As of today XXXX XXXX, 2016 I am now being told my card is now LOCKED AND I WILL NOT RECEIVE MY MONEY BACK! I have faxed them several documents including the affadavit of fraud, police report, news article and was hung up on and told several different things.

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response
Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Amex	AL	368XX		Consent provided
PayPal Holdings, Inc.	TX	78746		N/A
Amex	CA	94533	Servicemember	Consent not provided
U.S. Bancorp	ND	58703		Consent not provided
CARD Corporation	AL	36660		Consent not provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	05/12/2016	Closed with explanation	Yes	Yes
Referral	05/02/2016	Closed with non-monetary relief	Yes	No
Web	05/12/2016	Closed with explanation	Yes	Yes
Web	05/03/2016	Closed with monetary relief	Yes	No
Web	05/12/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1918620

1875208

1915732

1903818

1904420

Prepaid Card Complaints

Based on Consumer Complaints

05/11/2016	Prepaid card	General purpose card
05/03/2016	Prepaid card	Gift or merchant card
04/29/2016	Prepaid card	ID prepaid card
06/22/2016	Prepaid card	Government benefit payment card
05/05/2016	Prepaid card	General purpose card
06/02/2016	Prepaid card	Mobile wallet
04/26/2016	Prepaid card	Government benefit payment card
04/28/2016	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Unauthorized transactions/trans. issues
Fraud or scam
Fraud or scam
Managing, opening, or closing account
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

My Social Security is directly deposited into an account through Direct Express. In XXXX of 2015, my account was charged 96 times for the XXXX XXXX XXXX, with charges ranging from {$4.00} to {$30.00}, totaling {$580.00}. While I have visited the XXXX XXXX on several occasions, I have not incurred this number of charges, nor have I done so over the course of 2 days.
When I initially addressed the issue with Direct Express, I was told that I had incurred these charges over a period of months and never charged for them until XXXX XXXX and XXXX XXXX. I have been in contact with the XXXX XXXX as well as the XXXX Police Dept. who informed me that this was a glitch that the XXXX XXXX experienced with their credit card system and that their credit card machine had no way of holding onto previous charges and then taking them out on one particular day. This same glitch happened to multiple patrons, and they have all been reimbursed for the charges.

I went to the bank on XXXX/XXXX/16 to do a cash advance for XXXX from my Rushcard debit card and the teller never received a authorization number from the terminal or printout to give me my money. The teller stated it was not going

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Incomm Holdings, Inc.	PA	19153	Consent not provided
U.S. Bancorp	VA	20152	N/A
Empowerment Ventures, LLC	CA	92656	Consent not provided
Comerica	PA	18706	N/A
U.S. Bancorp	WI	53223	Consent not provided
NetSpend Corporation, a TSYS Company	WI	53208	N/A
Comerica	MN	554XX	Consent provided
Empowerment Ventures, LLC	MI	481XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	05/13/2016	Closed with explanation	Yes	Yes
Referral	05/06/2016	Closed with explanation	Yes	No
Web	05/03/2016	Closed with explanation	Yes	No
Referral	06/24/2016	Closed with explanation	Yes	Yes
Web	05/09/2016	Closed with explanation	Yes	No
Referral	06/06/2016	Closed with explanation	Yes	Yes
Web	04/29/2016	Closed with explanation	Yes	No
Web	05/03/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1920333

1906955

1903944

1980580

1911939

1952411

1896522

1901221

Prepaid Card Complaints

Based on Consumer Complaints

04/05/2016	Prepaid card	General purpose card
05/07/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Unauthorized transactions/trans. issues

through, it kept giving him a error message.But the withdrawal and fee was pending on my account till this afternoon on XXXX/XXXX/16. It cleared my account and now Rushcard Does not want to return my money when they were having system issues and doing a system maintenance update the same day. I am very unhappy, because it was not my problem and customer service is not able to see the error on their end.

I reported on XXXX XXXX that an unauthorized atm withdrawal was made to my American Express Bluebird Account of {$160.00} as well as ATM fees. I spoke to a representative which then informed me that American Express Blue Bird customers have a 0 % Liability for Unauthorized ATM withdrawals and that she will assist me through the process to retrieve the money taken out of my account. She then informed me to fill out the proper paperwork that it will be emailed to me within XXXX hours. I filled the paperwork and sent it in and within XXXX hours I go to look into my account to print records to bring to the police and could not access my account. I then checked my email and received an email claiming my account has been suspended and that there investigation (within XXXX hours) came to a conclusion that it was n't Fraud. I called the number which said to contact to retrieve the paperwork that made them come to the decision and was transferred 4 times and put on hold for an hour to be told that the only information that can be given to me is that my account has now been closed. I am outraged that even with consumer XXXX % ATM liability an investigation took so quick and an outcome of closing my account without access to my deposited fund are now unavailable. Yesterday the representative for BlueBird insisted I leave the money in the account while the investigation proceeds and that they will do a thorough investigation which could take 45 days which I agreed. I was looking forward to finding out how the money was taken out in the first place. It took like I said before

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	VA	23605	Servicemember	N/A
Amex	CT	064XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	04/06/2016	Closed with explanation	Yes	No
Web	05/11/2016	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1864644

1914876

Prepaid Card Complaints

Based on Consumer Complaints

05/04/2016	Prepaid card	Mobile wallet
12/18/2015	Prepaid card	Mobile wallet
05/04/2016	Prepaid card	General purpose card
04/08/2016	Prepaid card	General purpose card
05/09/2016	Prepaid card	Gift or merchant card
05/12/2016	Prepaid card	Mobile wallet
05/12/2016	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Fees

Fraud or scam

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Fees

Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

XXXX hours after sending in the paperwork to submit to fraud for them to investigate and then find out they restricted all access from my account. Once again leaving me with no way to inform the police let alone gain the necessary records for myself to settle this situation. I just would like everyone to know that American Express BlueBird is a scam and quote what I was told by a supervisor, " In the Terms which you agreed when you first used the card, American Express has the right to cancel your account at anytime. " I went through the proper channels to try and fix the situation of money being stolen and American Express becomes the second crook of money being taken.

Paypal reported 30 day delinquency against for a bill that should have been paid through my autopay. Second, they had an old address of mine. When I spoke to the customer service representative, I paid the {$5.00} and he provided instructions to get the credit reporting resolved, which I followed immediately, yet 1 month later, still have the 30 day derogatory remark on my credit report.
More importantly, I 'm in the process of purchasing a home, and I 'm unable to get my preapproval letter due to this status (it dropped my credit score close to XXXX points).

Today, XXXX XXXX, 2016, I bought what I thought was a prepaid XXXX card to

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

PayPal Holdings, Inc.	NJ	07109		N/A
Synchrony Financial	PA	191XX		Consent provided
U.S. Bancorp	ME	04345		N/A
Synchrony Financial	IN	47586		N/A
Incomm Holdings, Inc.	FL	33156		N/A
Amex	SC	29072	Servicemember	Consent not provided
Blackhawk Network Holdings Inc.	IL	606XX	Servicemember	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	05/06/2016	Closed with explanation	Yes	No
Web	05/05/2016	Closed with explanation	Yes	No
Phone	05/06/2016	Closed with explanation	Yes	No
Phone	05/12/2016	Closed with monetary relief	Yes	No
Referral	05/11/2016	Closed with explanation	Yes	No
Web	05/17/2016	Closed with explanation	Yes	Yes
Web	05/17/2016	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1909497

1708970

1910073

1870221

1916090

1922571

1922446

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

pay a bill online.

I got home and realized it was n't a regular prepaid card. It was a XXXX branded by a company called " PayPower ".

To access the funds and pay my bill, I " activated " the card (https : //www.paypower.comXXXX) and found myself being required to open an account.

My cash was now locked into the card and I had to pay my bill so I continued the process, intending to pay my bill and then close the PayPower account.

Once I had paid my bill, I logged back into PayPower. The site showed my payment had been made and was pending.

So I looked around the site for a way to close the account and avoid any fees. There was no information about closing the account so I tried to send PayPower an e-mail.

Multiple attempts to use PayPower 's e-mail feature failed. So I called them at XXXX XXXX.

After a very long wait, I was told a " ticket " had to be opened in order to close the account and that I could n't cancel the account without also cancelling the pending bill payment.

I asked about incurring additional fees and was told I would n't if I cancelled within XXXX7 days. When the pending payment clears, I was told to call back to cancel

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

05/09/2016	Prepaid card	Payroll card
05/13/2016	Prepaid card	ID prepaid card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

the account.

I 'm very worried about this.

1. Why ca n't I just cancel this unwanted account?

2. How long can my payment be " pending "?

3. Why is an " account " being sold in packaging that describes it as " XXXX Prepaid Card " in big, bold letters?

4. Why should I be subject to the threat of additional fees in such circumstances?

I went ahead and placed two payments on this prepaid card from XXXX. The first one was on XXXX XXXX 2015 for {$450.00}, and I have my receipt, and this was supposed to be credited to the American Express Serve card. The second deposit was on XXXX XXXX 2015 for {$350.00} and at this particular time XXXX XXXX 2015, that 's when we noticed that there was nothing in the account and the account was closed without our consent, and we do n't know whom, because these people hide behind the phone. They told me that they could n't speak to me about this account because it was closed. I asked them if it was closed, where did the money go? They would n't tell me where they were located. I filed two inquiries and have gotten no information. I filed a complaint with the FDIC and they stated that they could n't help me and said that you guys have jurisdiction over this issue.I do have the receipts to validate and verify the matter. They refused to refund my funds

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Amex	WA	99336	Consent not provided
Amex	NY	141XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	05/11/2016	Closed with non-monetary relief	Yes	No
Web	05/18/2016	Closed with monetary relief	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1915093

1924564

Prepaid Card Complaints

Based on Consumer Complaints

06/26/2016	Prepaid card	Gift or merchant card
05/16/2016	Prepaid card	Government benefit payment card

Prepaid Card Complaints

Based on Consumer Complaints

Fees

Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

I am a Colorado resident. I have a {$100.00} Visa gift card that had not been used in a while, so I went online to check the balance. The online service showed a remaining balance of {$38.00}. Then I looked at the activity. It only showed back to XXXX/XXXX/2016, and showed a {$2.00} inactivity fee had been charged each month for the past six months. I have no way to know how far back these fees go. This is obviously not the full history, since no purchases were shown and there is no way to get to a balance of {$38.00} in {$2.00} increments. Colorado Revised Statute, Section 6-1-722 and Section 38-13-108.4 prohibits expiration dates and service fees, dormancy fees, inactivity fees or any other fee. The back of the card states, " U.S. Bank will deduct from your balance an inactivity fee of {$2.00} per month after 12 consecutive months of inactivity except where prohibited by state law. " I called U.S. Bank and described the situation (although I forgot to mention the incompleteness of the online activity information). The person I spoke with placed me on hold to check what their rules are, and when she came back she informed me that the card was not issued by a Colorado bank and therefore is regulated by federal law, which permits the fees. I believe that my state of residency is the governing authority, and I said so. The customer service representative simply told me that is the law and there is nothing she could do.

The card was purchased in Colorado and given to a Colorado resident. If federal law rather than Colorado law applies here, I will drop my complaint ; however, I would maintain that the " except where prohibited by state law " phrase on the card is misleading in that case, since there is no indication as to which state that would be if it 's not the state where the card is purchased and used.

Have been using DirectExpress Card to receive XXXX. payments and have read and followed the " fine print " only to send the pertinent information via U.S. Mail only to receive no response and for DirectExpress to be in breach of their own "

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

U.S. Bancorp	CO	800XX		Consent provided
Comerica	NY	141XX	Servicemember	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	06/29/2016	Closed with explanation	Yes	Yes
Web	05/18/2016	Closed with monetary relief	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1985577

1926447

Prepaid Card Complaints

Based on Consumer Complaints

05/02/2016	Prepaid card	Mobile wallet
04/28/2016	Prepaid card	General purpose card
05/04/2016	Prepaid card	Gift or merchant card
05/12/2016	Prepaid card	General purpose card
05/02/2016	Prepaid card	General purpose card
05/06/2016	Prepaid card	General purpose card
05/03/2016	Prepaid card	ID prepaid card
05/16/2016	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Fees

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Fraud or scam

Unauthorized transactions/trans. issues

terms. " According to F.B.I. website information on debit cards that have funds deposited to them this constitutes a fraud.
After making online transaction that the telephone check states the balance has been reflected without a HOLD. The company is stating different from what I have recorded after transaction. The company are " pulling a fast one " on us benefit receipients.

I recieved a refund from a purchase made on a card that is now closed so i had the merchant senf it to my netspend card noe my account is locked and netspend offers no assistance to me.

I purchased several Mastercard prepaid debit cards in order to pay my utility bills. When XXXX was declined, I contacted the issuer and learned that XXXX of my cards had been registered in somebody else 's name and used to make small charges at a local government office in a different state. At the time of purchase the packaging had been intact and I had not previously opened or attempted to use the cards. Based information posted on the internet by other consumers as well as the large volume of CFPB complaints with the same issue (XXXX in XX/XX/XXXX and XXXX XX/XX/2016), there seems to be a widespread issue with the security of these cards.

this is a follow up complaint with new information, in reference to prior cfpb

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law
Company believes it acted appropriately as authorized by contract or law
Company has responded to the consumer and the CFPB and chooses not to provide a public response
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Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	MI	48141	N/A
NetSpend Corporation, a TSYS Company	CA	902XX	Consent provided
U.S. Bancorp	IN	46236	Consent not provided
Amex	NJ	07305	N/A
NetSpend Corporation, a TSYS Company	CO	809XX	Other
U.S. Bancorp	AL	357XX	Consent provided
Citibank	NY	10028	Consent not provided
Incomm Holdings, Inc.	IL	600XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	05/04/2016	Closed with explanation	Yes	No
Web	05/05/2016	Closed with explanation	Yes	No
Web	05/10/2016	Closed with explanation	Yes	No
Referral	05/17/2016	Closed with monetary relief	Yes	No
Web	05/04/2016	Closed with explanation	Yes	No
Web	05/11/2016	Closed with explanation	Yes	No
Web	05/05/2016	Closed with monetary relief	Yes	No
Web	05/19/2016	Closed with explanation	No	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1906363

1901784

1909203

1923542

1904567

1913102

1907281

1927920

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

complaint XXXX.

i have a blog post explaining my ultimate findings here where i support my claims with both picture and video.
XXXX although incomm 's response to the prior complaint notes they have 'conclusively ' determined i 'm a participant in victim assisted fraud, and opined that i have not provided any substantiating evidence of my claims, i now provide it in my blog.

the video contains me telling the viewer what a PIN # will be, then scratching off a card to reveal it. this PIN # has never been communicated out by incomm. if that is the case, how was i able to do it? i also provide video and photos of the person who loaded my funds living in atlanta (incomm headquarters) and being friends with a former XXXX living in XXXX, the role of a person who would oversee a database and have the greatest ability to compromise sensitive data in it. however in this case, it was not protected at all, so anyone in the company can get to it.

what is really going on at this company?

1. employees are embezzling. i believe skeet rolling, cfo of incomm held company itc financial licenses, is aware of this in the case of a fellow victim i found, XXXX XXXX XXXX to the tune of {$2500.00}. they do n't appear to understand the scope of the issue as claimed my case had nothing to do with XX/XX/XXXX. and it may not if they know who the particular embezzler was and if it was not XXXX - but these PINs are easy to take, and they likely have multiple embezzlers.
EMPLOYEES ARE EMBEZZLING, FACT.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

05/04/2016	Prepaid card	Mobile wallet
05/09/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Managing, opening, or closing account

2. per my inside contact, the PIN numbers are stored in plaintext in the database, available to all in incomm IT. i provided this person my XXXX digit numbers, and they told me all of the secure PINs. the last XXXX of my PINs are in my XXXX and CFPB complaints - but XXXX never made these formal complaints. i set up a meeting between XXXX and skeet 's team. skeet 's team has never communicated these PIN numbers out for XXXX cards. yet i have all of them. there are more that remain, should incomm like to see how the reveal in my video plays out in a court of law.

3. the division under skeet is either 100 % incompetent or 100 % obstructionist. the same model they use to determine i was a participant in victim assisted fraud claimed XXXX was as well - but with his PINs not scratched off, this is impossible (which incomm did admit.) this however has not caused incomm to stop using their broken model. despite XXXX 's case, and despite the how and who of the theft that occurred to me being reported XXXX/XXXX/16 to skeet and XXXX XXXX, i was given absolutely no restitution. i was still victim blamed as if a participant in victim assisted fraud.

under threat of a lawsuit in federal court a settlement has been offered, which i took. however this does not fix the problem nor has it made past victims whole. this database has likely been designed this way for years, and incomm has very likely screwed over many victims along the way who did not have the time, skill, and luck to determine the full scope of their negligence.

US Bank Gift/Debit card - mygiftcardsite.com {$75.00} gift card Have made 9 phone calls and sent 12 faxes between XXXX & XXXX/XXXX/2016 and still do not have resolution My son was given {$75.00} US Bank Gift Debit Visa card as an

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

PayPal Holdings, Inc.	CO	80751	N/A
U.S. Bancorp	CA	913XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	05/09/2016	Closed with explanation	Yes	No
Web	05/12/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1909572

1916289

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

incentive gift for school fundraising. The first time we tried to use it, it did not work so I tried to register it online. Registering it online was unsuccessful so I called the customer servicer number.

Customer Service said that the request to activate the card had to be in writing and could only be done by fax, (name, address, phone number, and a photocopy of the card) to a (XXXX) area code activation number and I was told that it would " take a few days " to activate once they had received the faxed request.

The second time I tried to use it, again it was declined. Called customer service again and this time was told that earlier that day it had already been used and now had a zero balance.

Once again, called customer service who advised that it may have been a 'misread ' (I pointed out that the card had been in my possession when it was supposedly used XXXX miles away) and advised that I should " wait a couple of days " and call back to see if the charge was removed. Predictably, when I called back the charge was not removed, and was actually paid out to the merchant. More phone calls, finally resulting in, yet another written request, via fax, to another XXXX XXXX XXXX area code number. Again, needed to supply all of my personal information in writing to request a dispute of the charge. When I asked how long this would take or what to expect the answer was call back in two weeks.

Two weeks later when I call the dispute has been resolved my in my favor BUT I have to make a written request for a new card. They can not add the money to the exsisting card and will only send a card after they receive a written request via fax that includes my personal information (this time including my email address).

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

07/04/2016	Prepaid card	ID prepaid card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

CARD Corporation	FL	34135	Consent not provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	07/06/2016	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1996695

Prepaid Card Complaints

Based on Consumer Complaints

07/14/2016	Prepaid card	General purpose card
05/09/2016	Prepaid card	Gift or merchant card
07/13/2016	Prepaid card	General purpose card
06/10/2016	Prepaid card	General purpose card
06/10/2016	Prepaid card	Mobile wallet
05/16/2016	Prepaid card	General purpose card
05/03/2016	Prepaid card	ID prepaid card
04/28/2016	Prepaid card	General purpose card
06/10/2016	Prepaid card	Mobile wallet
06/12/2016	Prepaid card	Gift or merchant card
03/25/2016	Prepaid card	General purpose card
05/18/2016	Prepaid card	General purpose card
06/10/2016	Prepaid card	Mobile wallet
06/06/2016	Prepaid card	General purpose card
05/13/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Fraud or scam
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Fees
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Fees
Managing, opening, or closing account
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Adding money
Unauthorized transactions/trans. issues
Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

Blackhawk XXXX gift card. An on-line merchant employee took card info during a purchase and attempted several transactions. XXXX succeeded ; XXXX XXXX XXXX for {$250.00}. Blackhawk says it was a valid transaction and refuses to return the money to me.

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law
Company believes it acted appropriately as authorized by contract or law
Company believes it acted appropriately as authorized by contract or law
Company believes it acted appropriately as authorized by contract or law
Company believes it acted appropriately as authorized by contract or law
Company believes it acted appropriately as authorized by contract or law
Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Amex	FL	34135		N/A
Incomm Holdings, Inc.	CA	90049		Consent not provided
Amex	FL	34135		N/A
JPay Inc.	PA	16652		N/A
JPay Inc.	MI	49862		N/A
Blackhawk Network Holdings Inc.	WA	983XX	Older American	Consent provided
NetSpend Corporation, a TSYS Company	FL	32063		Consent not provided
NetSpend Corporation, a TSYS Company	CA	902XX		Other
JPay Inc.	VA	23936		N/A
Amex	VA	20148		Consent not provided
JPMorgan Chase & Co.	IL	60651		N/A
Amex	FL	32218	Servicemember	Consent not provided
JPay Inc.	LA	71327		N/A
U.S. Bancorp	OH	454XX		Other
Amex	MI	48340		Consent not provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	07/15/2016	Closed with explanation	Yes	Yes
Web	05/11/2016	Closed with explanation	Yes	No
Referral	07/14/2016	Closed with explanation	Yes	Yes
Postal mail	06/13/2016	Closed	Yes	No
Postal mail	06/13/2016	Closed with explanation	Yes	No
Web	05/20/2016	Closed with explanation	Yes	Yes
Web	05/05/2016	Closed with explanation	Yes	No
Web	05/05/2016	Closed with explanation	Yes	No
Postal mail	06/17/2016	Closed	Yes	No
Web	06/14/2016	Closed with explanation	Yes	No
Phone	03/30/2016	Closed with monetary relief	Yes	No
Web	05/23/2016	Closed with explanation	Yes	Yes
Postal mail	06/14/2016	Closed	Yes	No
Web	06/26/2016	Closed with explanation	Yes	Yes
Web	05/18/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

2013407
1917127
2011313
1963754
1963132
1927447
1908353
1901554
1964163
1966052
1850476
1931934
1964788
1955414
1923986

Prepaid Card Complaints

Based on Consumer Complaints

04/22/2016	Prepaid card	Gift or merchant card
05/07/2016	Prepaid card	Gift or merchant card
05/09/2016	Prepaid card	Gift or merchant card
05/12/2016	Prepaid card	General purpose card
05/04/2016	Prepaid card	Government benefit payment card
05/19/2016	Prepaid card	Mobile wallet

Prepaid Card Complaints

Based on Consumer Complaints

Advertising, marketing or disclosures

Adding money

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Fees

Prepaid Card Complaints

Based on Consumer Complaints

I fully used an eBay gift card of about {$500.00} to make a number of purchases on eBay at the start of XXXX. As the balance was completely used I discarded the original gift card with the gift card number and I did n't keep a record of the gift card number. The seller of XXXX items did n't ship the item and then processed a refund back to PayPal for {$17.00}. PayPal then immediately debited the refund from my PayPal account and credited it to " eBay Gift Card Services ". After three hours on the phone with several different PayPal and eBay agents neither of the businesses are able to help me understand how I can get the original gift card number back again to use the refund. In the guise of setting up XXXX way calls between me, eBay and PayPal I was transferred from PayPal to eBay and vise versa 3 times with the initiating agents then dropping off the line so that I needed to verify my identity and start over again and again explaining the issue to both PayPal and to eBay.

Received {$50.00} prepaid card AMX when bought cell phone 2 years ago. Exp. XX/XX/XXXX on card. Went to use yesterday, and find out they have been charging {$4.00} per month fees since XXXX 2016, and now I have almost no money left. They claim they emailed with info. I never received said information ; and had changed my email address. I never thought to inform them, since it was a prepaid card. They say tough, they informed everyone via email they had on file. Never received anything in writing by mail. Seems like these fees should be

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Citibank	TN	37013		N/A
PayPal Holdings, Inc.	CA	91103		Consent not provided
PayPal Holdings, Inc.	OH	430XX		Consent provided
Amex	NJ	08330		N/A
Comerica	VT	05301	Servicemember	N/A
Amex	CA	931XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	05/20/2016	Closed with explanation	Yes	No
Web	05/11/2016	Closed with non-monetary relief	Yes	No
Web	05/11/2016	Closed with non-monetary relief	Yes	No
Referral	05/16/2016	Closed with monetary relief	Yes	No
Phone	05/09/2016	Closed with explanation	Yes	No
Web	05/25/2016	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1892369

1913151

1916804

1923512

1909400

1932807

Prepaid Card Complaints

Based on Consumer Complaints

04/02/2016	Prepaid card	General purpose card
05/07/2016	Prepaid card	General purpose card
05/14/2016	Prepaid card	Gift or merchant card
05/09/2016	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Advertising, marketing or disclosures
Fraud or scam
Overdraft, savings or rewards features

documented via return receipt verification. They will not reimburse the fees. Funds do n't expire, they just steal the money using what they call legal fees. I would have spent the money earlier if I had known the fees were adding on there. Outrageous that these CC companies can charge this on prepaid money.From : California Code of Civil Procedure Title 10, Chapter 7 - Unclaimed Property Law 1522.
Deduction of Fees No service, handling, maintenance or other charge or fee of any kind which is imposed because of the inactive or unclaimed status contemplated by this chapter, may be deducted or withheld from any property subject to escheat under this chapter, unless specifically permitted by this chapter. Even when specifically permitted by this chapter, such charges or fees may not be excluded, withheld or deducted from property sub ject to this chapter if, under its policy or procedure, the holder would not have excluded, withheld or deducted such charges or fees in the event the property had been claimed by the owner prior to being reported or remitted to the Controller.

i registered the gift card and am unable to use it.after several calls got a live person and they told me that it was registered to someone else.eventhough i can access the account and change the pin number.this is XXXX percent a scam

On XXXX XXXX, 2016 Netspend has charged me XXXX {$15.00} fees on my account. I was only supposed to be charged a XXXX or XXXX {$15.00} fees not XXXX overdraft fees. Because I disputed and filed a complaint of these transactions they retaliated and turned off my use of using the Netspend overdraft protection program. I did n't asked to be removed from or suspended temporarily from the program. Your company needs to investigate Netspend Overdraft program because they 're taking consumers money. They tried to purposely over

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law
Company believes it acted appropriately as authorized by contract or law
Company has responded to the consumer and the CFPB and chooses not to provide a public response
Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	MD	20705	Other
NetSpend Corporation, a TSYS Company	PA	193XX	Other
U.S. Bancorp	PA	190XX	Consent provided
NetSpend Corporation, a TSYS Company	MD	207XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	04/05/2016	Closed with explanation	Yes	No
Web	05/11/2016	Closed with explanation	Yes	No
Web	05/18/2016	Closed with explanation	Yes	No
Web	05/11/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1861727

1914811

1924284

1915632

Prepaid Card Complaints

Based on Consumer Complaints

05/02/2016	Prepaid card	General purpose card
05/02/2016	Prepaid card	General purpose card
05/11/2016	Prepaid card	Other special purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Managing, opening, or closing account

Managing, opening, or closing account

program because they 're taking consumers money. They tried to purposely over charged me for these fees. I am agreeing with the XXXX {$15.00} fee.

I am going to post a small description from there website. what they say about there Overdraft Program, if a consumer decides to use it.

You are currently opted-in to the optional Overdraft Protection service. Please note, you may only use this service if you are receiving recurring direct deposits to your Card account and your status is " Active ", meaning you have met the other eligibility requirements for the service. Please check below for your current status.

Minimum Direct Deposit Required is {$200.00} or more every 30 (thirty) days. The following is the current program in which you are enrolled : Grace Period Time : 24 (hours) Overdraft Fee : {$15.00}, up to a maximum of XXXX per calendar month.

I want my Overdraft Protection Reactivated asap. Netspend being very petty. I 've been a long time customer with Netspend. My Federal Government payroll and my husband XXXX payroll being going into our netspend account for a very long time.

I have a Citi prepaid XXXX card that was part of a promotional " rebate " program from some auto parts I bought. It expired XXXX 2016 and I lost the remaining XXXX {$30.00} on the card. I called to see if they would reissue, and the agent said they could do it once, with a new card that works for 6 more months. She said

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Blackhawk Network Holdings Inc.	CA	92130	Consent not provided
Blackhawk Network Holdings Inc.	CA	92130	Consent not provided
Citibank	WA	985XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	05/04/2016	Closed with monetary relief	Yes	No
Web	05/04/2016	Closed with monetary relief	Yes	No
Web	05/13/2016	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1904436

1904495

1921386

Prepaid Card Complaints

Based on Consumer Complaints

05/16/2016	Prepaid card	General purpose card
05/16/2016	Prepaid card	General purpose card
05/11/2016	Prepaid card	Government benefit payment card
04/29/2016	Prepaid card	Other special purpose card
04/25/2016	Prepaid card	Government benefit payment card
05/20/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Fraud or scam
Fraud or scam
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues

they would not reissue again. I told her that according to the CFPB site, prepaid card funds are good for 5 years. She replied " that was for gift cards only. " I responded that the CFPB site says " prepaid debit cards " are included. She said that the card was issued in a state with different laws. I told her I knew she was only reading off the screen, but Citi is wrong. I think they are operating outside the law, and likely a class action lawsuit is in order depending on the scale of the problem.

ON XX/XX/XXXX16 I WAS ATTEMPTING TO MAKE A PHONE PAYMENT WITH MY PRE PAID CARD TO MY CELLULAR PHONE COMPANY BOOST. I WAS UTITLIZING THIS METHOD TO ESTABLISH A PAYMENT HISTORY VIA MY PRE PAID DEBIT CARD. AS I BEGAN TO FOLLOW THE PROMPTS FROM MY CARD HOLDER, I INADVERTENTANLY PUT IN THE WRONG ZIP CODE, AND I WAS DENIED ANY FURTHER ACCESS TO THE ACCOUNT DO TO THE FACT I HAD FAILED THAT PART OF VERIFICATION. AS I WAS INSTRUCTED TO START AGAIN, I GAVE ALL ACCURATE INFORMATION, AND MY PAYMENT WAS PROCESSED. IT WAS A SHORT TIME LATER THAT I SOON DISCOVERED THAT I HAD BEEN CHARGED TWICE FOR MY CELLULAR PHONE BILL. AS I CONTACTED BOTH PARTIES, MY CELLULAR PHONE

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

PayPal Holdings, Inc.	WA	98502		Consent not provided
Amex	NY	10456		N/A
Comerica	CA	92544		N/A
U.S. Bancorp	OR	97524	Servicemember	N/A
CARD Corporation	CA	94547		Consent not provided
Amex	IL	606XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	05/19/2016	Closed with non-monetary relief	Yes	No
Referral	05/19/2016	Closed with explanation	Yes	No
Referral	05/16/2016	Closed with explanation	Yes	No
Referral	05/16/2016	Closed with explanation	Yes	No
Web	05/12/2016	Closed with explanation	Yes	No
Web	05/25/2016	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1926529

1926907

1919877

1903200

1895210

1935230

Prepaid Card Complaints

Based on Consumer Complaints

03/25/2016	Prepaid card	General purpose card
07/13/2016	Prepaid card	Mobile wallet
07/06/2016	Prepaid card	General purpose card
07/07/2016	Prepaid card	Mobile wallet
05/11/2016	Prepaid card	Mobile wallet
05/10/2016	Prepaid card	General purpose card
04/16/2016	Prepaid card	General purpose card
05/17/2016	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Fees
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Managing, opening, or closing account
Managing, opening, or closing account
Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

COMPANY HAD ONLY RECIEVED XXXX PAYMENT, HOWEVER MY CARD HOLDER HAD INDEED PROCESSED THE FIRST PAYMENT, BUT PLACED A HOLD ON IT DUE TO VEIFICATION, AS WELL AS CHARGED A SECOND PAYMENT IN THE FULL AMOUNT, WHILE THE PAYMENT WAS APPROVED. AS I HAD MANY DISCUSSIONS WITH BOTH MY CARD HOLDER AND MY CELLULAR PHONE COMPANY, IT WAS QUITE EVIDENT THAT MY CARD HOLDER WRONGFULLY BILLED MY CARD AT THE ONSET OF MYINITIAL TRANSACTION WITH THE FULL KNOWLEDGE THAT I DID NOT PROVIDE ACCURATE VERIFICATION INFORMATION, AND FOLLOWED SUIT BY BILLING ME AGAIN WITH THE ACCURATE INFORMATION, HOWEVER MAKING NO ATTEMPT TO RECTIFY THIER PREVIOUS MISTAKE, AS WELL AS LAY BLAME ON MYSELF AND MY CELLULAR PHONE COMPANY BY STATING THAT THE FUNDS WOULD HAVE TO BE HELD FOR XXXX TO FOURTEEN DAYS TO ASSURE THAT THE CELLULAR PHONE COMPANY DOES NOT PROCESS THE TRANSACTION.

There was an unauthorized transaction on my prepaid XXXX card from a company somewhere XXXX. I called the day I found out and cancelled the card. The csr told

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	MS	39051		N/A
PayPal Holdings, Inc.	OR	97504		N/A
Empowerment Ventures, LLC	OR	971XX	Servicemember	Other
PayPal Holdings, Inc.	AZ	85085		N/A
PayPal Holdings, Inc.				N/A
U.S. Bancorp	CO	80536	Older American	Consent not provided
NetSpend Corporation, a TSYS Company	MO	64128		Consent not provided
Incomm Holdings, Inc.	OH	444XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	03/29/2016	Closed with explanation	Yes	No
Referral	07/15/2016	Closed with explanation	Yes	Yes
Web	07/07/2016	Closed with explanation	Yes	Yes
Referral	07/08/2016	Closed with explanation	Yes	Yes
Referral	05/16/2016	Closed with non-monetary relief	Yes	No
Web	05/16/2016	Closed with explanation	Yes	No
Web	04/20/2016	Closed with explanation	Yes	No
Web	05/20/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1849646
2011376
1999372
2002298
1920059
1917626
1883300
1928082

Prepaid Card Complaints

Based on Consumer Complaints

05/12/2016	Prepaid card	General purpose card
05/17/2016	Prepaid card	General purpose card
05/24/2016	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Fraud or scam

Unauthorized transactions/trans. issues

somewhere XXXX. I called the day I found out and cancelled the card. The csr told me she would email documentation that I had to fill out and email back. I did n't receive it and what turned into XXXX csr 's and a supervisor later I still have yet to receive this mysterious documentation. It 's not a large amount but I am a single working parent trying to support my child. It wo n't break their bank it broke mine. A company in XXXX was also trying to make a withdrawal but I cancelled the card just in time.

Hello my story is simple. A female called Netspend (a debit card) company and had my card cancelled. Then had a new card sent to her address. Yes she had my personal info saved on her computer. Something I did n't know about. she was able to change security questions, user name, password etc. I was able to prove that was n't me who called. So the card sent to her address was cancelled and I was issued a new one. I did a police report and contacted credit bureau. I need proof she is the one who did it. So I called Netspend to send something anything showing all the notes on my account. They said no can do. So guess what. the lady will not be charged. No she was not able to spend any money but she still stole my identy to have a new card sent to her address. All I want was a print out of my account activity. I could n't get any help. All I got was I 'm sorry. Well I 'm upset just do to the fact that she know she got away with it cause I had no proof. Now she see. Me and smile or laugh in my face. I do not trust any debit card companies any more. I know it 's not their fault but aleast i could have gotten a little help just so she be punished for something. No I 'm not wealthy so I was not able to get a lawyer.

Hello, I had an unauthurized charge on my prepaid gift card. HAve been going through the process with the company however they refuse to respond to my dispute or any phone calls anymore. They promised it would be reviewed within

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

JPMorgan Chase & Co.	NY	10468	N/A
NetSpend Corporation, a TSYS Company	AR	723XX	Consent provided
Blackhawk Network Holdings Inc.	OH	441XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	05/17/2016	Closed with explanation	Yes	No
Web	05/20/2016	Closed with explanation	Yes	No
Web	06/01/2016	Closed with monetary relief	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1922743

1925938

1937081

Prepaid Card Complaints

Based on Consumer Complaints

05/24/2016	Prepaid card	Gift or merchant card
05/20/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Overdraft, savings or rewards features

dispute or any phone calls anymore. They promised it would be reviewed within XXXX days and it has been XXXXmonths!

The company is Intellispend.
On XXXX XXXX i purchased an AMEX XXXX XXXX XXXX gift card at XXXX on XXXX XXXX in XXXX, for the amount of {$250.00} plus a {$4.00} fee. I put the gift card and the XXXX receipts for the gift card into a sweet XXXX birthday card and mailed it via USPS from XXXX to XXXX XXXX XXXX, XXXX By XXXX XXXX, the card has not arrived at the destination. I went ahead and filed a missing letter report with the office of USPS, picture of the report is included. I also immediately contacted customer service at American Express Gift Card department at XXXX. I have images of the receipts for the purchase of the gift card as well as credit card statements from XXXX XXXX, which i used to pay for the gift card. On the packaging of the Amex gift card it states that " funds replaceable if lost or stolen " (and i am including the image of the packaging as well). The customer service at Amex refused to help me. They stated that their " system " does not recognize the receipt number or the account number of the card which is on the receipt as well. I have called the Amex customer service 4 times and each time they refused to help. I am completely at a loss of what to do. I felt safe purchasing the card and sending via USPS because of the refund guarantee stated on the packaging.

I purchased XXXX new tires from XXXX XX/XX/XXXX off of XXXX. There was a promotion where we would get an {$80.00} prepaid XXXX debit card as a result.

We moved from XXXX to XXXX XX/XX/XXXX and had all of our mail forwarded. I called XXXX about the status of the debit card as we never received it. They had no idea where it was and ordered a new one from XXXX. We did n't get this new debit card until the XX/XX/XXXX.

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Amex	CO	801XX	Consent provided
Citibank	FL	334XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	05/31/2016	Closed with non-monetary relief	Yes	No
Web	05/27/2016	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1938372

1935010

Prepaid Card Complaints

Based on Consumer Complaints

05/12/2016	Prepaid card	Government benefit payment card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

We went to use the debit card XX/XX/XXXX and realized that the funds had been removed as of XXXX XXXX, XXXX. I called up XXXX who tried to have the funds re-instituted but were not able to.
They directed me to call XXXX.

I ended up going through a few people and ended up with XXXX XXXX from XXXX on XXXX XXXX. I alerted her to this website ; that the funds on these prepaid debit cards do not expire so quickly. XXXX She said she would look into it but never called me back. I finally got through with her today and she alerted me that upper management reviewed the case and nothing could be done about an expired debit card which only expired because it was delayed in being delivered to us and had a ridiculously short expiration date (90-120 days from issuance). I asked if she enjoyed someone reaching into her pocket and stealing {$80.00}. She only responded that this promotional card was NOT a debit card despite it saying DEBIT on the card and issued by XXXX.

This tactic is deliberately done by these companies to XXXX consumers : put an extremely limited time to use the card and steal the money back with no recourse. I have never seen a promotional card which had to be used so suddenly or we would have to relinquish our funds.

Direct Express/Comerica failed to stop an automatic payment I had set up on my account for XXXX XXXX. Direct Express/Comerica then processed another payment from XXXX XXXX after my stop order and is therefore unauthorized. They are now trying to shift the blame to me (this was not my faulf) and are refusing to return the money ({$46.00}). What transpired in trying to have this corrected is nothing short of surreal due to the reprehensible behavior I

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Comerica	NM	870XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	05/18/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1923168

Prepaid Card Complaints

Based on Consumer Complaints

05/28/2016	Prepaid card	General purpose card
05/21/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Managing, opening, or closing account

encountered. Im attaching a full statement and supporting documentation for my case.

I put money on RushCard, my entire paycheck, and a few days later my card was declined at the store. I knew I had the funds so I called them to find out what the issue was. The money was there but without my permission or knowledge, RushCard blocked my card. This is something they claim ca n't be undone. I had to wait to be sent a new card and in the meantime, no money. Nothing. I get XXXX cards delivered and they ca n't activate either after being assured by a supervisor that activation would n't be an issue. Time it takes to notify corporate to manually activate a card? A few BUSINESS days (the exact number dends on whow i talk to). While I wait, my card remains blocked. While they try to figure out THEIR issue, they still refuse to unblock my card. They have the most non-caring, ignorant cust srv reps that I have ever encountered in my life who ca n't half speak or understand XXXX. They apologize, that 's it. That. Is. It. Escalated issues are not handled there but at corporate office and you ca n't find a phone number or address or get it from the cust srv. They give you an email address, not to corporate, it goes back to them. It is scary that people that essentially steal money are allowed to do business in this country. As of today, I still do not have access to my own money. When I call, I continue to get the run around and the number of different updates I 'm given on my account depends on the number of representatives I talk to. I need my money for groceries, bills, gas and no one should have the right to put me in a position where I ca n't pay my bills and access the money I worked for. RushCard caused this situation, as well as others and as usual they are n't doing a thing to rectify it and THOUSANDS of others will and have experienced thsee same issues.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Blackhawk Network Holdings Inc.	CA	94022	Consent not provided
Empowerment Ventures, LLC	NC	276XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	06/02/2016	Closed with explanation	Yes	Yes
Web	05/26/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1946143

1935982

Prepaid Card Complaints

Based on Consumer Complaints

06/21/2016	Prepaid card	General purpose card
05/28/2016	Prepaid card	General purpose card
07/01/2016	Prepaid card	ID prepaid card
05/18/2016	Prepaid card	Mobile wallet
07/13/2016	Prepaid card	General purpose card
05/17/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Fees

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

There were no fees associated with this account for over a year and I had stopped using it often. On XXXX XXXX I then noticed that I was being charged a monthly fee that began in XXXX 2016. I was not notified of this change and I did not agree to be charged a fee. If I would have known about the fee I would have closed my account in XXXX. I requested a credit to my account from AmEx Customer Service and was denied by a XXXX level manager.

On XXXX/XXXX/16, I filed a dispute and was told I would get dispute form within XXXX hours. On XXXX/XXXX/16, I called because I still had n't gotten form. Was told to wait until XXXX/XXXX/16 and the number to fax form back would be on there. It was not on there when I received on XXXX/XXXX/16. I called and was given fax number. I sent form back and received confirmation. On XXXX/XXXX/16 I called to confirm, they say they still did n't receive and to refax. I sent again and on XXXX I called back and they claim they still did n't receive even if I had gotten confirmation back. I requested supervisor to call back because this was crazy. On XXXX still no call from supervisor, so I called backed. I put up such a fuss I was transferred to CSR Supervisor who informed me that the previous reps had been giving me the wrong fax number. I faxed to number they gave me and I also faxed the XXXX previous confirmation pages as well showing that I had been faxing just in case they say I did n't fax back within 10 days. Time still had passed and they claimed I did n't fax information back in time for provisional credit. They told me I

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Comerica	OH	43031	N/A
Amex	UT	843XX	Consent provided
Empowerment Ventures, LLC	FL	34135	Consent not provided
PayPal Holdings, Inc.	SC	29150	N/A
Empowerment Ventures, LLC	FL	34135	Consent not provided
CARD Corporation	TX	770XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	06/22/2016	Closed with explanation	Yes	No
Web	06/02/2016	Closed with explanation	Yes	No
Web	07/06/2016	Closed with explanation	No	Yes
Postal mail	05/23/2016	Closed with monetary relief	Yes	No
Web	07/14/2016	Closed with explanation	No	Yes
Web	05/19/2016	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1977428

1946136

1994773

1931558

2010755

1928365

Prepaid Card Complaints

Based on Consumer Complaints

07/22/2016	Prepaid card	Payroll card
05/17/2016	Prepaid card	Mobile wallet
06/07/2016	Prepaid card	Gift or merchant card
05/18/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Fees

had to wait 45 days for update. Now the 45 days have came and I still do n't have my refund or even a status update. I requested a Supervisor call twice and no Supervisor has returned my call. The reps are very unprofessional and wo n't even attempt to help me.

I received a XXXX XXXX rebate card in the form of a prepaid XXXX issued by JP Morgan Chase. I forgot I had the card and did not use it before it 's expiration date.

I called the number on the back of the card and was told that my {$30.00} card now had a balance of {$2.00}. Chase had charged a monthly maintenance fee of {$3.00}. This seems excessive and is a convenient way for Chase to take the money from forgotten prepaid cards. This maintenance fee is described on the back of the card in fine print that is almost impossible to read.

I requested that the fee be waived but the people at XXXX were unhelpful and insisted that the fees were justified.

I see no legitimate reason for this fee. It is only a way for Chase to keep the money and ignore the unclaimed property laws.

From : California Code of Civil Procedure Title XXXX, Chapter XXXX - Unclaimed Property Law XXXX.
Deduction of Fees No service, handling, maintenance or other charge or fee of

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response
Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Amex	TX	77040	N/A
Synchrony Financial	OH	45801	N/A
U.S. Bancorp	OH	43612	Consent not provided
JPMorgan Chase & Co.	CA	931XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	07/22/2016	Closed with monetary relief	Yes	Yes
Referral	05/24/2016	Closed with non-monetary relief	Yes	No
Web	06/09/2016	Closed with explanation	Yes	No
Web	05/23/2016	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

2025879

1929750

1957835

1930123

Prepaid Card Complaints

Based on Consumer Complaints

06/04/2016	Prepaid card	Gift or merchant card
06/03/2016	Prepaid card	General purpose card
05/18/2016	Prepaid card	Government benefit payment card
04/23/2016	Prepaid card	Payroll card
05/31/2016	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Adding money

Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

Deduction of Fees No service, handling, maintenance or other charge or fee of any kind which is imposed because of the inactive or unclaimed status contemplated by this chapter, may be deducted or withheld from any property subject to escheat under this chapter, unless specifically permitted by this chapter. Even when specifically permitted by this chapter, such charges or fees may not be excluded, withheld or deducted from property sub ject to this chapter if, under its policy or procedure, the holder would not have excluded, withheld or deducted such charges or fees in the event the property had been claimed by the owner prior to being reported or remitted to the Controller.

My card, PIN, and ID was compromised. I 've told Amex this several times and they 're telling me they the charges are valid and I can not contest to it further. They also shut down my account that 's been opened with them for a while. These are the only fraudulent transactions I 've ever encountered on this card and they 're refusing to reimburse me, they also refused to give me documentation as to why my claim was denied. They wo n't even tell me why the transactions are valid over the phone. They did n't even file the dispute correctly, they owe me more than {$740.00}. That 's the total they 're claiming that I filed for. I can not get thru to them or do anything about this!!!

I am trying to transfer money to another account. I have in writing from Netspend that they do nit transfer to other Netspend accounts or to external accounts. They have n't given me any info on how I can transfer money to another account. This seems like the bank is false advertising transferring funds to accounts.

On XXXX XXXX 2016 i had received and email from American Express Serve stating that my pin number was changed, right away i checked my account and i

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Amex	NV	890XX	Consent provided
Incomm Holdings, Inc.	FL	33929	Consent not provided
Comerica	NV	11212	N/A
NetSpend Corporation, a TSYS Company	IL	606XX	Consent provided
Amex	FL	322XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	06/07/2016	Closed with explanation	Yes	Yes
Web	06/07/2016	Closed with explanation	Yes	Yes
Phone	05/23/2016	Closed with monetary relief	Yes	No
Web	04/27/2016	Closed with explanation	Yes	No
Web	06/02/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1953924

1954046

1931586

1893304

1947125

Prepaid Card Complaints

Based on Consumer Complaints

05/19/2016	Prepaid card	General purpose card
05/14/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Adding money

stating that my pin number was changed, right away i checked my account and i found that someone and transferred {$540.00} from my account to XXXX different accounts, I called AMEX Serve and made them aware of what just happened I went through the steps to re-secure my account IE : change my pin, email address and security question. They then told me same day (XX/XX/2016) that my claim would be reviewed in 3-5 business days and I will have my money refunded. After the 1st 3-5 business days I called requesting a status, every single time (on a recorded line) they tell me I just have to wait they have a high volume of these complaints and it will take time. I continued to call every 3 days after no response on the status and every time it was the same story. On XXXX XXXX 2016 I receive an email stating they have closed my account because i was in violation of section 15-d??. I researched what this means and it basically states that i had no money in my account so they closed it and there is nothing anyone can do from this point. I withdrew all the money from my account because after all this back and forth stuff about me having to wait to get refunded the money that was stolen from me i was scared that money would be stolen as well. Now that they have closed my account my current paycheck will be direct deposited to that account and they will have complete access to that money as well, totaling {$1200.00}, I called AMEX Serve and they said " there is nothing we can do we are sorry ", I see your very sorry, needless to say I will be going to small claims court.

Paypal credit opened a account in my name. I did not tell them to open the account. They told a company called XXXX sent them a bill and Paypal sent bill to me. Paypal is refusing to give info I need for police report. They keep sending me to other people. They will not take a fax from me with info they asked for. They will not take my info over the phone.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

PayPal Holdings, Inc.	KY	400XX	Consent provided
Incomm Holdings, Inc.	CA	90210	Consent not provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	05/26/2016	Closed with explanation	Yes	No
Web	05/27/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1932571

1924343

Prepaid Card Complaints

Based on Consumer Complaints

06/16/2016	Prepaid card	Payroll card
06/10/2016	Prepaid card	Other special purpose card
06/01/2016	Prepaid card	Gift or merchant card
05/16/2016	Prepaid card	Payroll card
05/24/2016	Prepaid card	Mobile wallet
05/23/2016	Prepaid card	Government benefit payment card
05/21/2016	Prepaid card	Mobile wallet

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Fees
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Adding money
Managing, opening, or closing account
Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

My name is XXXX XXXX I was a customer of rushcard for 3 years. On XXXX/XXXX/2015 a direct deposit of {$720.00} was deposited to my account. On XXXX/XXXX/2015 my account became frozen and I was unable to get any monies. I had just moved to XXXX from XXXX because of my job. I had to borrow money from my job and coworkers because I moved down here alone to help pay my rent and bills On XXXX/XXXX/2015 was was given {$430.00}. When I called the customer service to complain about the monies that was n't on the account.I was on hold for 2 hours and they stated that was paid in full. The CSR staed that the transactions from me going to the ATM took off {$3.00} each time I checked on my monies. I change accounts for my direct deposit and they state they do n't owe me anything. Rushcard owes me {$290.00} plus compisation for putting me behind in my bills and still owe co-workers for helping me.

I purchased a Reloadit pack to load money onto my XXXX card. Their website said they supported XXXX. Tried to perform the load and got a message saying that my card had to be verified. Waited a couple of hours and the verification had n't yet occurred. Called customer service and was told that it would take 4 hours. This should have been mentioned on their website.

Tried to perform the load the next day. Still did n't work. Found out through calling customer service that they only support certain XXXX cards. Again this was not

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Amex	IA	50315		Consent not provided
JPay Inc.	FL	32322		N/A
Amex	IL	61108		N/A
Empowerment Ventures, LLC	NC	280XX		Consent provided
PayPal Holdings, Inc.	KS	66223		N/A
Comerica	CA	92235	Older American	N/A
Blackhawk Network Holdings Inc.	TX	750XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	06/16/2016	Closed with monetary relief	Yes	No
Postal mail	06/13/2016	Closed with explanation	Yes	No
Referral	06/03/2016	Closed with explanation	Yes	No
Web	05/18/2016	Closed with explanation	Yes	No
Referral	06/01/2016	Closed with explanation	Yes	No
Phone	05/26/2016	Closed with explanation	Yes	No
Web	05/26/2016	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1972814

1964704

1949639

1927427

1939046

1938009

1935819

Prepaid Card Complaints

Based on Consumer Complaints

05/12/2016	Prepaid card	General purpose card
05/24/2016	Prepaid card	Gift or merchant card
05/31/2016	Prepaid card	Mobile wallet
05/13/2016	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Fees

Fraud or scam

mentioned on their website. I asked how can I get my money back and was told to purchase a PayPower card. I searched for locations to purchase the PayPower card and none of the listed locations sell it. I asked customer service about a refund. They told me it would take 30 days to receive it. Nothing they 've promoted has panned out so I have no reason to believe that I will receive my refund in 30 days.

I paid off my Pay Pal Credit in full except for a late fee which I disputed. Pay Pal agreed to reverse the fee but still charged me an interest fee of {$19.00}

Consumer Financial Protection Board Complaint : OmniCard Reward Debit Card # XXXX I purchased kitchen cabinets and was rewarded with a {$500.00} reward card by the cabinet maker, XXXX. It had a " good thru " date of XXXX. On XXXX/XXXX/2016 I attempted to use the card to purchase some car parts from XXXX at their web site. I entered the card information and the card was accepted for the charge in the amount of {$57.00} at the web site on XXXX/XXXX/2016 @ XXXX pm as evidenced by the date stamp on the invoice. The card number and expiration were noted on the invoice. On XXXX XXXX, 2016 I received an email from XXXX indicating the card I had provided has an expired expiration date. I contacted OmniCard @ XXXX (the number on the back of the card) and spoke to a representative who could see the charge I had made with XXXX on XXXX/XXXX/2016 as well as several other charges I tried to make that day (XXXX XXXX, a restaurant) and another online charge which was not accepted at the time of the online purchase. I was told that she could not authorize the charge and that she would write up a ticket, which she did (XXXX). I wrote the reference

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Blackhawk Network Holdings Inc.	CA	92130	Consent not provided
U.S. Bancorp	CA	92691	N/A
PayPal Holdings, Inc.	IL	606XX	Consent provided
Blackhawk Network Holdings Inc.	MD	208XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	05/16/2016	Closed with monetary relief	Yes	No
Fax	06/03/2016	Closed with explanation	Yes	No
Web	06/10/2016	Closed with explanation	Yes	Yes
Web	05/18/2016	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1921929

1940230

1948656

1925669

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

number down and also received an email confirming that she had registered my ticket. She told me I would get contacted within XXXX hours. I have not been contacted. After several days (giving them more time to respond) I contacted OmniCard again. This time, the representative, XXXX, told me that she could not see the charge I had attempted to make with XXXX (but she could see the charges I had attempted with XXXX). She indicated the attempted charges are erased after a few days (curious ... why could she see the XXXX charge attempts but she could not see the other charges that the other representative could see on XXXX XXXX?? which were the subject of my complaint). I asked her to look it up based upon the XXXX number ... she indicated she did not have access to the system for those tickets. I asked for a supervisor and was eventually put through to XXXX. XXXX was apologetic but indicated there was nothing she could do ; she indicated she could not look up the XXXX ticket either. I asked for XXXX 's supervisor and she would not give me a name but eventualy gave me the name XXXX. I asked her to put me through to her ; after a long hold XXXX came back to the phone and indicated XXXX was unavailable and could not help me. I asked for the President 's name and was given XXXX XXXX ; asked for phone number or to be put through to his office and was told they do not have that information. I asked for the address of the main office and was given the address as XXXX XXXX, XXXX, PA XXXX. After several additional attempts to get my issue resolved I finally decided to contact the CFPB to help me with my complaint.
I tried in good faith to use a card I believed to be good through XXXX on XXXX/XXXX/2016. The charge I attempted to make with XXXX was accepted on that date. On XXXX XXXX, 2016 I received notice frome the online retailer that the card had expired BUT IT WAS NOT EXPIRED ON THE DATE I USED THE CARD. I attempted to resolve the issue with OmniCard and thought it would be resolved fairly. After several days and XXXX contacts with OmniCard it became

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

05/27/2016	Prepaid card	General purpose card
06/08/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Fraud or scam

clear that OmniCard is engaged in deceptive practices and was giving me the run around. Hard to believe that no one in the customer service department could view my initial complaint even when provided the ticket number (XXXX).
I found XXXX XXXX 's information and called his office leaving a message in his voice mail on XXXX XXXX, 2016 at XXXX. I asked for him or one of his representatives to contact me to help to resolve the issue. I have not received a response to my message.

XXXX gift card has always been in my possession. I tried to use it and found it had been hacked. Someone had registered the card and used it for XXXX online purchases.

I have the receipt and card. Called the number for US Bank National Association and have been given different stories each time.

The first representative could see the card number was tried for a {$1.00} charge before even being activated. She took all of my info and gave me instructions on filing a fraud dispute. She gave me this fax number XXXX - which repeated attempts over many hours failed to deliver.

I called back and this time was told that instead I needed to file a lost/replacement card request due to the card being registered in the hacker 's name. This does n't make any sense to me. I have the card! I was given different instructions on what to fax and to send it to XXXX. Still wo n't go through.

I was also told I would be given a replacement card at a charge of {$5.00} - the

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response
Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Citibank	NY	10465	Consent not provided
U.S. Bancorp	IL	600XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	06/02/2016	Closed with explanation	Yes	No
Web	06/10/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1944677

1960370

Prepaid Card Complaints

Based on Consumer Complaints

06/13/2016	Prepaid card	General purpose card
06/08/2016	Prepaid card	Gift or merchant card
06/01/2016	Prepaid card	Gift or merchant card
06/10/2016	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

new card would have a value of the remaining {$7.00} instead of the original {$200.00} is all that would be put on the replacement card. Then I would need to file a dispute to get the remaining original value put on this replacement card. This makes absolutely no sense.

I have attached a scan of the information requested from me by US Bank.

i found aTDBANK gift card debit that expired and ca n't get aresponse from the bank as to its value at the present time

This complaint refers to CFPB complaint XXXX in which I first brought unauthorized charges to the attention of InComm and found no resolution. It also builds on complaint XXXX in which I point out fundamental flaws to which Skeet Rolling of InComm/ITCFL offered no rebuke for and just dismissed offhand. I expect subsequent consumer protection to be taken as a result of my complaints and will be following up with the CFPB Ombudsman as well. My unaddressed complaints are as follows : 1. InComm is using a model for determining Victim Assisted Fraud (VAF) which knowingly produces false positives, because it allows them to attempt to deny liability for claims against their negligent actions in protecting consumer funds. This is no more clear than in the case of XXXX XXXX, who was identified as a participant in VAF, who met personally with XXXX fraud investigation team and found his cards had not been tampered with nor had his cards had their secure PIN # revealed. The model has obvious logical flaws as a result of this, however is still used and applied in other cases (such as my own.) InComm has failed to identify what information caused them to " conclusively "

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Amex	MI	48071		Consent not provided
TD Bank US Holding Company	NY	117XX	Older American	Consent provided
Incomm Holdings, Inc.	CA	90403		Consent not provided
Incomm Holdings, Inc.	IL	600XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	06/15/2016	Closed with non-monetary relief	Yes	No
Web	06/11/2016	Closed with explanation	Yes	No
Web	06/03/2016	Closed with explanation	Yes	No
Web	06/13/2016	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1967139

1958680

1949724

1964388

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

identify myself as a participant in VAF, information and logic that will have a 0 % chance of holding up to actual scrutiny.

2. Secure PIN numbers are currently stored in a fatally poor security design for the XXXX XXXX XXXX product ; they are (a) unencrypted and (b) viewable by many employees. There is no reason for either of these things, but correcting at least XXXX of them would make the product a lot more secure. Proof of this claim can be seen here : XXXX : XXXX? XXXX - in this video I tell you what the PIN # will be, then scratch off silvering to reveal the secure PIN. This has never been communicated out by Skeet or anyone on his team. If XXXX claim is that this claim has no merit, how is he able to explain that I reveal the PIN #? Also shown are internal serial numbers, how did I get them? Why is there no specific response to this point?

XXXX. Not only have I identified how employees steal above, I have identified the employee that stole my money. Per CFPB complaint XXXX the XXXX account with the email address associated to " gton " was identified as VAF. The full address for the account my money was loaded to is XXXXXXXXXXXX. This is associated with this babysitting profile in XXXX (where InComm hq is located) XXXX XXXX # bio-more - which is also this woman on linkedin XXXX XXXX and XXXX XXXX? XXXX where she is friends with XXXX XXXX on XXXX : XXXX who XXXX XXXX XXXX was a former XXXX (database superuser account - not that it required a superuser with their lack of protection) at InComm.

So what really happened? It 's rather obvious to anyone but InComm, who was provided all this information in XXXX ; XXXX XXXX stole my PINs and my money internally, then loaded it to accounts he and friends controlled. InComm victim

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

05/21/2016	Prepaid card	General purpose card
06/09/2016	Prepaid card	Government benefit payment card
06/16/2016	Prepaid card	Other special purpose card
05/14/2016	Prepaid card	General purpose card
07/18/2016	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Fees

Managing, opening, or closing account

blamed me from what I initially thought was incompetence to what I must now conclude was purposeful obstruction of justice.

I do not know the size and scope of InComm embezzlement in this flawed system that has been in place for years. I have other victims available who have not filed complaints here but can be reached for comment : XXXX XXXX - {$2500.00} - XXXXXXXXXXXX XXXX XXXX - {$500.00} - XXXXXXXXXXXX XXXX XXXX - {$500.00} - XXXXXXXXXXXX Myself - {$1500.00} - XXXXXXXXXXXX

AMERICAN EXPRESS SERVE DID NOT PAY MY VENTOR AND IS HOLDING MY MONEY. I HAVE CALLED THE CORPORATE OFFICE AND STILL NOT GETTTING ASSISTANCE

I was trying to use my Paypal Prepaid Debit Card for the very first time. I could not withdraw the cash even though I knew I had put money on the card. I checked balance several times since I was confused.

I later found out that I was charged a fee to check balance, in fact, I was charged the SAME fee several times in a row! And an ATM Transaction Decline Fee two times. All this within the space of several minutes.

Even if a fee is charged in such a situation, it is not right to charge the same one several times in the space of a few seconds/minutes!!

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	IN	46307	Consent not provided
Comerica	WA	98071	N/A
Amex	CA	930XX	Consent provided
NetSpend Corporation, a TSYS Company	NJ	070XX	Consent provided
U.S. Bancorp			Consent not provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	05/31/2016	Closed with explanation	Yes	No
Phone	06/13/2016	Closed with explanation	Yes	No
Web	06/20/2016	Closed with explanation	Yes	No
Web	05/30/2016	Closed with explanation	Yes	No
Web	07/25/2016	Closed with monetary relief	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1935919

1961906

1973125

1923692

2017608

Prepaid Card Complaints

Based on Consumer Complaints

05/24/2016	Prepaid card	Government benefit payment card
06/07/2016	Prepaid card	Government benefit payment card
05/05/2016	Prepaid card	General purpose card
05/31/2016	Prepaid card	Transit card
07/22/2016	Prepaid card	Other special purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Overdraft, savings or rewards features
Managing, opening, or closing account
Managing, opening, or closing account
Advertising, marketing or disclosures

Prepaid Card Complaints

Based on Consumer Complaints

This is prepaid card. I use it to avoid overdrafts and fees and no longer use checking accounts to prevent overdraft issues.I checked my statement on XXXX and had an available balance of XXXX I went to ATM to get cash to pay bills. Today I check to see my balance and it is XXXX overlimit. I immediately called customer service who informed me that " pending transactions/holds " were released because the merchant did n't submit the charge and that was why I had an available balance, but today they resubmitted the charge. I asked why they " paid " this transaction knowing I did n't have the money and causing an overdraft and overlimit o XXXX on my account. My understanding with my previous account was that if I did not " opt in " to approve charges to be paid and cause my account to be negative they could n't go through or be paid. It is the whole reason why I chose a prepaid debit card, you can only use what you have available and other transactions will not go through because you do n't have the funds. But this place decided against me and paid the vendor. I would have dealt with the bill not being paid if it did n't go through and never asked them topay this to overdraft my account. They old me they paid it because I owed the company money who put the charge through, that is not their decision to make. I have ever heard of a debit card especially a prepaid debit card company saying " you owed the company on this bill, so we paid it " many times I did n't have money available in my account and never id a credit card, bank card tell me they paid the bill cause I owed it no matter if it overdrafted my account. They abused their authority and neglected mine by allowing my account to overdraft for XXXX.

I was issued a promotional prepaid card from Citi Bank. It was not clear to me that

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law
Company has responded to the consumer and the CFPB and chooses not to

Prepaid Card Complaints

Based on Consumer Complaints

Comerica	CA	90660	Servicemember	N/A
Comerica	CO	800XX		Consent provided
First Data Corporation	OH	44657		N/A
NetSpend Corporation, a TSYS Company	NH	033XX		Other
Citibank	OH	441XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	06/01/2016	Closed with monetary relief	Yes	No
Web	06/14/2016	Closed with explanation	Yes	Yes
Referral	05/30/2016	Closed with explanation	Yes	No
Web	06/02/2016	Closed with explanation	Yes	No
Web	07/22/2016	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1939888
1958714
1912539
1948688
2025140

Prepaid Card Complaints

Based on Consumer Complaints

05/30/2016	Prepaid card	ID prepaid card
05/26/2016	Prepaid card	Mobile wallet
05/27/2016	Prepaid card	Mobile wallet
05/29/2016	Prepaid card	General purpose card
06/13/2016	Prepaid card	General purpose card
06/10/2016	Prepaid card	ID prepaid card
05/26/2016	Prepaid card	General purpose card
05/31/2016	Prepaid card	General purpose card
04/04/2016	Prepaid card	Gift or merchant card
07/12/2016	Prepaid card	General purpose card
06/10/2016	Prepaid card	Mobile wallet
06/06/2016	Prepaid card	Other special purpose card
06/10/2016	Prepaid card	Mobile wallet
06/10/2016	Prepaid card	Mobile wallet
06/02/2016	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Fraud or scam
Managing, opening, or closing account
Fraud or scam
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Managing, opening, or closing account
Fees
Fees
Fees
Fees
Adding money

Prepaid Card Complaints

Based on Consumer Complaints

on the " good through " date on the card the funds would " disappear. " My understanding is that I would have to obtain a new card.

American Express Serve cancelled my card. They were suppoed to send me a check with the remaining funds attached to it but never have. This was over a month ago and they told me on a recorded line that it would have been sent out within XXXX days.

I added a new employer as a direct depositor to my XXXX Card by XXXX which is

Prepaid Card Complaints

Based on Consumer Complaints

provide a public response
Company believes it acted appropriately as authorized by contract or law
Company believes it acted appropriately as authorized by contract or law
Company has responded to the consumer and the CFPB and chooses not to provide a public response
Company believes it acted appropriately as authorized by contract or law
Company believes it acted appropriately as authorized by contract or law
Company disputes the facts presented in the complaint

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	MD	21207	Servicemember	Consent not provided
PayPal Holdings, Inc.	CO	80023		N/A
PayPal Holdings, Inc.	IL	61761		N/A
NetSpend Corporation, a TSYS Company	CO	800XX	Servicemember	Other
Amex	CA	95210		N/A
Amex	FL	331XX		Consent provided
Comerica	OK	74127		N/A
The Western Union Company	KY	42002		N/A
Blackhawk Network Holdings Inc.	TX	75078		Consent not provided
Bank of America	VA	24522		N/A
JPay Inc.	TX	75990		N/A
Encore Capital Group	GA	30338		Consent not provided
JPay Inc.	VA	24279		N/A
JPay Inc.	NJ	08625		N/A
MB Financial, INC	MO	630XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	06/02/2016	Closed with explanation	Yes	No
Referral	06/01/2016	Closed with non-monetary relief	Yes	No
Referral	06/02/2016	Closed with non-monetary relief	Yes	No
Web	06/02/2016	Closed with explanation	Yes	No
Phone	06/16/2016	Closed with explanation	Yes	No
Web	06/14/2016	Closed with monetary relief	Yes	No
Referral	06/01/2016	Closed with explanation	Yes	No
Phone	06/02/2016	Closed with explanation	Yes	No
Web	05/17/2016	Closed with explanation	Yes	No
Referral	07/13/2016	Closed with explanation	Yes	Yes
Postal mail	06/13/2016	Closed	Yes	No
Web	06/08/2016	Closed with explanation	Yes	No
Postal mail	06/13/2016	Closed	Yes	No
Postal mail	06/13/2016	Closed	Yes	No
Web	06/06/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1946697
1943589
1945278
1946499
1965987
1965039
1942784
1947476
1862612
2008379
1965145
1956024
1964332
1964100
1952350

Prepaid Card Complaints

Based on Consumer Complaints

06/10/2016	Prepaid card	Mobile wallet
06/10/2016	Prepaid card	Mobile wallet
06/10/2016	Prepaid card	Mobile wallet
06/10/2016	Prepaid card	Mobile wallet
06/10/2016	Prepaid card	Mobile wallet
06/10/2016	Prepaid card	Mobile wallet
06/10/2016	Prepaid card	Mobile wallet
06/10/2016	Prepaid card	Mobile wallet
06/04/2016	Prepaid card	Payroll card
06/20/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fees
Fees
Fees
Fees
Fees
Adding money
Fees
Fees
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues

issued by MB Financial Bank , N.A . The day my direct deposit for {$1500.00} should have been posted, nothing posted to my XXXX card. I discovered I skipped a digit in the account number and submitted an incorrect account number to my employer. I contacted XXXX XXXX, XXXX and MB Financial. None of the XXXX organizations would provide information on my payroll check funds nor would they provide information on how to resolve this issue.

Rushcard has ignored my dispute that I made directly with them. A merchant had somehow debited my rushcard account using the ACH method

On XXXX XXXX, 2016 at approximate XXXX, I attempted to withdraw {$40.00} from an ATM machine. The money did not disperse instead I received an ATM receipt stating Decline due to HOST ERROR. I stepped over to the next ATM machine and was able to process my {$40.00} transaction. The next day on XXXX XXXX I checked my account and noticed that the first transaction that did not process was taken out of my account in the amount of {$47.00} ({$40.00} plus {$5.00} ATM fee plus {$2.00} AMEX Serve fee). I called AMEX XXXX to inform them and they emailed me a transaction dispute form on XXXX to complete and email back to them. I completed the dispute form and attached the ATM receipt

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law
Company believes it acted appropriately as authorized by contract or law
Company believes it acted appropriately as authorized by contract or law
Company believes it acted appropriately as authorized by contract or law
Company believes it acted appropriately as authorized by contract or law
Company believes it acted appropriately as authorized by contract or law
Company believes it acted appropriately as authorized by contract or law
Company disputes the facts presented in the complaint
Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

JPay Inc.	AZ	85132		N/A
JPay Inc.	VA	22729		N/A
JPay Inc.	PA	16239		N/A
JPay Inc.	IL	61764		N/A
JPay Inc.	PA	16239		N/A
JPay Inc.	OK	73547		N/A
JPay Inc.	IL	62466		N/A
JPay Inc.	KS	67042		N/A
Empowerment Ventures, LLC	CA	925XX	Servicemember	Consent provided
Amex	IN	463XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Postal mail	06/13/2016	Closed	Yes	No
Postal mail	06/13/2016	Closed	Yes	No
Postal mail	06/13/2016	Closed	Yes	No
Postal mail	06/13/2016	Closed	Yes	No
Postal mail	06/13/2016	Closed	Yes	No
Postal mail	06/15/2016	Closed	Yes	No
Postal mail	06/17/2016	Closed	Yes	No
Postal mail	06/14/2016	Closed	Yes	No
Web	06/07/2016	Closed with explanation	Yes	No
Web	06/22/2016	Closed with monetary relief	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1963405
1963736
1964908
1963051
1964501
1964592
1964029
1965013
1953674
1976774

Prepaid Card Complaints

Based on Consumer Complaints

06/02/2016	Prepaid card	Mobile wallet
06/19/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Advertising, marketing or disclosures

Unauthorized transactions/trans. issues

that stated DECLINED HOST ERROR the same day XXXX. I received an email back from AMEX XXXX on XXXX stating my dispute was decline and when I called to find out why they stated the owner of the ATM provided documentation that the transaction did dispense the {$40.00}. I spoke to several reps and reps claiming to be supervisors at AMEX XXXX on XXXX and XXXX explaining the situation and asking for the documentation the ATM owner provided with no success. The last person I spoke with was XXXX. He stated that he was from the dispute team and that there was no way I can prove my dispute and there was nothing he could do for me. On Monday XXXX I received an email from AMEX Customer Service stating my account has been permanently suspended due to violation of consumer agreement. I called to speak to someone about the remaining balance of {$210.00} still on my card and what violation took place. Customer Service stated I will receive a check in the mail but did n't say when that would be mailed out.

I have direct deposit with Bluebird Amex prepaid card. On XXXX XXXX I tried to pay my XXXX XXXX cell bill. Because I had not used the card for some time, I could n't recall the zip code I had on file with Amex. So the XXXX transaction, the rep of XXXX, processed declined due to me giving the wrong zip code. I guessed 5x's.They all declined, then I finally gave the accurate zip. And it was approved. Now why would Amex hold XXXX {$71.00} declined transaction. This is my paycheck, {$350.00} of my money has a hold. I am so perplexed about them holding funds for declined transactions. I ca n't get any cash of my paycheck. This is not credit. I need my funds to get released asap.I have XXXX and it should be XXXX approximately. Please help. They said I have to wait 7 days even declined transactions. I spoke with XXXX they stated they have to give the merchant time to collect on declined transactions. I need my money to pay bills. Please help get my

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

PayPal Holdings, Inc.	NY	14613	N/A
Amex	MD	212XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	06/10/2016	Closed with non-monetary relief	Yes	No
Web	06/21/2016	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1951163

1974924

Prepaid Card Complaints

Based on Consumer Complaints

06/21/2016	Prepaid card	ID prepaid card
06/15/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Overdraft, savings or rewards features

Managing, opening, or closing account

funds off of hold status.

I have several Savings, Checking, Trust accounts, and a Secured Card at Wells Fargo bank. I transferred funds from one of my Wells Fargo accounts having over $ XXXX to the secure card. The card was paid in full. The next day at XXXX, I attempted to use the card and it was declined I contacted Wells Fargo all the way through to Executive management. They informed me that due to an overdraft fee (for which I have already paid) that they could not tell me when funds would be available. I have been caught in a bind with a card that will not work, for which I have paid for, which is secured with my own funds, within the same bank. What is my legal recourse.

I purchased a total of XXXX gift cards with a value of {$490.00} on each card + {$4.00} fee each at XXXX XXXX. The XXXX cards were split between XXXX transactions of XXXX cards each, including fees each transaction was {$2900.00} XXXX XXXX * XXXX + XXXX). My XXXX transaction of XXXX cards, all XXXX cards showed as not activated. XXXX did a refund of the XXXX cards (-{$2900.00}) that did not activate and did a repurchase of XXXX cards for {$2900.00} on a XXXX transaction since the XXXX transaction all cards showed as not activated. Technically XXXX cards at {$490.00} each were purchased (though charged for XXXX see receipts) with XXXX being returned, leaving XXXX cards that I should have active with funds on them. I 've sent my receipts from XXXX XXXX, including the electronic sales journal that XXXX (the store manager) of XXXX XXXX provided to support what happened. InComm says XXXX cards were used at the United States Post Office, which I did. XXXX cards {$2900.00} ($ XXXX + $ XXXX) are unaccounted for per the receipts I 'm providing that shows I was charged for XXXX cards at {$2900.00} x XXXX = {$8900.00}. Per the receipts, where is the missing XXXX cards/funds? I would like my funds for the missing XXXX cards (not activated) refunded to me in the amount of {$2900.00}.

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Wells Fargo & Company	VA	201XX	Consent provided
Incomm Holdings, Inc.	GA	300XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	06/22/2016	Closed with explanation	Yes	No
Web	06/17/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1978486

1969925

Prepaid Card Complaints

Based on Consumer Complaints

06/20/2016	Prepaid card	General purpose card
06/13/2016	Prepaid card	Mobile wallet
06/16/2016	Prepaid card	General purpose card
06/06/2016	Prepaid card	Mobile wallet
06/06/2016	Prepaid card	Government benefit payment card
06/16/2016	Prepaid card	Gift or merchant card
06/22/2016	Prepaid card	Government benefit payment card
06/15/2016	Prepaid card	General purpose card
06/06/2016	Prepaid card	General purpose card
06/22/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Advertising, marketing or disclosures
Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

Elan financial prepaid card account has reported 3 late payments to the credit bureaus two of which are false and the other is their error. I have written them emailed them and called them, but they will not even let me talk to anyone that can straighten it out. This is keeping me from buying the house I want. I have perfect payment history on all my other XXXX accounts. This was a clerical error on their part

I called American Express to inquire on how I could get a gift card to give to my son to use on his XXXX trip. He was leaving the next afternoon. I was told to go to any number of retailers and purchase a " serve " card. I went to the bank and got {$300.00} cash and purchased the card for XXXX. plus a service fee. Later that evening I was told by American Express that the card could not be used internationally until I got my permanent card in seven to ten days. I would not have spent money and gone to the time and trouble to get the card if I had been told the right information at first.
Then I was told to register the temporary card and I could set up a pin and get my

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	OH	43110		N/A
PayPal Holdings, Inc.	AZ	85383		N/A
U.S. Bancorp	CA	94087		Consent not provided
PayPal Holdings, Inc.	PA	18901		N/A
Comerica	GA	30014	Older American	N/A
Equifax	MD	21774		N/A
Comerica	OK	74110		Consent not provided
U.S. Bancorp	WA	984XX		Consent provided
U.S. Bancorp	PA	15801		Consent not provided
Amex	VA	232XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	06/22/2016	Closed with explanation	Yes	No
Phone	06/15/2016	Closed with explanation	Yes	No
Web	06/16/2016	Closed with monetary relief	Yes	No
Referral	06/08/2016	Closed with explanation	Yes	No
Phone	06/08/2016	Closed with explanation	Yes	No
Phone	06/20/2016	Closed with explanation	Yes	No
Web	06/26/2016	Closed with explanation	Yes	Yes
Web	06/18/2016	Closed with explanation	Yes	No
Web	06/20/2016	Closed with explanation	Yes	No
Web	06/23/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1976019

1966557

1970532

1955317

1955558

1973062

1980646

1970116

1957041

1977395

Prepaid Card Complaints

Based on Consumer Complaints

06/15/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Then I was told to register the temporary card and I could set up a pin and get my money form a aM machine. That also did not work. Today, 7 days later I received my permanent card. I called in to activate it. Next I was asked how I was going to put money on it. I inquired about the XXXX XXXX that I had already given them. I was told that I must not have entered the temporary card information and that my XXXX was still floating around in American Express 's pocket and I had no way to get to it STILL. I asked for a supervisor and got a condesending person named XXXX in the XXXX. He would not listen to anything I was saying and told me it was all my fault. Now he had me re-register the temporary card in MY WIFE " S name and set up another pin. I told him I had done all thisin my own name when I first ordered the permanent card. He told me I did not. All he did was argue with me and talk over me. I then asked for his supervisor and he refused to let me speak to one. His name was XXXX and that was all he would tell me. If finally told him what I thought of his condescending attitude. Results are in. I have wasted a lot of time and tied up XXXX XXXX dollars, my son left on his trip without the money I had promised him, I am out the fee for the card and whatever the atm charge might be even if I am lucky enough that this scheme of putting it in my wifes name works to retrieve what is left on my {$300.00}. All the while American Express had had my money, charged me a fee for a worthless card that was sold to me on false pretenses. I have an XXXX, own XXXX and am very astute with computers. If this is what happened to me, imagine what would happen to a less experienced consumer. I highly suggest that you look into this American Express " Serve card Scheme. I await your response

An unauthorized charge of {$120.00} was taken from my prepaid credit card and applied to my estranged husbands account. When I contacted the company they said that because the card was used previously on the account, that they are authorized to take the funds. The card was supposed to have been transferred to

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Amex	NY	121XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	06/25/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1970516

Prepaid Card Complaints

Based on Consumer Complaints

06/14/2016	Prepaid card	General purpose card
05/01/2016	Prepaid card	Other special purpose card
06/09/2016	Prepaid card	Government benefit payment card
06/10/2016	Prepaid card	Mobile wallet
06/28/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Advertising, marketing or disclosures
Fraud or scam
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Adding money

my new account when I established it a few months ago. I have filed a complaint with American Express and with XXXX, both with no success. American Express said they would contact me within ten days with a response as to whether or not they will return the money, but dispite several calls to them, they will not connect me with anyone in the dispute division. They just keep saying it may take longer than the 10 days. Its been over a month since I first contacted them to correct this issue. Your webpage states that they need to respond within the ten days, or refund the money minus up to {$50.00}. Can you please help me?

I received a prepaid visa from XXXX. The card expired but had a balance of {$50.00}. When calling the number on the back XXXX (XXXX) They said the money was gone and they could not reissue a card. I asked where the money went. They said " I would be only lying if I told you " There seems to be no way to get any more information or resolution from them.
XXXX basically gave them {$50.00} dollars in my name.
I feel this is a scam as I tried to use the card before it expired at locations listed on the website, but the retailers I selected would not accept the card.
Where did the money go?

I had an over charge from my insurance company XXXX XXXX. I filed a dispute, for the overpaid amount. I was called by Bluebird and told that I would not get a provisional credit. I was then in contact with XXXX XXXX, who told me they sent the whole amount of the bill paid back to my card on XXXX XXXX, XXXX. I still have not received this refund. I called Bluebird AMEX every day since XXXX

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Citibank	CA	91803		N/A
Blackhawk Network Holdings Inc.				Consent provided
Comerica	TX	77085	Older American	N/A
PayPal Holdings, Inc.	IL	62232		N/A
Amex	TX	751XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	06/16/2016	Closed with monetary relief	Yes	No
Web	06/15/2016	Closed with explanation	Yes	No
Phone	06/13/2016	Closed with explanation	Yes	No
Referral	06/13/2016	Closed with non-monetary relief	Yes	No
Web	06/29/2016	Closed with non-monetary relief	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1968493

1904682

1962167

1964420

1988595

Prepaid Card Complaints

Based on Consumer Complaints

06/11/2016	Prepaid card	Mobile wallet
06/13/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Managing, opening, or closing account

XXXX, and each time I am called I am told a different story. It takes 3-5 days to process refunds. Then it takes 8 days for AMEX to process refund. Then I was told that my dispute was closed without ensuring that I got a refund. That it would not be until XXXX XXXX, XXXX before I could get any more information about this dispute from them. Then I was told that my dispute was closed on XXXX/XXXX/XXXX. When I tried to open the dispute again, I was told that the dispute was not closed but the provisional credit was. Then I was told that AMEX Bluebird talked to XXXX XXXX last on XXXX/XXXX/XXXX, which is impossible since it was a Saturday, and the corporate office is not open. I was also told that AMEX was told by XXXX XXXX, they were processing a refund. I asked for a corporate office number and they would not give me one. No one is trying to help me resolve this problem. I was also told that XXXX XXXX is the reason that I was declined for the provisional credit. I am not understanding why? How can XXXX XXXX dictate AMEX Bluebird policies. I orginally filed my dispute on XXXX XXXX, XXXX, and it should be resolved way before XXXX XXXX, XXXX. It 's like they closed the provisional credit, and opened another dispute to extend the 45 days.

I have a prepaid First Tennessee Bank Prepaid " Companion Card " XXXX. On XXXX XXXX, 2016, the account was frozen, shutdown and suspended for exceeding load limits that were not published in the terms and conditions of my cardholder agreement. After multiple calls I was promised my funds would be returned to me promptly. On XXXX XXXX, First Tennessee Bank indicated that the remaining balance of {$4900.00} had been mailed to me as a check. Despite this I have received no check in the mail to date (XXXX/XXXX/2016). I have made multiple calls to First Tennessee bank with no resolution. My most recent call indicated a second check could be sent, but only 90 days after the first check had

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Blackhawk Network Holdings Inc.	MO	65401		Consent not provided
First Tennessee Bank	TN	371XX	Servicemember	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	06/14/2016	Closed with monetary relief	Yes	No
Web	06/15/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1964832

1966542

Prepaid Card Complaints

Based on Consumer Complaints

06/10/2016	Prepaid card	Other special purpose card
05/25/2016	Prepaid card	General purpose card
06/22/2016	Prepaid card	Gift or merchant card
06/10/2016	Prepaid card	Mobile wallet
06/15/2016	Prepaid card	General purpose card
06/13/2016	Prepaid card	General purpose card
05/11/2016	Prepaid card	Mobile wallet
06/20/2016	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Fees

Managing, opening, or closing account

Fees

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

had a stop payment requested (XXXX/XXXX/2016).

This is an absurd, unacceptable and unreasonable delay. My funds are being held hostage by First Tennessee bank and need to be released promptly.

Wo n't help let me withdraw if no money in there i Will make payments plan but refused

I signed up with net spend and then signed up for their direct deposit depositing well over XXXX a month. I also was told by ace checking cashing to enroll in plan that charges flat fee each month where I wo n't be charged per transaction. I never pay attention to my net spend account until lately in which I noticed they been charging me a dollar per transaction when I called their customer service to be enrolled in flat fee each month. They are refusing to listen to call and refund me. The second card I got I automatically called and did the same thing and enrolled in XXXX this year. If there rep made a mistake and did n't enroll me not my fault and they need to refund me. Tired of this company that has nothing but foreign people who do n't speak good XXXX and who are rude as ever

On XXXX XXXX, 2016 my First Tennessee XXXX XXXX debit card (XXXX) was closed without notice or reason. I received an email from the company stating they will hold my money for 30 days, and then issue a refund.

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

PayPal Holdings, Inc.	TX	760XX		Consent provided
First Data Corporation	IL	60639		N/A
Amex	NJ	07002		Consent not provided
PayPal Holdings, Inc.	IL	62232		N/A
NetSpend Corporation, a TSYS Company	PA	151XX		Consent provided
First Tennessee Bank	MS	395XX	Servicemember	Consent provided
Empowerment Ventures, LLC	FL	33081		N/A
Empowerment Ventures, LLC	FL	32218		Consent not provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	06/13/2016	Closed with explanation	Yes	No
Referral	06/19/2016	Closed with explanation	Yes	No
Web	06/23/2016	Closed with explanation	Yes	No
Referral	06/13/2016	Closed with non-monetary relief	Yes	No
Web	06/17/2016	Closed with explanation	Yes	No
Web	06/15/2016	Closed with explanation	Yes	No
Referral	05/13/2016	Closed with explanation	Yes	No
Web	06/22/2016	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1964635

1940340

1980792

1964906

1970817

1966225

1920526

1976008

Prepaid Card Complaints

Based on Consumer Complaints

06/24/2016	Prepaid card	General purpose card
06/04/2016	Prepaid card	Government benefit payment card
06/19/2016	Prepaid card	ID prepaid card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

I am a widow and a woman with a XXXX, I have limited money so I do XXXX on the side to support me and my daughter. On XX/XX/XXXX a client paid me via XXXX a deposit so that I can start a editing job for her FOR more than 24 hours I could not access my own money that I worked hard for. I contacted the business three times and I was advised that my money would be released so that I may transfer it within in two hours. I first called the business at XXXX on XX/XX/XXXX. I called again in the afternoon on the same day and was advised in two hours the website would be working. It is now 24 hours later and I have not been able to transfer my money to my prepaid card.

I contacted them to ask them what were they doing to compensate for this inconvience. I was told nothing would be done. I still do not have access to my money and because of this I need to file a complaint against XXXX this is unacceptable I called again on XX/XX/XXXX spoke to a Rep named XXXX asked for his supervisor I was hung up on ....

my client is upset because I promised her a sample before we got started on her project. I had to take money from my Personal savings account so that I can start on this project for a client because paypal 's prepaid card is having problems and you are not able to transfer money from your paypal account to your prepaid card. I use this account for my business and they are affecting my business. I asked them what they are doing to compensate for this and I was advised nothing would be done.

Prepaid Card Complaints

Based on Consumer Complaints

Company believes complaint is the result of an isolated error

Prepaid Card Complaints

Based on Consumer Complaints

Amex	GA	30082		N/A
Comerica	KY	42442	Older American, Servicemember	Consent not provided
NetSpend Corporation, a TSYS Company	IN	463XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	06/28/2016	Closed with monetary relief	Yes	No
Web	06/19/2016	Closed with explanation	Yes	No
Web	06/21/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1983385

1954556

1975187

Prepaid Card Complaints

Based on Consumer Complaints

06/17/2016	Prepaid card	Mobile wallet
06/16/2016	Prepaid card	Gift or merchant card
06/17/2016	Prepaid card	Payroll card
06/22/2016	Prepaid card	General purpose card
06/22/2016	Prepaid card	Government benefit payment card
06/17/2016	Prepaid card	Government benefit payment card
08/23/2016	Prepaid card	Government benefit payment card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Adding money

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Managing, opening, or closing account

Fraud or scam

Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

Paypal is not allowing me to add money to my PayPal account, from a PayPal XXXX card I purchased. I have added funds from similar cards in the past. But this time, over several days of trying, I constantly get the following error code : - Sorry, the redemption of your XXXX XXXX card could not be completed at this time. Please try again, and if the problem is n't resolved, then call XXXX XXXX card customer service at XXXX.
- My XXXX XXXX XXXX = XXXX XXXX I have called PayPal three times to fix this issue. Each time they are unable to.

I misplaced a rebate card issued by Citi for tires I purchased in XXXX of 2015. When I located the piece of mail and opened it I found the card expired a week earlier. I called Citi to get a new card and was refused being told they XXXX the balance as of the last day of XXXX. The card was for {$70.00}.

I have Bank of America pre paid debit card that was issued to me from the XXXX and someone stole the information from the card, I believe after I used it at a gas station, and used that info to steal money from ATMs in a town north of XXXX where I have never been. They stole almost {$700.00} over the course of several transactions at XXXX different ATMs. Immediately after I discovered my bank account was drained to almost {$0.00} I notified the bank of the fraudulent transactions. After 'investigating ' BoA denied my fraud claim. I have never used the card at an ATM nor have I been to the places the cash was taken out. After

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

PayPal Holdings, Inc.	TX	76577		N/A
PayPal Holdings, Inc.	TX	752XX		Consent provided
NetSpend Corporation, a TSYS Company	OH	44074		Consent not provided
Citibank	CT	067XX		Consent provided
Comerica	CA	93611	Older American	N/A
Comerica	AK	99654		Consent not provided
Bank of America	CA	902XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	06/21/2016	Closed with non-monetary relief	Yes	No
Web	06/20/2016	Closed with explanation	Yes	No
Web	06/20/2016	Closed with explanation	Yes	No
Web	06/24/2016	Closed with explanation	Yes	No
Phone	06/24/2016	Closed with explanation	Yes	No
Web	06/21/2016	Closed with explanation	Yes	No
Web	08/23/2016	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1974481

1973144

1972512

1979723

1979911

1973716

2078429

Prepaid Card Complaints

Based on Consumer Complaints

07/05/2016	Prepaid card	Payroll card
07/01/2016	Prepaid card	General purpose card
07/05/2016	Prepaid card	ID prepaid card
07/03/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fees

Fraud or scam

Unauthorized transactions/trans. issues

Adding money

Prepaid Card Complaints

Based on Consumer Complaints

they denied my claim the first time I filed a police report and an identity fraud report but the bank denied my claim two times. I am extremely upset by this and the fact that BoA is insinuating that I lied about this money being stolen from me.

Rush cards terms & conditions state that " # XXXX the combined total of combined transaction fees is limited to {$10.00} per calendar month " I have been charged way more than {$10.00} in combined charges in a month. Also, they have broken their own policy rules that no ACH payments to bills ect can be executed. They have allowed ACH payments to process without my authorization or knowledge.

Also, when I activated my card, I supplied a promo code that would credit my account an instant {$20.00}. I have not yet received that and keep getting denied when I call to request that be processed.

On XXXX XXXX, 2016 at XXXX, I purchased XXXX {$25.00} prepaid American Express gift cards from my local XXXX store for {$83.00}. ({$25.00} + {$2.00} fee) XXXX.

None of the cards have ANY balance on them. They were never activated, even though I paid for them. I contacted the store, but these gift cards are unreturnable. I called American Express, but I always get transferred to people who do n't speak native English and it 's hard to understand, and they are unable to transfer me to anyone who speaks native English.

Their customer support refuses to activate the gift cards, even though I paid for them. All XXXX cards are useless, and I have no recourse.

i received a american express prepaid card as a gift in XXXX 2015, unfortunately i

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	CA	925XX	Consent provided
Amex	IL	613XX	Consent provided
Amex	FL	34135	Consent not provided
Amex	AZ	853XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	07/07/2016	Closed with explanation	Yes	Yes
Web	07/05/2016	Closed with explanation	Yes	Yes
Web	07/06/2016	Closed with explanation	Yes	Yes
Web	07/06/2016	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1998766

1993778

1996736

1996570

Prepaid Card Complaints

Based on Consumer Complaints

06/17/2016	Prepaid card	Mobile wallet
07/05/2016	Prepaid card	General purpose card
06/20/2016	Prepaid card	Mobile wallet

Prepaid Card Complaints

Based on Consumer Complaints

Fees

Fees

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

did not get gift receipt with that.. i tried to use the card now and found that it had XXXX balance.. when contacted american express customer care, i was told they can not do much as it was a cash loading issue at the merchant place

My sister bought an American Express gift card, which is considered a prepaid card in XXXX 2015 for my birthday. Unbeknownst to her and myself since we did not read the fine print, there are {$5.00} of fees each month on this card. Basically American Express took the % XXXX back in monthly fees of {$5.00} per month up until XXXX XXXX today. When I used the card today, it had {$8.00} left on it. I thought it was illegal to charge fees on a gift card due to the Consumer Protection Act. I consider this to be an egregious act of greed and a predatory business practice. Neither my sister or I were aware of these card fees This card is presented as a gift card but does not act like one. I asked American Express what the fee was for and they said it was a maintenance fee. I asked them what they were maintaining since I had n't use it for 6 months? She could not answer me. Please let me know if you can stop this predatory practice. This was very upsetting to me because I have never had a gift card given to me eaten up by bogus monthly fees!! It is really mind boggling!! Thanks for your assistance.

I made a transaction with Paypal that was to be paid using my Paypal balance first, with the remaining balance charged to my credit card. However, when the transaction was processed, Paypal charged the balance to my bank account instead of my credit card.

Prior to completing the transaction, I verified this configuration several times on the Merchant 's website as well as Paypal 's. I 'm not sure what went wrong, and frankly, I do n't care. I just needed Paypal to fix it.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

PayPal Holdings, Inc.	AL	35242	N/A
Amex	TX	780XX	Consent provided
PayPal Holdings, Inc.	VA	232XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Postal mail	06/20/2016	Closed with monetary relief	Yes	No
Web	07/06/2016	Closed with explanation	Yes	Yes
Web	06/21/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1973576

1998122

1976496

Prepaid Card Complaints

Based on Consumer Complaints

06/21/2016	Prepaid card	Mobile wallet
06/30/2016	Prepaid card	General purpose card
06/12/2016	Prepaid card	Mobile wallet
06/07/2016	Prepaid card	Payroll card
05/14/2016	Prepaid card	General purpose card
06/10/2016	Prepaid card	Gift or merchant card
06/21/2016	Prepaid card	Mobile wallet
05/25/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Managing, opening, or closing account
Adding money
Unauthorized transactions/trans. issues
Fees
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Advertising, marketing or disclosures

When I contacted Paypal, they assumed I was at fault and were unwilling to change the funding source for the transaction or offer any solution to correct the problem.

I bought a reloadit pack from Blackhawk network. I am trying to add {$500.00} from their website to XXXX of my netspend cards and both cards are coming up restricted on their end. I have a total of {$1500.00} worth of reloadit cards that I need to use to put money on my netspend card. Both companies are saying it 's the other. I just need this figures out I leave for a vacation at the end of the week.

I received a {$50.00} gift card from my employer through MyPrepaidCenter.com. This card is extremely limited in the number of vendors it is accepted at. By the time I finally got around to using it the card had expired. I was charged a {$15.00} fee for a replacement. I feel that this fee is excessive for providing a replacement card.

I sent XXXX to a friend in Virginia to give to my sister because she needed the funds. Money gram took the money along with the fee from my card sent me a confirmation with a reference number to state the funds were ready in Virginia. When the receiver arrived she was told that the funds were not there and the number was invalid. I called money gram and after being hung up on several times I was told that they would refund {$2700.00} (including there fees) in XXXX4

Prepaid Card Complaints

Based on Consumer Complaints

Company believes the complaint is the result of a misunderstanding

Prepaid Card Complaints

Based on Consumer Complaints

PayPal Holdings, Inc.	IL	60453	N/A
Empowerment Ventures, LLC	LA	70764	N/A
Blackhawk Network Holdings Inc.	OR	971XX	Consent provided
First Data Corporation	CA	93420	N/A
Blackhawk Network Holdings Inc.	WI	537XX	Consent provided
PayPal Holdings, Inc.	OH	43065	Consent not provided
PayPal Holdings, Inc.	VA	22902	N/A
MoneyGram	MI	482XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	06/22/2016	Closed with explanation	Yes	No
Phone	07/05/2016	Closed with explanation	Yes	No
Web	06/15/2016	Closed with explanation	Yes	No
Phone	06/09/2016	Closed with explanation	Yes	No
Web	06/19/2016	Closed with explanation	Yes	No
Web	06/24/2016	Closed with explanation	Yes	No
Referral	06/22/2016	Closed with explanation	Yes	No
Web	06/01/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1977291

1993652

1963609

1957776

1924363

1964260

1977795

1940972

Prepaid Card Complaints

Based on Consumer Complaints

05/27/2016	Prepaid card	General purpose card
06/23/2016	Prepaid card	Mobile wallet
06/23/2016	Prepaid card	Government benefit payment card
08/18/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Fees

business days. I explained that this was an emergency. They said no it was a scam area. I asked why did they remove the funds. I explained that my online account has sent money to this individual person and they said no. Now my family member is in danger because I do not have an additional {$2500.00} laying around to help her.

I am the XXXX for my son 's SSI benefits via the Direct Express debit card. On XXXX XXXX I tried to withdraw $ and had a {$0.00} balance. His deposits are on the XXXX of every month, XXXX was no exception, that '' s verified. The transactions were made XXXX (I live XXXX) with a cloned card according to the XXXX XXXX fraud department. (where the major transactions were made), I filed a police report locally as instructed and filed Direct Express fraud packet. They say they have received it, but it will take XXXX90 days to review. ONE phone call could clear up any issue that I had anything to do with this! NO REFUND..I 'm about to be evicted! ANYONE you talk to on the phone gives you the runaround! I see after doing some research, MANY people experienced the same thing! In XXXX or previously! Something is being breached within that company! Too many people with the exact same story ... .and no $ returned!

I received a {$60.00} prepaid card as a rebate for a set of XXXX tires, which I had misplaced for a time. When I found it, it appears to have expired within the last couple of months. I called the issuer to request they re-issue the card (I had not used any of the stored value), but they refused. While I understand the concept of expiriation dates, I feel the company should have reissued the card as the date only around 6 months from issue and had only recently expired.

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Blackhawk Network Holdings Inc.	NY	10465	Consent not provided
PayPal Holdings, Inc.	TN	38016	N/A
Comerica	WI	530XX	Consent provided
Citibank	RI	029XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	06/02/2016	Closed with explanation	Yes	No
Referral	06/27/2016	Closed with explanation	Yes	No
Web	06/24/2016	Closed with explanation	Yes	No
Web	08/22/2016	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1944501

1982415

1980550

2069738

Prepaid Card Complaints

Based on Consumer Complaints

07/01/2016	Prepaid card	General purpose card
05/17/2016	Prepaid card	Government benefit payment card
06/29/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

I have a Citi Visa Debit card that I believe I received as part of a promotional offer. I no longer have the paperwork that came with the card. I had not used the card and it was misplaced during a move last year and the card expired XX/XX/2015.

According to my research and based on information on the CFPB site : " The funds on a gift card will be good for at least five years, even if the physical card expires at an earlier time. If your card expires and there are unspent funds on it that have not expired, the issuer may give you a replacement card or give you the money by another means, such as a check. Either way, they may not charge you a fee. " I have contacted Citi about replacing the card, which only has a balance of {$5.00}, and they are refusing to replace the card. At first they simply refused. Then when I pointed out that their website stated they would reissue expired cards, they responded that they could only reissue within 180 days of expiration. Then later, after I informed them of information I found on your site, they responded, " The Citi Prepaid card you received is a Promotional Prepaid Visa, and not a gift card making it exempt from legislation referencing gift cards. " My card is not identified specifically as a " Promotional Prepaid Visa " or as a " gift card. " My card simply says it is a City Debit Visa.

They have given multiple excuses as to why the card can not be reissued. I know it 's only {$5.00}, but it is the principle of the matter, that they issued the card and are finding any excuse they can not to honor it. I think this is poor business practice and speaks volumes about how they treat their consumers.

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Amex	MI	48071	Consent not provided
Comerica	DC	20040	N/A
Citibank	TX	786XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	07/05/2016	Closed with explanation	Yes	No
Referral	06/24/2016	Closed with explanation	Yes	No
Web	06/30/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1994830

1929477

1990960

Prepaid Card Complaints

Based on Consumer Complaints

08/25/2016	Prepaid card	Mobile wallet
06/28/2016	Prepaid card	Gift or merchant card
07/09/2016	Prepaid card	General purpose card
06/27/2016	Prepaid card	General purpose card
07/09/2016	Prepaid card	Other special purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Overdraft, savings or rewards features

Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

I filed a dispute in XX/XX/XXXX it is not XX/XX/XXXX this is disbute is for {$160.00} that was used while I was in XXXX they say I swiped my card for tickets at the XXXX XXXX ticket stand in XXXX XXXX I am treated rudely every time I call and inquire on my disbute

I own a XXXX vehicle eligible for the XXXX fuel economy rebate program managed through a company I believe is called Blackhawk. I had a card that expired with a balance of {$230.00}. The paperwork with the card when it was received stated the card could be issued within 5 years of expiration by calling the phone # XXXX.
In XXXX 2016 I contacted this number, spoke with " XXXX " who told me my card would be issued within 30 days.
On XXXX/XXXX/2016 I called because I had not received the card and was told I needed to " wait longer " as it could take up to 8 weeks.
On XXXX/XXXX/2016 I called again because I still had not received the card and was told the card had been issued on XXXX and I should have received it. I was advised the card would be reissued. My address was confirmed multiple times with each call.
On XXXX/XXXX/2016 I called again because I still have not received the card and was told the issue had been " escalated " on XXXX. I asked if the card was reissued as I was told on XXXX/XXXX/2016 and was told " Yes " but apparently had not yet been mailed. I asked when it would be mailed and the agent stated he did not know and I would need to " wait longer ".
It has now been 4 months or more since I initially called, Blackhawk was reluctant

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

PayPal Holdings, Inc.	CA	91977	N/A
Blackhawk Network Holdings Inc.	CA	92011	Consent not provided
Amex	OH	441XX	Consent provided
NetSpend Corporation, a TSYS Company	NE	68111	N/A
Blackhawk Network Holdings Inc.	OR	971XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	08/30/2016	Closed with non-monetary relief	Yes	Yes
Web	07/11/2016	Closed with explanation	Yes	Yes
Web	07/11/2016	Closed with explanation	Yes	Yes
Phone	06/28/2016	Closed with explanation	Yes	No
Web	07/11/2016	Closed with monetary relief	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

2081716

1986651

2005080

1986260

2005044

Prepaid Card Complaints

Based on Consumer Complaints

07/07/2016	Prepaid card	Mobile wallet

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

It has now been 4 months or more since I initially called, Blackhawk was reluctant to give me their company name, and is repeatedly unable to confirm any details about when this card will be received or what is causing a 4 month delay.
I would like the CFPB to assist in the reissue of this pre-paid card in the amount of {$230.00}.
Thank you for your help, XXXX

I have been in the habit of purchasing " XXXX XXXX XXXX " and using them to load money into my XXXX account. Last year I purchased XXXX cards for {$500.00} each and did not immediately load them into my account. XX/XX/XXXX I scratched off the PIN on one of them and attempted to redeem it, only to be told that the PIN had already been used. I contacted the customer service number and provided the serial numbers of the other XXXX cards and was told that they too had been emptied, even though I had never scratched off and revealed their PINs. XXXX uses the XXXX XXXX XXXX to handle reloads and I submitted a dispute form to them. After 6 weeks hearing nothing, I contacted them again and was told that I had been the victim of a fraud and that there would be no funds returned to me. I asked how I could be the victim of a fraud here and they said that I allowed someone to get ahold of my PIN. I asked how I could have done that, since I did not know what the PIN was, given that the PIN was still hidden under a silver coating on the back of the card.

They told me that I needed to file a police report and have the police investigator contact XXXX. This seems preposterous to me. If I go into a XXXX XXXX and purchase an XXXX and discover when I open the box that someone has substituted a brick, I do n't go to the police, I go to XXXX XXXX.

XXXX XXXX XXXX has poor security and fraud detection and THEY released my

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Incomm Holdings, Inc.	MA	024XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	07/11/2016	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

2002473

Prepaid Card Complaints

Based on Consumer Complaints

07/07/2016	Prepaid card	General purpose card
07/06/2016	Prepaid card	Gift or merchant card
07/08/2016	Prepaid card	General purpose card
07/05/2016	Prepaid card	Gift or merchant card
06/26/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues
Managing, opening, or closing account

Unauthorized transactions/trans. issues
Fraud or scam

funds to someone else. I was not robbed ; they were.

I had {$420.00} taken off my prepaid Bluebird American Express that I did not authorize. The account has been closed and the fraud department said they could not determine fraud was committed on my account. They have no proof that I authorized these purchases because it was done online and I did not purchase the items in question.

On XXXX I purchased XXXX Cards at my local XXXX pharmacy. My credit card was charged. When the cards were " activated " there was some sort of error which led to XXXX the cards not being activated, while the third card was supposedly fully loaded with the {$470.00} I had paid. The store manager refunded my credit card for the other XXXX cards which were not activated. When I later went to use the " activated " card I found there was no money on it. That same day I contacted XXXX and sent in via email and fax all the documentation. Now, after more than two weeks and half a dozen phone calls they inform me that ALL of the cards were supposedly activated and that I used them all at the same store immediately to make purchases! This is completely incorrect and I have all the receipts to verify what I am saying.

During XX/XX/XXXX/XX/XX/XXXX the security of my XXXX XXXX GCs (XXXX $ XXXX {$17000.00}) funds loaded was compromised.
On XXXX XXXX 2016 a PPD dispute and request for replacement cards were filled.
I have received some random replacement cards, repeated FAX request for remaining balance and detailed statement / ledger copies by mail are ignored. This is my request for 'Refund Check ' of the remaining balance and detailed current

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Amex	TX	758XX	Consent provided
Amex	MN	55112	N/A
Incomm Holdings, Inc.	MI	487XX	Consent provided
Amex	CA	95136	N/A
U.S. Bancorp	CA	926XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	07/11/2016	Closed with monetary relief	Yes	Yes
Postal mail	07/08/2016	Closed with explanation	Yes	No
Web	07/11/2016	Closed with explanation	Yes	Yes
Referral	07/07/2016	Closed with monetary relief	Yes	No
Web	06/29/2016	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

2001942

1999938

2004172

1998744

1985479

Prepaid Card Complaints

Based on Consumer Complaints

07/04/2016	Prepaid card	ID prepaid card
07/11/2016	Prepaid card	ID prepaid card
07/07/2016	Prepaid card	General purpose card
06/28/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Fraud or scam

Unauthorized transactions/trans. issues

Overdraft, savings or rewards features

statement..

Hi, I got a call from someone named as XXXX calling from XXXX Loyalty Department and said there is a promotion going on n based on that your bill will be reduced to 50 % monthly but you need to make the advance payment for 1 year which would be {$420.00} ({$35.00} per month x 12 months) and you need to buy a ReloadIT prepaid card using cash. It will be a scratch card and once you buy scratch and give me the number and I will load money into your account. Few of my friends have already did so, I did the same and money started reflecting in my XXXX account as + {$420.00}. But when my new bill got generated it was for same {$70.00} with {$20.00} return payment charges. When I try to investigate n chat with XXXX they said we have refunded the payment to your bank account but I said I never provided any bank account details so, provide me the details to which bank you have refunded they said they did n't have that detail. When I called ReloadIT company n asked to provide me my prepaid card transaction history they said your money did n't went to comcast, it went somewhere else but we can not provide these details to you, we can only give it to concerned authority person like police officer or a lawyer. So, now I do n't have any track to my money where its gone. I am trying to reach to that number but call to not going through. Its looking like a somone internally involved from XXXX who did this scam that he has access to my account to do the transaction. I do have a mail from him but I ca n't reply to that email ID as well.

I was over fraft with bank of america for XXXX $ and they closed my account and also put me through the XXXX which will not allow me to open a regular bank account

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Amex	FL	34135	Consent not provided
Blackhawk Network Holdings Inc.	CO	800XX	Consent provided
Amex	MI	48033	N/A
Bank of America	CA	941XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	07/06/2016	Closed with explanation	Yes	No
Web	07/12/2016	Closed with explanation	Yes	Yes
Phone	07/08/2016	Closed with monetary relief	Yes	No
Web	06/29/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1996873

2005804

2000690

1988760

Prepaid Card Complaints

Based on Consumer Complaints

06/29/2016	Prepaid card	Mobile wallet
06/27/2016	Prepaid card	Mobile wallet
07/02/2016	Prepaid card	General purpose card
06/26/2016	Prepaid card	ID prepaid card
05/29/2016	Prepaid card	Gift or merchant card
07/01/2016	Prepaid card	Mobile wallet
06/30/2016	Prepaid card	Mobile wallet
06/16/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Managing, opening, or closing account
Managing, opening, or closing account
Fraud or scam
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Managing, opening, or closing account
Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

account

{$45.00} of my {$50.00}, XXXX Gift Card, was stolen from my gift card. I activated the gift card on or about XXXX/XXXX/2016, and on XXXX 2016, I went to XXXX supermarket, when I got to checkout it was only {$5.00} left on the gift card. I reported that to XXXX Gift Card Co. They said that they would investigate it they reported to me that the money went to XXXX. And it would take 45 day to resolve this, and at the end of XXXX or beginning of XXXX, I called them they said that I needed to wait until the XXXX. Of XXXX for them to finish their investigation. On XXXX XXXX. 2016, I called again, and I was told that it takes 60 days to investigate so I was two days to early and to call back on the XXXX XXXX. On XXXX XXXX. I call back and was hung up on twice, on the 3rd. call I needed to give them more time. The on Monday I called The Massachusetts XXXX who put me in touch with your organization.

My account got locked because the company changed the policy and started locking accounts automatically for any transaction over a {$1000.00}. I have not been able to use the account for months. I requested the account to be closed and

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

PayPal Holdings, Inc.	TX	78108		N/A
PayPal Holdings, Inc.	TN	37421		N/A
TD Bank US Holding Company	NH	03108		Consent not provided
NetSpend Corporation, a TSYS Company	SC	29250		Consent not provided
Incomm Holdings, Inc.	MA	024XX	Older American	Consent provided
PayPal Holdings, Inc.	CA	90403		Consent not provided
PayPal Holdings, Inc.	CA	90403		Consent not provided
Blackhawk Network Holdings Inc.	FL	334XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	07/01/2016	Closed with explanation	Yes	No
Phone	06/29/2016	Closed with explanation	Yes	No
Web	07/06/2016	Closed with explanation	Yes	No
Web	06/29/2016	Closed with explanation	Yes	No
Web	07/09/2016	Closed with explanation	Yes	No
Web	07/05/2016	Closed with non-monetary relief	Yes	No
Web	07/05/2016	Closed with non-monetary relief	Yes	No
Web	06/17/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1991234
1986167
1996340
1985669
1946333
1993877
1993548
1972954

Prepaid Card Complaints

Based on Consumer Complaints

06/24/2016	Prepaid card	Gift or merchant card
06/30/2016	Prepaid card	Mobile wallet
07/15/2016	Prepaid card	Gift or merchant card
07/06/2016	Prepaid card	Government benefit payment card
06/03/2016	Prepaid card	ID prepaid card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Fraud or scam

the funds to be returned to me. After submitting all the requested documents, the company representative gave me 30 day deadline before the check would be issued. It has been over 2 months since and the account remains open and the crooks continue charging me monthly fees.

Tried to load my prepaid card using the reloadit pak on the website given and constant technical difficulties, customer support was terrible and they saying a refund is 30 days, i need my money as soon as possible.

1 hour after using Netspend 's mobile checkload service, an unauthorized charge was made at a XXXX in XXXX to my account (I live in XXXX and have never been there). When I attempted to log in to my account online to seek more information, a message appeared saying that there was a " problem with my account ", and asked me to contact their customer service number. When I did, I was on hold for 30 minutes, and the representative I eventually spoke to inquired about a purchase made at XXXX, a chain of stores I have never even been inside.I was then told that I would need to take this up with the risk department, which was at that point apparently closed. I asked about my account balance and for more information about the XXXX charge, and the representative told me that she could not provide any more information. I am still locked out of my account and my netspend card does not work. I have no access to my money and have no way of tracking the fraud that was seemingly taking place.

I have had Rush card for over a year now .. I just bought a new car in XXXX i had my card info in the car due to them needing my bank info, I was sick and did not remove it from my car it had my pin number on the envelope. I had left that my

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Fifth Third Financial Corporation	FL	33647	Consent not provided
PayPal Holdings, Inc.	CA	90403	Consent not provided
Blackhawk Network Holdings Inc.	FL	331XX	Consent provided
NetSpend Corporation, a TSYS Company	MI	481XX	Consent provided
Empowerment Ventures, LLC	CA	928XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	07/06/2016	Closed with monetary relief	Yes	No
Web	07/05/2016	Closed with non-monetary relief	Yes	No
Web	07/18/2016	Closed with monetary relief	Yes	Yes
Web	07/07/2016	Closed with explanation	Yes	No
Web	06/08/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1983935

1994019

2013706

1999703

1954384

Prepaid Card Complaints

Based on Consumer Complaints

07/13/2016	Prepaid card	General purpose card
06/18/2016	Prepaid card	Other special purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fees

Unauthorized transactions/trans. issues

remove it from my car it had my pin number on the envelope. I had left that my card and meds in the car. someone got into my car and took all my things and drained my bank account. I filed a dispute form on XXXX which they stated in less then 10 days there was no error in my account and closed the claim. Stating i had to file a rebuttal letter which i did on XXXX XXXX. I have called them at least 50 plus times i keep getting the run around.I still to this day have n't received a letter from them which i have requested 8 times. I called again yesterday XXXX to see the status which they said they closed my case again i had them transfer to me to a superior who then claimed i never sent a rebuttal letter and to resend it again and is claiming i have to wait another 90 days for a response. It was over a thousands dollars taken out of my account. I could not make my rent or car payment. Someone stole my card and used it and they are refusing to give me my money or a report on why they will not.

I had the Rushcard since XX/XX/XXXX. XX/XX/XXXX they were having technical issues and people were not able to access their money. They stated that they would be compensating it 's customers for the problems they encountered just as I was in the process of moving my direct deposit from them. I opened a XXXX account and have been with them since. Recently, I wanted to go back to Rushcard because I liked getting paid 2 days earlier. On or about XXXX/XXXX/XXXX, I called Rushcard to make sure everything was ok with their system and if my account was ok for direct deposit again. I was told that everything was good, thanked me for being a customer since XX/XX/XXXX and never mentioned any negative balance. I was in contact with Rushcard for over a week before my direct deposit went in and.no one ever mentioned a negative balance until I called them about not receiving my pay. Rushcard is saying that they deposited my payroll twice in error. From XX/XX/XXXX I was never contacted

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Amex	AL	35630	N/A
Empowerment Ventures, LLC	NJ	085XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	07/17/2016	Closed with explanation	Yes	No
Web	06/21/2016	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

2010256

1974620

Prepaid Card Complaints

Based on Consumer Complaints

06/09/2016	Prepaid card	ID prepaid card

Prepaid Card Complaints

Based on Consumer Complaints

Advertising, marketing or disclosures

about this. I am a XXXXyr old grandmother of XXXX on a budget and they just took my entire paycheck, XXXX. I had to borrow money to pay my rent. I can not pay my utilities. I called and begged them to make some kind of payment arrangement with me but not to take my entire pay. They told me they would escalate the issue and it would take 2 business days. This was on Friday XXXX/XXXX/XXXX. I called them back after not hearing anything on Wednesday XXXX/XXXX/XXXX and was told my money would be posted back to my account in 2 business days. When I called back on Thursday about not seeing my next paycheck I was told that the information about the pay they took going back to my account was incorrect. I was counting on this, making promises to my bill companies and all. She said if no one contacted me in 2 business days, that meant the escalation was denied..This is a huge huge loss I can not have. I will be in the dark, my cable and car will be gone. Rushcard should not be able to make people suffer for their mistakes. i thought the extra money was the compensation rushcard was giving customers. They never said how much or when they would be doing it. I am perfectly willing to pay the money back but not like this. I am suffering a great deal. My bills were already late so now i am in desperate trouble. These people can not get away with this! I am going back to XXXX. I would have never gone back to a company knowing i took funds from them. I did not know and they never told me, just took my money. I will also lose my health insurance which i desperately need. I need help, please!

Thank you in advance for anything that you can do.
God Bless You!

I have been calling Rushcard for 4 days in a row in regards to not being able to access my money. I am either told the problem will be fixed in 1 business day, which it is not. Or put on hold when I ask for a supervisor and no one comes to the

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	AZ	852XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	06/13/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1961506

Prepaid Card Complaints

Based on Consumer Complaints

07/07/2016	Prepaid card	General purpose card
05/25/2016	Prepaid card	Government benefit payment card
07/09/2016	Prepaid card	General purpose card
07/07/2016	Prepaid card	Government benefit payment card
07/14/2016	Prepaid card	General purpose card
06/08/2016	Prepaid card	ID prepaid card
07/03/2016	Prepaid card	Other special purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Fraud or scam
Advertising, marketing or disclosures
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Managing, opening, or closing account

phone and I end up giving up after XXXX40 minutes on hold. I have bills that are now late and being charge late fee etc. I asked to be transferred to a representative in the United States and they advised they could not do that, which I thought was some sort of law.

I just started using American Express Serve. I went to XXXX of their advertised XXXX ATMs to withdraw {$400.00} to pay rent and the ATM malfunctioned, giving me an error message but no money. When I contacted American Express Serve they told me that the funds had been withdrawn from my account and that it would take up to 45 business days to investigate the matter and possibly 10 business days to credit my account. This issue happened on the XXXX. It is now the XXXX and American Express has no update on my claim. Every time I call customer service they just give me the practiced customer service apology but they can not help me. They can not transfer me to the claim department since they do not take calls. I need this mater resolved. I need access to that {$400.00} at this point to feed my family. It is not my fault that their ATM malfunctioned. I having nothing to do with there procedures and policies. All I know is that I need to feed my family and I had entrusted American Express with my money which they will not give me access to.

I received XXXX citibank (prepaid.citi.com) gift cards for my XXXX tax return. The

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law
Company believes it acted appropriately as authorized by contract or law
Company has responded to the consumer and the CFPB and chooses not to

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	VA	22030	Consent not provided
NetSpend Corporation, a TSYS Company	NY	10038	N/A
NetSpend Corporation, a TSYS Company	OH	45342	Other
Comerica	MS	39746	N/A
Amex	CA	921XX	Consent provided
Empowerment Ventures, LLC	MD	21206	Consent not provided
Citibank	DC	200XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	07/08/2016	Closed with explanation	Yes	No
Fax	07/11/2016	Closed with explanation	Yes	No
Web	07/11/2016	Closed with explanation	Yes	No
Phone	07/08/2016	Closed with explanation	Yes	No
Web	07/18/2016	Closed with monetary relief	Yes	No
Web	06/10/2016	Closed with explanation	Yes	No
Web	07/06/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

2001203

1940768

2005106

2001616

2012295

1959994

1996460

Prepaid Card Complaints

Based on Consumer Complaints

07/11/2016	Prepaid card	Gift or merchant card
07/06/2016	Prepaid card	Other special purpose card
07/19/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Unauthorized transactions/trans. issues

citi website is nearly impossible to navigate with circular links that return you to the home screen.

I had to create XXXX accounts to access the XXXX cards I received, meaning that to check the balance on both cards I had to logout, clear my cache, and log in again (or use XXXX different browsers).

The system froze while I attempted to access, again preventing me from accessing my funds.

Finally, there is no way to see your entire balance so while I know I was charged a {$3.00} maintenance fee XX/XX/2016 (the first time I logged in), I have no idea whether I had previously been charged a fee. To that end, whenever I agreed to receive a gift card as part of my tax return, I certainly never agreed to pay a maintenance fee for the same.

I purchased XXXX appliance and I submitted rebate forms to get {$200.00}. I received citi XXXX debit card. The card expired and I contacted the customer service and they told me they can not do anything about it. Prepaid debit of {$200.00} disappeared! Can they do that?

To Whom it May Concern : On or around XXXX XXXX, 2016, I contacted Rushcard Prepaid Debit Card Services to report my prepaid debit card lost (in addition to losing my Rushcard Prepaid Card, I lost my photo id which I told the police officer about). On or around XXXX XXXX, 2016, I submitted a dispute in writing to Rushcard Prepaid Debit Card Services for XXXX unauthorized charges including one for {$480.00} at the XXXX XXXX. On or around XXXX XXXX, 2016

provide a public response

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Amex	CA	94710	Consent not provided
Citibank	IL	600XX	Consent provided
Empowerment Ventures, LLC	FL	341XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	07/12/2016	Closed with explanation	Yes	No
Web	07/07/2016	Closed with monetary relief	Yes	No
Web	07/21/2016	Closed with explanation	No	Yes

Prepaid Card Complaints

Based on Consumer Complaints

2007045

1999413

2020348

Prepaid Card Complaints

Based on Consumer Complaints

07/05/2016	Prepaid card	Mobile wallet

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Rushcard Prepaid Debit Card Services granted me a credit for XXXX out of the XXXX unauthorized charges. But on or around, XXXX XXXX, 2016, Rushcard Prepaid Debit Card Services denied my claim for the last and final (XXXX) disputed unauthorized transaction of {$480.00} at the XXXX XXXX, stating that no Error occurred which is inaccurate as I did not authorize that charge.i would like Rushcard Prepaid Debit Card Services to refund me {$480.00} immediately before I file an arbitration complaint against them pursuant to the cardholder agreement. My name is XXXX XXXX and I can be reached at XXXX. I look forward to Rushcard 's kind and prompt phone call.

XXXX XXXX

In XXXX XXXX, I lost a loved one so I had friends and family send me money to help pay for the funeral. Every single person who has sent me funds, I have sent money back to them. During the first week of XXXX I looked through my statements to see if I have missed any uncleared payments, I then realized XXXX transactions which caught my attention. The XXXX transactions I did not recognize pulled {$200.00}, {$240.00}, and {$300.00} from my account on XXXX XXXX, 2016. I then notified American Express on XXXX XXXX regarding these transactions but first I told them I would like to double check all of my paperwork just to see if it was just me making mistakes. I then contacted AMX on XXXX XXXX, 2016 to notify them that these were unauthorized transactions and were clearly not my doing. First of all XXXX of the transactions were sent to XXXX seperate people with the same last names and the last transaction was done after the first XXXX transactions. AMX clearly walked me through in changing my entire account information which I was grateful for. I was then promised to wait XXXX48 hours and I should be receiving a notice through email or a phone call regarding the status. Every single day I have called American Express and they have been

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Amex	CA	951XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	07/08/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1997722

Prepaid Card Complaints

Based on Consumer Complaints

07/15/2016	Prepaid card	General purpose card
01/20/2015	Prepaid card	Other special purpose card
07/17/2016	Prepaid card	General purpose card
05/25/2016	Prepaid card	General purpose card
07/07/2016	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues

giving me the original routine as in " follow up ". It is now XXXX XXXX, 2016 and I have no received a single email or phone call regarding my case and I have called around 30 times already, spoke with countless managers supervisors and customer service agents and they all told me the same thing. " within 10 business days if we need more time we will grant you provisional credit until the case is solved which can take 45 calender days ". Never happened.. As a consumer I know my rights, within XXXX10 business days if a bank needs more time you are supposed to be granted provisional credit until the investigation is completed, this is also known as Regulation E. Until today it has been 21+ days already and I have not received any email, phone calls, messages regarding my dispute. As a single parent, when a person is promised to at least an email regarding lost funds, that person will check up on it. It 's a human instinct, and how I even got into this situation is just really unfortunate. So please if possible I understand it may take days for me to get my money back, but in reality all i am really just asking for is a email regarding my case, a " XXXX we have received your notifications and we are currently working on your case ", A simple email or message like that is all I need at the least to be honest with you.

On XXXX/XXXX/16 I requested {$600.00} from an ATM owned by XXXX XXXX. The machine did not dispense any money. I have filed a dispute with XXXX with no results or response.

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response
Company has responded to the consumer and the CFPB and chooses not to provide a public response
Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Amex	MD	21060		Consent not provided
Pay-O-Matic	NY	11429	Older American	N/A
U.S. Bancorp	CA	94087		Consent not provided
Regions Financial Corporation	MO	63074	Older American	N/A
Regions Financial Corporation	MI	494XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	07/18/2016	Closed with explanation	Yes	No
Phone	01/23/2015	Closed	No	No
Web	07/19/2016	Closed with monetary relief	Yes	Yes
Postal mail	07/11/2016	Closed with explanation	Yes	No
Web	07/11/2016	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

2015242

1199643

2015878

1940689

2003167

Prepaid Card Complaints

Based on Consumer Complaints

07/11/2016	Prepaid card	Mobile wallet
07/01/2016	Prepaid card	Payroll card
07/06/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Managing, opening, or closing account

Managing, opening, or closing account

no results or response.

XXXX XXXX XXXX

I have a paycard through ADP. The card is issued by my employer. I had not used the card in over XXXX years. The department I am in now started to use the card again. I had lost my previous card so I had to call to get a new one issued. First they wanted to charge me a fee, which they can not do since this is a payroll card issued by my employer. I called a second time and again they wanted to charge the fee, but the agent I spoke to agreed to waive the fee and mail me a new card. I also updated my address with her. She advised that the card would be mailed. Over XXXX weeks later, there is still no card. I call again to check on the status. The prompt on the phone indicated that a new card was issued, but not yet activated. When I spoke to the call center agent she would n't assist me because she could n't verify my address. I repeated my current address and the previous addresses I had used. Keep in mind, I was certified with my social security number, name and date of birth. I requested a supervisor. The supervisor was inconsiderate and rude. He refused to do anything to help me. He kept saying that they could n't verify my address. I live in a city and I receive postal mail so the issue is clearly on their end, but he refused to do anything to help me. He kept telling me to fix the issue with my employer. The issue is that one of their employees put my new address in incorrectly. I also told that there are XXXX recent transactions on this card. This experience has been nothing short of frustrating.

Tried to activate a prepaid card with netSpend, they wanted me to submit paper proof of drivers license, birth certificate and social security card. No other service has ever asked for that when activating a PREPAID card. Then I could n't get a

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

PayPal Holdings, Inc.	TX	76033	N/A
First Data Corporation	PA	187XX	Consent provided
NetSpend Corporation, a TSYS Company	OK	747XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	07/12/2016	Closed with non-monetary relief	Yes	No
Web	07/05/2016	Closed with explanation	Yes	No
Web	07/13/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

2006674

1995583

2000405

Prepaid Card Complaints

Based on Consumer Complaints

07/26/2016	Prepaid card	General purpose card
09/08/2016	Prepaid card	Other special purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Fraud or scam

has ever asked for that when activating a PREPAID card. Then I could n't get a refund, they made the card a one time use, did n't get the fee I paid for the card back just the money I loaded.

On XXXX XXXX, 2016, i call American Express Serve to report a transaction i did n't recognize, XXXX told me that they would do an investigation and get back with me. On XXXX XXXX, 2016 i was about to pay for breakfast with my card and it declined. I check my balance and my payroll deduction was there {$950.00}. I called XXXX and was told that i was issued another card and that the XXXX i had was closed, and that i had to wait until the new card arrived. I was due to go on a trip the next day. I had to borrow monies to take this trip because i could n't get my monies off my card. When i returned from XXXX TN i had learned that my card had not arrived I called XXXX an demanded that they do a XXXX XXXX so that i could pay back the monies that i borrowed they stated that they would do this one time and it would be done the next day. I had requested this to be done before i went on my trip i was told that they could n't do it. I received my money on XXXX XXXX but i still had not received the card i needed it because my next payroll deduction was to be placed on XXXX XXXX. XXXX needless to say XXXX decided to issue me another card on XXXX XXXX so here we are waiting yet another 10 days for my card to arrive I was told it would arrive today XXXX XXXX, 2016 my monies are still on the card. I 've had to prolong paying some of my bills because of this delay. When a person has monies on their cards there should be some kind of policy where it 's treated like an emergency and instead of XXXX to 10 days to receive a new card it should be overnight or XXXX to 2 days people are being put in hardship for nothing. I had have removed my payroll deduction to another bank but i will only use XXXX for minor things like online shopping. I will never get put in this position ever again.

I had been a customer of XXXX for about 20 years. I cancelled my service in

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to

Prepaid Card Complaints

Based on Consumer Complaints

Amex	MI	483XX		Consent provided
Citibank	CA	950XX	Older American	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	07/27/2016	Closed with monetary relief	Yes	Yes
Web	09/12/2016	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

2031590

2100713

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

XXXX 2016. At that time XXXX notified me that I had a remaining credit of {$26.00}, saying they would refund me that amount of money that I had overpaid for my service.

Instead, XXXX mailed me a Citi Prepaid Services VISA prepaid debit card that they say has a balance of {$26.00} on it. Citi Prepaid Services then puts limitations on my use of that card, saying that it could not be used for a charge more than {$26.00}, it could not be used in an ATM machine, that I must go online or phone to " register " my debit card, etc. They did however say that I could go on-line with Citi Prepaid Services to arrange to have the amount transferred to my bank account.

While clearly an imposition on my time to return my money to me, I tried to comply. I tried to use Citi Prepaid Services web-based function to transfer the money into my account 3 times, but it would fail each time at the end of the transaction and tell me that " you have been logged out ".

I then phoned Citi Prepaid Services and told them their website did not work. They " walked me through it " on their website ; it again did not work. They then refused to help me further, saying I could only get the money transferred to my bank account using the website. They hung up on me.

My suspicion is that XXXX and Citi Prepaid Services are using this dodge of (NOT!) disbursing funds that they owe -- knowing that many consumers will not go through the arduous process they dictate in order to retrieve their funds. I consider this theft, criminal behavior.

Prepaid Card Complaints

Based on Consumer Complaints

provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

07/08/2016	Prepaid card	General purpose card
07/07/2016	Prepaid card	General purpose card
07/10/2016	Prepaid card	General purpose card
06/26/2016	Prepaid card	Government benefit payment card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Fees

Prepaid Card Complaints

Based on Consumer Complaints

(I then went back to XXXX, escalated my call to a " manager of the manager of the agent " in their Billing Department, and explained that I wanted my money from them ; I did not want to deal with the obstacles that Citi Prepaid Services put in my way. He refused to help, telling me that " XXXX no longer has your money, we transferred it to Citi Prepaid Services ".

I have a CITI gift debit card. It expired on XXXX. It still has funds on the card. I spoke to Citi customer service on XXXX/XXXX/16 (spoke to XXXX and she referred it to XXXX XXXX) and they would not issue a replacement card or a check.

When I prepared my taxes through XXXX XXXX. Once you complete your tax return you have several options for getting your tax return. One of those options was a netSpend Premier Visa Debit Card. Seems easy but read the fine print of the agreement before you opt for this card. There are fees that will deplete your refund and they will continue to charge you fees into a negative balance. The only way you can do business with them is through the Internet. There is no monthly billing, no statement of charges or purchases and no notification of your balance or fees charged when charged. If you call and try to close the account with a negative balance they will tell you that they will charge off the negative balance and off course that will go on your credit bureau. You options are to go to a XXXX or XXXX, load put money on the card to clear the negative balance then call them or go on the Internet and close the card. After raising the roof with them, being that it was a small negative balance they agreed to waive the small negative balance and close the card.

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response
Company has responded to the consumer and the CFPB and chooses not to provide a public response
Company has responded to the consumer and the CFPB and chooses not to provide a public response
Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Citibank	CA	95821		Consent not provided
U.S. Bancorp	MD	20850		Consent not provided
Citibank	CA	940XX		Consent provided
NetSpend Corporation, a TSYS Company	NV	891XX	Older American, Servicemember	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	07/11/2016	Closed with monetary relief	Yes	No
Web	07/08/2016	Closed with monetary relief	Yes	No
Web	07/11/2016	Closed with explanation	Yes	No
Web	07/13/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

2002093

2003017

2005372

1985547

Prepaid Card Complaints

Based on Consumer Complaints

07/11/2016	Prepaid card	Transit card
07/08/2016	Prepaid card	Gift or merchant card
07/20/2016	Prepaid card	Gift or merchant card
07/12/2016	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Fees

Unauthorized transactions/trans. issues

Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

Western Union Prepaid XXXX XXXX, has extended my dispute to XXXX calender days, which I know is illegal by federal regulation XXXX, in the process of dispute, is it required that a financial institution resolve all disputes between XXXX and XXXX, then 30 days, but only after not being able to find what they are looking for. Then by law, they are required to give a decision after 30 days. And if the evidence doesnt give either way, then they are required to send a letter, stating that it was unfounded due to insufficient information. XXXX calender days to make a decision, I do n't think so.

I received a pre-paid XXXX gift card that is issued by U.S. Bank National Association for my birthday in XXXX XXXX.
XXXX XXXX - I called XXXX at XXXX to see if the gift card I received as a birthday gift needed to be activated before use. I was told that it did not and it was available for use. I also asked when it expired and was told that there is n't an expiration date, even though the front of the card says XXXX. It only " expires " once the funds are completely removed from the card.
Saturday XXXX XXXX, XXXX at approx. XXXX - I went to XXXX which is a local home store located in XXXX , Ohio . I went to purchase a couple of items with my XXXX Gift Card from XXXX. During checkout I was asked to swipe my gift card so the amount could be credited to my purchase. I was told that the card was declined. Since the card was not used and XXXX told me there were funds available, I was not sure why the card would not work. The cashier asked me to try again and run it as a credit card. I did. Again it was declined. The cashier asked me to run it one more time. I did and this time ran it as a debit card and entered a

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	IA	527XX	Consent provided
U.S. Bancorp	MI	49234	Consent not provided
U.S. Bancorp	OR	97080	N/A
U.S. Bancorp	OH	436XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	07/12/2016	Closed with explanation	Yes	No
Web	07/12/2016	Closed with explanation	Yes	No
Referral	07/21/2016	Closed with monetary relief	Yes	No
Web	07/13/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

2006119

2004360

2022357

2008472

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

pin number that is on the back of the card. It was declined. The At Home store then informed me that there point of sale system would not allow the card to be swiped again and that three times was the limit. I was not able to purchase the items that I had picked out to use the gift card on.
Monday XXXX XXXX, XXXX at XXXX - I looked at the back of my gift card and went to the website they suggest for card balance inquiries. I went to the site (Exhibit A) and entered my card number, the XXXX digit security code from the back and entered the robot code from the website. I hit Log In and the page refreshed removing all of the data I just entered. The page did not load or continue to a new page. The site looked to be broke.
I then called XXXX at XXXX to determine the issue. The automated system asked me to enter my card number to make the process quicker. A customer service woman then took my call. The woman that I talked to asked me for the number on my card again. I provided the number and then she asked me what the value of the card was. I told her {$75.00}. She then proceeded to tell me that I was correct and that amount was still on the card. She told me that the card was purchased in XXXX XXXX (this is after when I received the card). I told her that the card was declined at a local store and she apologized for the inconvenience. She then proceeded to tell me that I would need to provide proof of purchase to them. I told her that this was a gift and that I did not purchase this card.
I told her that I did not understand why they needed a proof of purchase when I have the card in my possession and there is still money on the card. It did not make sense. She explained that this was their process. I also wanted to know if the card was purchase with cash, what then? She stated that there was " nothing that they can do " if there is no proof of purchase. I explained that this did not seem correct and thanked her for her time. The call ended.
I have also found several sites where consumers of XXXX gift cards have had

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

07/02/2016	Prepaid card	General purpose card
06/21/2016	Prepaid card	Payroll card
07/20/2016	Prepaid card	General purpose card
07/22/2016	Prepaid card	General purpose card
07/26/2016	Prepaid card	ID prepaid card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Overdraft, savings or rewards features
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Managing, opening, or closing account

similar issue with this company not honoring the monetary value on their cards. Many customers have had the card value deplete due to fees from this company while the card was declined or not used. Others have had the same experience as me where they were told to provide proof of purchase and nothing was ever resolved. This company, along with the companies that are " storefronts " to sell the cards, I believe is committing fraud and stealing funds from consumers.
I then contacted my attorney to discuss my options.

I placed {$1000.00}. on my wife 's prepaid card a month or two ago. Almost immediately the money was stolen by fraudulent charges made in XXXX. Amex refunded a couple XXXX dollars after a month or so but refuses to refund the remaining fraudulent charges. The customer service reps in XXXX are poorly trained and completely useless and nobody at the amex company in XXXX will talk to us, call us back, take us seriously etc. Please help.

Hi, on XXXX XXXX 2016 I purchased a XXXX XXXX pre-paid card at XXXX. I opened the package to find the card was clearly tampered with and when I checked my balance instead of {$500.00} there was XXXX and a transaction by someone else for the rest. I followed XXXX procedures and submitted a receipt, my drivers license, and pictures of the gift card. They promised to get back to me in 4-6 weeks. Its been four months and every time I call they say " its processing ". They have my {$500.00} hostage and I really hope you can help!

Thanks, XXXX XXXX

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Fifth Third Financial Corporation	IN	46278	N/A
NetSpend Corporation, a TSYS Company	GA	30281	N/A
Amex	OR	972XX	Consent provided
Incomm Holdings, Inc.	CA	913XX	Consent provided
Amex	CA	92262	Consent not provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	07/06/2016	Closed with explanation	Yes	No
Referral	07/13/2016	Closed with explanation	Yes	No
Web	07/21/2016	Closed with explanation	Yes	No
Web	07/25/2016	Closed with explanation	Yes	No
Web	07/29/2016	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

1996310

1978312

2022079

2025196

2030823

Prepaid Card Complaints

Based on Consumer Complaints

07/13/2016	Prepaid card	General purpose card
07/10/2016	Prepaid card	Gift or merchant card
07/19/2016	Prepaid card	General purpose card
07/27/2016	Prepaid card	ID prepaid card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Fraud or scam

Unauthorized transactions/trans. issues

Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

I bought XXXX gift cards from XXXX and I loaded each card with {$500.00}. When I tried to use all the cards, my transaction was declined. so I checked recent activity. I found all the purchase made on the XXXX cards WERE NOT authorized by me. Further more I was out of country, and in XXXX from XX/XX/2016-XX/XX/2016 so any purchases on the gift card were not done by me.I called gift card issuer on XX/XX/2016. the operator told me the claim I filed with them on XX/XX/2016 WAS NOT TRACEABLE! I am very worried and there are a lot of victims like me reporting fraud online.

This is not duplicate claim. This is my first time file complaint.I sent card issuer, US bank claim on XX/XX/2016. but they told me they could not find my case on XX/XX/2016!

I accidentally transposed XXXX numbers on my direct deposit form with my company, the routing number was correct but XXXX numbers on my account had been transposed. My card service, serve by American express is refusing to return my direct deposit funds to me. Can anyone help me? I 've talked to them and they 've claimed there 's nothing they can do, they spoke with my payroll as well.

today is XXXX/XXXX/16 Dear cfpb, I have a cash only prepaid debit card with bluebird, handled by American express. I can only add funds to it by going to XXXX, with cash. An electronic transfer was made into this account by an online credit union on XXXX/XXXX/16 for XXXX cents. On XXXX/XXXX/16 another online transfer by the same credit union in the amount of {$2500.00} was made and then withdrawn 5 hours later. Later the credit union realized their mistake and asked bluebird to return the funds which were already withdrawn from my account. Bluebird refunded what funds were left in my account to the credit union, {$190.00}. All these transactions were done without my knowledge and I was not

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Comerica	PA	18902	Older American	N/A
U.S. Bancorp	CA	926XX		Consent provided
Amex	GA	300XX		Consent provided
Amex	MS	395XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Postal mail	07/15/2016	Closed with monetary relief	Yes	No
Web	07/11/2016	Closed with monetary relief	Yes	No
Web	07/20/2016	Closed with monetary relief	Yes	No
Web	07/29/2016	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

2010072

2005026

2018892

2034041

Prepaid Card Complaints

Based on Consumer Complaints

07/26/2016	Prepaid card	General purpose card
07/20/2016	Prepaid card	ID prepaid card
07/27/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Fraud or scam

Fees

{$190.00}. All these transactions were done without my knowledge and I was not aware of this until I went to use my bluebird card and found out it was frozen.
I 've called both the credit union and bluebird countless times with an unbelievable assortment of stories. I just want my {$190.00} back. Its a cash only prepaid debit card, this is a pretty much an open and shut case, but American express refuses to help. I gave the credit union the transaction numbers that were given me thru emails but they said those numbers do n't match ones they typically use and could not talk to me further about the matter.

I opened this prepaid card with capitalone I put all the money on the card myself when I WANTED to increase my balance I would put money on the card and hit credit increase then they applied it as an increase and not a payment few months into having the card I ask if they do credit increases using their money they said we do n't give credit increases on prepaid cards I said ok. I put my own money on this card thinking that if I increase my own credit it would help my score so later about a year I wanted to close the account so I spent all my money on the card after they got their monthly fees then I got a statement saying I owe them XXXX dollars that they put on my card well I could n't believe this cause they never put any money on my card they made that clear at the beginning that they do n't do increases on prepaid so their contradicting their self I do not owe them a single red penny and I will not be ripped off because they know that I 'm trying to up my credit score so I guess they think they can rip me off cause they think I will pay so it does n't ruin my credit their wrong I will fight this to the end I do not owe them thank you please help with this.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Amex	TX	78207	N/A
Capital One	SC	299XX	Consent provided
Amex	OH	43162	Consent not provided

Prepaid Card Complaints

Based on Consumer Complaints

Postal mail	07/28/2016	Closed with explanation	Yes	No
Web	07/21/2016	Closed with monetary relief	Yes	No
Web	08/01/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

2029931

2022289

2032994

Prepaid Card Complaints

Based on Consumer Complaints

07/28/2016	Prepaid card	General purpose card
06/28/2016	Prepaid card	Gift or merchant card
07/15/2016	Prepaid card	Mobile wallet
07/12/2016	Prepaid card	Payroll card
07/12/2016	Prepaid card	Government benefit payment card
07/26/2016	Prepaid card	General purpose card
07/28/2016	Prepaid card	Mobile wallet
07/01/2016	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Fraud or scam

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

Hi, I have been a serve member for a little bit, then early XXXX I recieve an email saying my account was suspended saying I violated the user agreement but did n't give any notice of what I did. Ok fine, that XXXX but if they do n't want me as a member fine. I called and was told I would receive a check for the balance within 10 business days I think it was. But it never came, I called again a few times and was told different things each time. I was told it was being reviewed and to wait 3 business days and call back and then one time was told there was 24 hours left in the review period and to call back afterwards .... anyways fast forward to now, they no longer give me any details just that the account is under review and that I might not get my money back. Wait, what? This has been going on for almost 3 months and now they wo n't tell me anything, I 'm hoping they will work with you guys.

I tried to withdrawal {$480.00} at XXXX XXXX, it would n't allow me to withdrawal funds. I checked my account within a day and it showed that the transaction had gone threw. I contacted my bank Citi Bank payroll card on XXXX XXXX. I filed a dispute with me against XXXX XXXX. I called Citi bank back after 10 business days, because I had not gotten a credit, and was told their still working on it 2 days after the 10 day period. I was told their credit risk depart is still working on it. I want my funds and I want them fined for not following the law

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Amex	OK	741XX		Consent provided
Citibank	FL	32246	Servicemember	Consent not provided
PayPal Holdings, Inc.	TX	76018		N/A
Citibank	OH	432XX	Servicemember	Consent provided
Comerica	CT	06498		N/A
Discover	TX	78207		N/A
U.S. Bancorp	GA	30358		N/A
Blackhawk Network Holdings Inc.	CA	96003		Consent not

Prepaid Card Complaints

Based on Consumer Complaints

Web	08/03/2016	Closed with explanation	Yes	Yes
Web	07/27/2016	Closed with explanation	Yes	No
Referral	07/18/2016	Closed with explanation	Yes	No
Web	07/13/2016	Closed with explanation	Yes	No
Referral	07/20/2016	Closed with explanation	Yes	No
Postal mail	07/28/2016	Closed with explanation	Yes	No
Referral	08/02/2016	Closed with explanation	Yes	No
Web	07/05/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

2035556

1986795

2015416

2009102

2008981

2031603

2035808

1993973

Prepaid Card Complaints

Based on Consumer Complaints

07/26/2016	Prepaid card	General purpose card
07/15/2016	Prepaid card	Gift or merchant card
08/01/2016	Prepaid card	General purpose card
06/20/2016	Prepaid card	General purpose card
07/14/2016	Prepaid card	Government benefit payment card
07/12/2016	Prepaid card	General purpose card
07/29/2016	Prepaid card	General purpose card
07/17/2016	Prepaid card	Payroll card
07/19/2016	Prepaid card	General purpose card
08/01/2016	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Adding money
Managing, opening, or closing account
Managing, opening, or closing account
Adding money
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

I purchased a prepaid Serve American Express at XXXX at checkout something was n't was n't standing correctly and they had to bring up the card and at which point they told me it would be active it was supposed to automatically be ready to use and apparently it was not scan properly and when I tried to take it back they told me to call the Washington State financial institutions when I called American Express and they asked me for copies of the receipt copies of the Box copies of the credit card so on and so forth copy of my ID and so far I 've heard nothing back from them and spent {$200.00} for nothing

My card account was placed on hold with any notification to me. The company ADP Totalpay accepted a deposit into the account even though they would not give access to the money (they didnt tell me). They have given me numerous reasons as to why this happened and none of their reasons make sense. I have sent them all the requested documents multiple times (a copy of my drivers

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes complaint is the result of an isolated error

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

				provided
Amex	IL	60607		N/A
PayPal Holdings, Inc.	WV	25313		Consent not provided
Travelex NY, Inc.	PA	19128	Servicemember	Consent not provided
Blackhawk Network Holdings Inc.	CT	06804		Other
Comerica	NM	87101	Older American	N/A
Empowerment Ventures, LLC	MS	39288		N/A
Amex	WA	981XX		Consent provided
Empowerment Ventures, LLC	TX	75104		Consent not provided
NetSpend Corporation, a TSYS Company	CA	92882		Consent not provided
First Data Corporation	GA	302XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	07/28/2016	Closed with monetary relief	Yes	No
Web	07/18/2016	Closed with monetary relief	Yes	No
Web	08/04/2016	Closed with monetary relief	No	Yes
Web	07/09/2016	Closed with explanation	Yes	No
Phone	07/18/2016	Closed with explanation	Yes	No
Postal mail	07/13/2016	Closed with explanation	No	No
Web	08/02/2016	Closed with explanation	Yes	Yes
Web	07/20/2016	Closed with monetary relief	Yes	No
Web	07/21/2016	Closed with explanation	Yes	No
Web	08/04/2016	Closed with non-monetary relief	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

2029628

2014818

2040358

1975057

2011749

2008555

2034503

2016155

2018344

2039611

Prepaid Card Complaints

Based on Consumer Complaints

09/27/2016	Prepaid card	General purpose card
07/28/2016	Prepaid card	General purpose card
09/10/2016	Prepaid card	Government benefit payment card

Prepaid Card Complaints

Based on Consumer Complaints

Overdraft, savings or rewards features
Fraud or scam
Unauthorized transactions/trans. issues

sent them all the requested documents multiple times (a copy of my drivers license, a copy of my paycheck and a copy of my social security card).
They have given false reasons as to why they can not use the documentation. Once they told me that my driver 's license it expired, however, it does not expire until 2021. They told me that my i.d . was too dark to read but they read me the information from it. They initially said that they could read my social security card, but after the 3rd time I 've sent in my documents they say they can not read the social security card. None of my files are blurry or dark. I have sent these same files to other businesses and they were read fine.
I have gone a month without my money. The ADP TotalPay customer service will not allow me to speak with a supervisor. They just continue to place you one hold and then transfer you blindly to a line where no one ever answers. I only want access to my pay that was deposited on the card

This is fraud as well. Between XXXX, my personal information was being used by some unidentified person. I got a XXXX card to have my XXXX payments direct deposited on to it. When I would go to get my funds, the funds disappeared. The funds that were in a pending deposit status disappeared and there were several unauthorized transactions on my card. I had only XXXX card. Now as I am attempting to rectify the situation with all that has been damaged by this, I requested a copy of my statement. I was told by customer service that there was XXXX cards in my name. Obviously, I never had XXXX cards. I requested the statements approximately 2 months ago and the company continuously makes excuses as to why I can not retrieve them. Under the statue of limitations, financial institutions are required to keep statements on file for 7 years. I was then told because my account was closed I could not get the statements. This was all after I

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Amex	CA	90650	N/A
Empowerment Ventures, LLC	GA	30058	N/A
NetSpend Corporation, a TSYS Company	NC	274XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	09/29/2016	Closed with explanation	Yes	Yes
Phone	08/04/2016	Closed with explanation	Yes	Yes
Web	09/14/2016	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

2135188
2035108
2105415

Prepaid Card Complaints

Based on Consumer Complaints

08/23/2016	Prepaid card	Other special purpose card
08/03/2016	Prepaid card	Other special purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Fraud or scam

because my account was closed I could not get the statements. This was all after I was first told I would receive them via e-mail within 48 hours. I later received an e-mail stating they needed documents from me after they had verified my information. I refused to give out personal information to a company that stole my money. A representative in the corporate office named XXXX XXXX contacted me and told me they needed the documents due to the fraud on my account. They know there was fraud but they never paid me for the fraudulent transactions or the money that was taken. XXXX told me as soon as I sent the information he would release my statements. I sent the information immediately and received an e-mail stating they received my information and I would have my statements within 48 hours. Again, I waited and no statements. I contacted Netspend yet again via e-mail. My e-mail went ignored. I e-mailed XXXX XXXX directly and that e-mail went ignored. Finally when I told him I would be filing a complaint he said they did not receive my identification which is a lie. At any rate, I sent over my identification again. XXXX then said the attachment was blank. Another lie. I sent it again and then followed up with an e-mail. XXXX ignored my e-mail and has not responded. Evidently, they do not want me to see the transactions and realize it was them themselves who stole the money. I have read about the same thing occurring with other people with this very same crooked company. i asked XXXX why he would n't just make good on the money taken. He did not respond. The bottom line is XXXX stole money from my card, made false transactions and will not supply me with my statements that I have been requesting for two months or more.

I was issued a promotional {$50.00} prepaid card from Citi Bank. It was not clear to me that on the " good through " date on the card the funds would " disappear. " The card clearly says DEBIT on it, and I thought it would be treated like my bank

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response
Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Citibank	CA	95618	Other
Citibank	SC	297XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	09/14/2016	Closed with explanation	Yes	Yes
Web	08/05/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

2075942

2044874

Prepaid Card Complaints

Based on Consumer Complaints

07/21/2016	Prepaid card	Government benefit payment card
07/22/2016	Prepaid card	Mobile wallet
08/04/2016	Prepaid card	General purpose card
08/04/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Managing, opening, or closing account

Managing, opening, or closing account

Adding money

debit card. My understanding is that I would have to obtain a new card. I spoke with XXXX different people at CitiBank Prepaid Card Services. They all had the same response, " Sorry ca n't do anything about it. " They said I could n't speak with any further supervisors to explain my issue. The last person I spoke with was XXXX (employee # XXXX). When I asked for the address of their corporate office, she gave me the wrong address (I checked online). I saved this card to spend on something special. {$50.00} is a lot of money to lose ; if they do this to XXXX people, they just netted themselves a fast {$5000.00}! I want this resolved by receipt of either a check or new card.

On XXXX/XXXX/2016 I closed my prepaid card that I had deposited XXXX XXXX dollars with Capital One. I got an email later saying I had to make a payment so I called. I have a transcript of the phone conversation with the Capital One Rep. He told me I had to pay an additional {$150.00} that was still on the balance to close the card. I did so online XXXX/XXXX/2016. My bank statement shows capital one withdrew the money on XXXX/XXXX/2016. The Rep said all would be good. Today I recieved an email from Capital One saying I need to make a payment on the card for {$68.00}. Please help me with this company.

On XXXX XXXX, 2016, there is a charge of {$780.00} taken out of my account, paid to XXXX. I figured out that my boyfriend at the time had taken my debit card number and paid his past due cable bill with it. So I called up bluebird AmEx and told them what happened and disputed the charge. I was issued a conditional credit for {$680.00}, {$100.00} less the total charge, in XXXX 2016. I was received an email and uploaded forms they asked for. Then I never heard anything from them, until on XXXX XXXX, 2016 when I noticed they reversed the provisional credit and sucked out all the money I had in the account and then some. I called

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Comerica	FL	32957	N/A
PayPal Holdings, Inc.			N/A
Capital One	HI	967XX	Consent provided
Amex	NJ	088XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	07/22/2016	Closed with explanation	Yes	No
Referral	07/25/2016	Closed with non-monetary relief	Yes	No
Web	08/08/2016	Closed with monetary relief	Yes	Yes
Web	08/08/2016	Closed with monetary relief	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

2022896

2026038

2046213

2047574

Prepaid Card Complaints

Based on Consumer Complaints

07/23/2016	Prepaid card	General purpose card
07/27/2016	Prepaid card	ID prepaid card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Unauthorized transactions/trans. issues

credit and sucked out all the money I had in the account and then some. I called them and they said the reason they reversed it is because they needed me to send them a copy of the receipt from the disputed transaction. How could I send them a receipt I do n't have, and why would I have a receipt for a transaction that I never authorized. They did n't even try contacting the merchant to my knowledge and I have tried numerous times resubmitting the dispute and it has been like banging my head against the wall. The last time I called in they resubmitted a new dispute but I was told that I needed to send in s copy of his bill to prove it was not in my name nor service to my address. I said I did n't have access to that and they told me to call or have a male friend call XXXX pretending to be my ex boyfriend and get a copy. I was not doing that for obvious reasons but also that would n't make a difference because I am sure they would just send the copy to his address on file which I do not live there or get his mail. In any event they are just giving me the run around now and the account is negative months now and checks have bounced etc. Because they never informed me of the credit reversal or any information the entire time and also on their website I was reading the dispute terms and conditions and it says that they will contact, merchant and fight your dispute as any other major credit card etc. and clearly they have done no such thing. I hope this agency will be able to assist me in getting my {$780.00} back that I have been out for the past few month. Thank you for your time and anticipated cooperation regarding this matter.

On XXXX XXXX, my Bluebird American Express account was subjected to XXXX unauthorized transactions totaling {$1200.00}. The charges took place at XXXX XXXX XXXX, North Carolina -- a state I have NEVER been to. I live and was in XXXX XXXX at this time. The physical card was in my possession and I have

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Amex	TX	77707	Consent not provided
Amex	CA	921XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	07/29/2016	Closed with explanation	Yes	No
Web	07/29/2016	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

2024896

2032549

Prepaid Card Complaints

Based on Consumer Complaints

07/25/2016	Prepaid card	Mobile wallet

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

never supplied my card number to another person. Therefore I believe I was the victim of card skimming.

I noticed the charges that afternoon (XXXX XXXX) and immediately notified Account Protection Services. My existing card was cancelled and a replacement was issued to me. I called back on XXXX XXXX once the XXXX charges had cleared in order to file and begin the dispute process. I followed proper protocol as outlined by American Express and supplied all information that was requested for the investigation. On XXXX XXXX, I received an email notification that my dispute had been declined along with another email that my account had been permanently closed (blocking my access to over {$1500.00} in funds). I filed a police report the same day, faxed a copy to Account Protection Services, and called to request that the dispute be re-opened. I was told the investigation was complete, case was closed, could not and would not be re-opened. A supervisor, XXXX, suggested that I contact XXXX directly to dispute the transactions and request reimbursement. On a subsequent call XXXX XXXX, I spoke with XXXX again and demanded details of the investigation, which I 'm entitled to as a cardholder. I was told affirmatively that no information would or could be provided to me and the decision was final, and the call was terminated by XXXX. On my last call to American Express XXXX XXXX, a customer service rep said that I could a letter in writing to their XXXX to request details of the investigation and request my dispute be re-opened. I sent this letter via certified mail on XXXX XXXX, along with a copy of my police report, declaration of fraud form, call records and photo evidence of my location in XXXX XXXX on XXXX XXXX. As of XXXX XXXX, no response has been received. This is a blatant disregard of my rights as a cardholder, as outlined in Regulation E of the Electronic Fund Transfer Act.

On XX/XX/XXXX and XX/XX/XXXX, I was charged by Paypal for monthly services

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

PayPal Holdings, Inc.	IL	600XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	07/27/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

2028700

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

with XXXX. Approximately 2 hours after the charge, the service was canceled with XXXX, and the money was was refunded in my Paypal account.
However, regardless of the refund by XXXX, Paypal tried to charge my savings account 4 times, which resulted in {$70.00} fees charged by the bank.
I also contacted Paypal`s costumer service, and I was explained that Paypal`s system will continue to attempt to charge my savings account until the money is taken out of my account regardless of the XXXX refunds, because the system is set up this way, and the charges can not be stopped manually.
An email with this issue was send to open complaint case, with no reply whatsoever from Paypal.

As a result, my savings account was removed from my Paypal account, I had to pay {$70.00} fees to XXXX XXXX XXXX.

You can find bellow details of the transactions : Paid with PayPal balance XXXX XXXX, XXXX payments Transaction ID XXXX Seller info XXXX, XXXX.
XXXX XXXX XXXXXXXXXXXX Invoice ID XXXX Your purchase XXXX, XXXX {$34.00} Purchase total {$34.00} Total {$34.00} Refunded to PayPal balance Transaction ID XXXX Seller info XXXX, XXXX.
XXXX XXXX XXXXXXXXXXXX Refund details Refund total (includes tax and shipping) {$34.00} Fees {$0.00} Total {$34.00} Paid with PayPal balance XXXX XXXX, XXXX payments Transaction ID XXXX Seller info XXXX, XXXX.
XXXX XXXX XXXXXXXXXXXX XXXX ID XXXX Your purchase XXXX, XXXX {$34.00} Tax {$0.00} Purchase total {$34.00} Total {$34.00} Refunded to PayPal balance Transaction ID XXXX Seller info XXXX, XXXX.
XXXX XXXX XXXXXXXXXXXX Refund details Refund total (includes tax and shipping) {$34.00} Fees {$0.00} Total {$34.00}

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

07/29/2016	Prepaid card	Payroll card
08/02/2016	Prepaid card	General purpose card
07/29/2016	Prepaid card	Mobile wallet
05/19/2016	Prepaid card	General purpose card
08/02/2016	Prepaid card	General purpose card
08/05/2016	Prepaid card	General purpose card
07/25/2016	Prepaid card	General purpose card
09/22/2016	Prepaid card	Mobile wallet
07/29/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Fraud or scam
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

I purchase a prepaid XXXX at XXXX and the receipt stated that it was authorized. My son went to use it and it was n't authorized. I called XXXX and so far it has taken 72 hours and I still do n't have the money or an authorized card. I sent a copy of the receipt, a picture of the card, and my driver 's license (as requested). They are telling me that it is in compliance and that they are unable to help me.

Funds were transferred to an inactive rushcard by mistake, the reason it 's inactive is because it was never ordered by me and was sent to a completely different address the more than 4 years ago. When I called to have them void the transfer they told me it was impossible without reactivating the said card. When I explained in never even had the card nor do I know who does, they told me thy would send me one but would take 10 business days. Who could wait 10 business days for their own, oney. Why would a transfer be able to complete on an inactive card but not one going out on card. Because it only benefits RUSH to keep the money longer .... finally had one. Rep tell me they can send one overnight but would cost ME {$30.00} for their incompetent system and customer service.

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

First Data Corporation	CA	92264		N/A
Incomm Holdings, Inc.	IN	460XX		Consent provided
Amex	NH	03102	Servicemember	Consent not provided
Incomm Holdings, Inc.	NC	28303	Servicemember	N/A
Incomm Holdings, Inc.	TX	77042		Consent not provided
Empowerment Ventures, LLC	NY	117XX		Consent provided
Comerica	NY	10454		N/A
PayPal Holdings, Inc.	NY	12590		N/A
Amex	FL	32803		Consent not provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	08/03/2016	Closed with explanation	Yes	No
Web	08/08/2016	Closed with explanation	Yes	No
Web	08/03/2016	Closed with monetary relief	Yes	No
Referral	08/01/2016	Closed with explanation	Yes	No
Web	08/04/2016	Closed with explanation	Yes	No
Web	08/10/2016	Closed with explanation	Yes	Yes
Referral	07/27/2016	Closed with explanation	Yes	No
Referral	09/26/2016	Closed with explanation	Yes	Yes
Web	08/03/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

2037839

2041234

2036874

1933571

2042357

2049114

2028736

2126198

2037151

Prepaid Card Complaints

Based on Consumer Complaints

06/09/2016	Prepaid card	General purpose card
08/09/2016	Prepaid card	General purpose card
06/23/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

I went to an ATM (XXXX XXXX) on XXXX/XXXX/2016 to withdraw {$400.00} & it did not dispense out. It went in the local branch & talked to XXXX XXXX about the matter & it was later acknowledged that my money did not dispense out so therefore XXXX XXXX (handles ATM disputes) faxed the paperwork to UniRush which is the parent company of Rush Card about the matter & they released the {$400.00} back to Rush Card on XXXX/XXXX/2016. I have called RushCard several times & each time they keep saying that the money was not sent back to them, however, I have the paperwork from XXXX XXXX (XXXX XXXX XXXX XXXX, XXXX, WI). Each time I call, Rush Card tells me a different story. I was told that I would have my money by the end of the business day XXXX/XXXX/2016 & now I am being told they did not receive the money. I have bills to pay & for them to keep giving me the runaround is unacceptable. It 's like I am being punished for something that I did not have control over.

There was XXXX unauthorized transactions on my American Express for XXXX card over the course of 3 days. I was given a temporary refund and then it was taken back out of my account because according to American Express the transactions were authorized and I needed to contact the merchant. I called to get information about contacting the merchant and was told that they would email the information to me. However when they did email it I could n't access it because the link expired in 24 hours. I called over 5 times to request that information again and speak to a manager. I was told that I would get a call back and the information resent each time and I never received the information or never ever received a call back. American Express then discontinued the American Express for XXXX card and I 've been trying to contact American Express since XX/XX/XXXX when the card was discontinued. The American Express for XXXX card phone number is discontinued and I 'm not able to get any information. This has been going on

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	WI	537XX	Consent provided
Amex	IL	61761	N/A
Amex	NY	104XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	06/13/2016	Closed with monetary relief	Yes	No
Postal mail	08/11/2016	Closed with explanation	Yes	No
Web	08/03/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

1962289

2053951

1981621

Prepaid Card Complaints

Based on Consumer Complaints

08/01/2016	Prepaid card	General purpose card
07/30/2016	Prepaid card	ID prepaid card

Prepaid Card Complaints

Based on Consumer Complaints

Overdraft, savings or rewards features

Unauthorized transactions/trans. issues

since XX/XX/2015.

XXXX issued a prepaid reward card valued at {$120.00} through American Express. CFPB guidelines say these cards never expire, and can be reinstated if they do pass a printed expiration date. I contacted American Express and they say the card can not be reinstated. The expiration date listed is XXXX 2016.
These financial companies make the majority of their profits on lost, unclaimed, or the " past due " feature.

I have had a American Express Serve card going on two years. I have my paycheck direct deposited into this account. I have n't had a problem until XXXX XXXX. This is the day that I had XXXX unauthorized withdrawals from my account. My paycheck is usually deposited on Thursday. I withdrew XXXX on Thursday and then sent payments to some of my credit cards. On XXXX XXXX I went to lunch at my employers lunch room and handed the cashier my card and it is denied. I 'm wondering what is going on so I go into my account on my phone and it has XXXX dollars and some change. I look at the transactions and XXXX transactions went through at around XXXX XXXX XXXX back to back. They showed up as a transfer to a woman that I have never heard of for XXXX and then the second transaction was to a man that I have never heard of for XXXX. I called AE immediately to report this. They made me change my password, pin and special question. I filed the complaint on XX/XX/XXXX.I asked the AE rep how did this happen and I was told that there would be a investigation that would take 7-10 business days. This was crazy to me that I would have to wait this long to get my money back. It listed right on my account the name of the people that my money was illegally transferred to. This should be something that they should be able to see where the request came from and where it went. At no point in time did I ever think that AE would not give my money back that was illegally taken out of my AE account. I called AE almost everyday during this time because with every passing day I

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Amex	CA	917XX	Consent provided
Amex	IL	604XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	08/03/2016	Closed with explanation	Yes	No
Web	08/03/2016	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

2039882

2038573

Prepaid Card Complaints

Based on Consumer Complaints

08/11/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

would see things online that would suggest that this happens quite frequently with AE and I was concerned that my next direct deposit would be at risk. To this I was told that my account was safe because I had changed my password, pin and special question. Around day 6 or 7 I called AE and asked to speak to a Manager and was on hold for over a hour before I just hung up. I spent about a total of about XXXX and a half hours total waiting to speak to a Manager. I was finally able to reach a Manager after about the XXXX request asking for one. This Manager stated that my case was still being investigated and that I would get a email on Friday XX/XX/XXXX on a decision.I told the Manager I was also concerned with the information that the person (s) that illegally withdrew my money had. I asked if they had my Social Security Number or other information. To my concerns I was told that I would find out on Friday. On XX/XX/XXXX I get a email from AE saying that my claim was denied and that my account was being canceled and the money that was just deposited from my employer would be mailed to me in a check. I asked what was the results of the investigation and how did they come to their determination and all I was told was that a investigation was done and my claim was denied. At this point I have had {$1600.00} illegally taken from my AE account and a company that I thought was reputable not giving my money back that was stolen from my account. AE has n't even told me the outcome of the investigation and I know why, I NEVER gave authorization for these XXXX transfers. I am a hard working American and I want my money back. I have a family to take care of. It 's concerning that a company as large as AE wouild put a product out (AES) and that it would be this prone to theft and fraud. Where did my money go? Is it being used to fund terrorism? I am not the only person that this has happened to. I want a full and immediate return of my hard earned money.

I purchased a gift card from a department store. The card was stolen from my car. I reported the card stolen on that same day and was able to stop the thief from

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Blackhawk Network Holdings Inc.	TX	773XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	08/12/2016	Closed with monetary relief	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

2057714

Prepaid Card Complaints

Based on Consumer Complaints

09/27/2016	Prepaid card	General purpose card
07/15/2016	Prepaid card	General purpose card
07/28/2016	Prepaid card	Mobile wallet

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Managing, opening, or closing account

Unauthorized transactions/trans. issues

using the remaining {$35.00} of the original {$50.00} limit. The issuing company is Blackhawk Network. They have done absolutely nothing to resolve this issue. I faxed all documentation to them on XX/XX/2016. I called numerous times to check on the status and was told it was still being worked on??? They also claimed to have tried calling me. If so, they left no message. I am certain this was a lie!! Today I received a letter from them stating I had not sent them requested information and they would not be taking any further action. I am attaching all documentation to show proof I submitted the claim form along with the receipt of purchase.

The card issuer promises " FREE " online statements to all holders of its 1-2-3 Rewards prepaid Visa debit card in paragraph XXXX of the card 's terms and conditions. In practice, only cardholders who have registered and activated their " temporary card " as a " personalized card " can see or print online statements. The card 's website allows temporary cardholders to see the balance available on the card and nothing more. There is no way to access the card 's history of charges ; as a result, one can not discover errors or unauthorized charges and can not provide proof of payment to a creditor or other interested party.

To Whom It May Concern : I am composing a complaint about PayPal Inc. On XXXX/XXXX/16 I made XXXX transactions ($ XXXX-XXXX & $ XXXX-XXXX) using either my PayPal Business Debit card and on XXXX/XXXX/16 I made another purchase using my PayPal ($ XXXX-XXXX). All XXXX transactions, according to PayPal 's Mobile App informed me that there were enough funds to cover these transactions, since I made a cash deposit to my PayPal balance of {$41.00} on XXXX/XXXX/16. However I 've been informed as of late by several employees of PayPal 's Customer Service Dept " Not to trust PayPal 's App " and "

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	NC	28638	Consent not provided
U.S. Bancorp	CA	941XX	Consent provided
PayPal Holdings, Inc.	FL	328XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	09/29/2016	Closed with explanation	Yes	Yes
Web	08/29/2016	Closed with explanation	Yes	Yes
Web	08/01/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

2133135

2012977

2036054

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Not to be reliant upon PayPal 's App, but rather on [their] website. " This does not help the consumer, like myself, be informed quickly and conveniently of funds that are available. PayPal insisted that i did n't have the funds in my regular PayPal Balance to cover those XXXX transactions, but only {$3.00}, which was applied to the first transaction of {$13.00} bringing it to {$10.00}. As a result of this, PayPal the withdraws debited transactions from a connecting checking account, which all PayPal users must do to initially open a PayPal account. At that time there was n't enough funds within my checking account to cover said debts. Therefore PayPal 's requests for the funds were denied. unbeknownst to me and assuming PayPal already acquired these funds from my PayPal balance, since I noticed it was low. So therefore I made a cash deposit of {$46.00} on on XXXX/XXXX/16 and another cash deposit of {$50.00} on XXXX/XXXX/16. With that being said each and every time I make a cash deposit towards my PayPal Balance, PayPal charges my {$3.00} each and every time to " Load Up " using a PayPal Load Up Card. (Also every time I used a new load up card and tried to claim such funds using the card 's PIN on my mobile browser, I would get an error message. It would only work correctly when I used my desktop computer 's browser through paypal.com/cash.) Meanwhile the XXXX transactions of {$10.00}, {$9.00}, & {$9.00} kept " ping-ponging " back and forth from my checking account and PayPal all the while my XXXX deposits of {$50.00}, {$46.00}, & {$41.00} were completely ignored by their computer system. PayPal 's computer system kept doing so until it finally debited my checking account, and only to be sent to their collections debt because PayPal states that I 'm - {$7.00} overdrawn and stands firmly that they did not receive the funds originally from my checking account. After speaking with PayPal over and over again, and being switched from supervisors of their customer service dept (which is all outsourced in XXXX) told me that I should call and ask my bank if those funds were returned or honored. I was outraged and livid upon this matter!

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

07/27/2016	Prepaid card	Government benefit payment card
08/09/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

This is double-Dipping! And I 'm appalled at their behaviors concerning this matter. It is illegal! it has to be! If not, It should be! I have screen shots attached to support my complaint against PayPal and their shifty ways, smarmy, double-dipping, lying, and misinformed ways. Please investigate this matter quickly and justly. Thank you for your time and concern.

I have purchased a prepaid card through XXXX called XXXX prepaid debit card. My wife and I loaded {$40.00} dollars on the card, just for a bill and trying out a new card to use for bill saving.

We arrive home and my wife and I tried to activate the card online. My anciently clicked the auto fill that remembers previously filled information on certain webs, upon this everything was filled in except my social that i filled in myself. We failed to ensure the name was filled in entirely. We did n't find out until after it went through that only my initials appeared. All information correct except my full name not appearing. So it was not activated.

We call the customer service and they tell me I can not use the card and if I want to I have to send in all of my personal information like my photo ID, my receipt, and my social security information.

Now, I given them all of the correct information however I was not sending in my information just to wait months for them to give me my funds if they ever were. I put my money on the card, trusting the card to use online immediately. This is ridiculous and they tell me i can not receive a refund nor can i use my card, They are able to activate it, they are refusing to. this is not for my safety, this is FRAUD! A SCAM! This is not advertised and they have stolen my money. I can not use my

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Comerica	TX	77642	N/A
Incomm Holdings, Inc.	NY	132XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	08/01/2016	Closed with explanation	Yes	No
Web	08/10/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

2033319

2051570

Prepaid Card Complaints

Based on Consumer Complaints

06/21/2016	Prepaid card	ID prepaid card

Prepaid Card Complaints

Based on Consumer Complaints

Fees

card and receive my funds at all. they want my identity information. This is not something they can do. This is not a bank, but a card. I am baffled and downright upset having trusted this card.

This is ridiculous and others should not use this only to find they can not access their funds. They have stolen my money.

Well, I called citi on XXXX/XXXX/16 to determine why I was being charged ATM fees despite the information pamphlet that was given to me saying I should not incur fees when using a citi bank atm. I spoke with a woman who said that she agrees that I should not be charged for using a citi bank atm and that perhaps I used an atm outside of their network ; she said she 'll look up the atm to determine if this was the case. She confirmed that it was in fact a citi bank atm and that its odd I was being charged. She said she will escalate this to management but that unfortunately there was n't anyone there that day that could help so I would be contacted back in approximately a week. I had n't heard back from them by XXXX/XXXX/16 so I called back to see what was going on. At that time the gentlemen I spoke with told me the exact opposite of what the lady from the first call said and told me that those fees are n't able to be reversed ; I asked to be escalated to speak with management. I spoke with another gentlemen who said that generally I would not be charged atm fees by using a citi bank atm with a citi bank card however I am a part of a XXXX program which does incur those fees. However the information was not presented in the pamphlet that was given to me with my card, he said that perhaps I received a pamphlet that was intended for another program but that he would do a one time courtesy and reverse those fees. He said I would have to call back on XXXX/XXXX/16 because no one there could reverse those (it was fairly late in the evening) and that on XX/XX/XXXX when I called those fees would be reversed. So I called today XXXX/XXXX/16 to have

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Citibank	OR	972XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	06/24/2016	Closed with monetary relief	No	No

Prepaid Card Complaints

Based on Consumer Complaints

1977697

Prepaid Card Complaints

Based on Consumer Complaints

09/28/2016	Prepaid card	Payroll card
08/03/2016	Prepaid card	General purpose card
08/04/2016	Prepaid card	Gift or merchant card
08/28/2016	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Managing, opening, or closing account
Fees
Fraud or scam

those fees reversed at the gentlemen instructed however the person I spoke with told me that was not true and that she can not refund them. After she pulled the call she agreed he said that however she only refunded the most recent atm fee but that was it. This is not okay because I have had one employee tell me I was right, and that I should n't have been charged since the atm i used was a citibank atm and a manager also tell me that he would reverse the fees on XXXX/XXXX/16. I have reference numbers for the recordings of all three of those calls. The call on (XXXX/XXXX/16) with the woman who told me I should not be charged fees at citibank atms was reference # XXXX. The call with the manager on (XXXX/XXXX/16) was reference # XXXX ; and lastly the call from (XXXX/XXXX/16) today 's reference # was XXXX.

I have a prepaid XXXX card through XXXX XXXX. I bought a product at XXXX XXXX. I loaded more money onto my prepaid card. I returned the product to XXXX XXXX because I needed to replace my refrigerator. I was denied the ability to purchase the XXXX $ refrigerator because my funds were frozen for 72 hours due to the returned merchandise. My balance per the phone line was over XXXX $ the returned merchandise was XXXX $ and yet the denied my XXXX $ purchase. I began an absolutely infuriating attempt to discuss the situation with Customer Service and have spent hours upon hours trying to identify who " handles " the money flow for the XXXX XXXX Prepaid XXXX card. XXXX XXXX says it has nothing to do with the card. XXXX says they have nothing to do with the card. US Bank says they have nothing to do with the card. Customer Service says they only supply the card but do n't manage the money flow. Customer service also refuses

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	MS	39086	N/A
SunTrust Banks, Inc.	GA	30311	N/A
TD Bank US Holding Company	NY	10025	N/A
U.S. Bancorp	WA	980XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	09/30/2016	Closed with explanation	No	
Referral	08/05/2016	Closed with explanation	Yes	No
Referral	08/08/2016	Closed with monetary relief	Yes	No
Web	10/03/2016	Closed with explanation	Yes	

Prepaid Card Complaints

Based on Consumer Complaints

2135935

2045346

2046030

2084636

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

supply the card but do n't manage the money flow. Customer service also refuses to allow a caller to speak to a supervisor, refuses to identify their company name, refuses to provide an address to file complaint with. And in the end if you work at it long enough they finally offer to open a " dispute " escalation ticket on your behalf with an assurance that someone will call you right back, which then becomes Within 24 hours and then with in 72 hours. They also presented a moving target on the actual reason for the hold, first saying the specific company was blocked and then when I attempted to make a purchase at another lumber store, was told it was the type of retailer, so then I went to a bank and was denied and they said no, it was my card that was blocked. But, pardon my diversion, back to the " escalation " process which promised a call back from a " dispute resolution specialist " who actually never called back until nearly XXXX weeks later within hours of me calling XXXX XXXX to express my frustration.

My complaint/biggest concern is that this is not the banks money being advanced to me on credit, this is my money, placed on a prepaid card so that I can take advantage of electronic purchasing and manage my finances on line. Banking is a nearly instantaneous activity these days and customer service folks routinely fix issues immediately. But in this case not only is customer service a sham, but they are placing holds on money that is n't even in play. I would not have appreciated the hold being place on the returned merchandise that I bought and returned to the exact same place with the same prepaid card but I would have understood it 's policy and accepted it. However they blocked the entire XXXX $ plus that I had deposited on the card and prevented me from having any money or access to money for 3 days over a weekend when banks are closed as well.

I believe that is nothing short of theft by fraud. And if and when I am ever able to

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

08/13/2016	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

On XXXX XXXX, 2016 I was reviewing my account online and noticed five fraudulent transactions and five attempted fraudulent transactions that were declined on my account. I immediately called US Money XXXX to let them know of the fraudulent transactions on my account. They said they noticed the attempts on my account and they said they froze the account so no more transactions could occur. When I asked them if they froze my account on XXXX XXXX how could seven more transactions occur from XXXX XXXX thru XXXX XXXX. There was silence on the phone and they could not give me an answer. I immediately went back on line to print my account transactions and was not able to. I called back to US Money XXXX to ask how come I did not have access to my account and they said the account was frozen on XXXX XXXX not on XXXX XXXX as the representative told me. At that time, I asked for a replacement card and they told me a replacement card would cost {$40.00}. I asked why and they said that was to expedite the card. I told them to send it regular mail so there would be no extra charge. I also asked at that time if they could send me a dispute form and a complete statement of all of my XXXX transactions. They said they would email it to me within XXXX hours. It took three phone calls and two emails to finally get the dispute forms and I still have not received a complete XXXX statement. I called them back after seven business days to let them know that I have not received a replacement card. The representative told me that the card was returned to them with an incorrect address. I do n't understand how this could occur since I always receive statements and checks from them. She told me that she would resend the card and I should receive it within five to seven days. When the end of XXXX came, I called again to let them know that I still do not have a replacement card and would like a card to get access to my remaining funds. On XXXX XXXX, I called and let them know that I still do not have a replacement card. They received my dispute forms with the police report I filed on XXXX XXXX. On XXXX XXXX

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Check into Cash, Inc.	SC	296XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	08/18/2016	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

2062359

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

07/28/2016	Prepaid card	Government benefit payment card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

they sent me a response letter stating that they were unable to assist in the recovery of these funds because they claim that the transactions were made face to face and the card was present. They also said that since I failed to contact customer service until four days after the transactions that my claim was not eligible for reimbursement. I called US Money XXXX again and asked for copies of all of the fraudulent transactions and was told that I would have them in twenty four hours via email. Still as of today, I have not received a replacement card, can not access my funds and I have not been reimbursed the {$220.00} of the fraudulent transactions. They did credit my account {$5.00} in fees on the attempted fraudulent transactions. All of these transactions were not face to face and they were all on line transactions. I tried calling US Money XXXX parent company, Check Into Cash, to see if they could assist me and so far I have had no response. Several things about this do not make sense. They claim all transactions were face to face with card present and as you can see they were internet transactions. I reside in South Carolina and have possession of the card and the fraudulent transactions took place in New York. I do not understand how come they will not send me a replacement card so I can access my funds and do not understand why they will not send me any supporting documents. They seem to want to help me until they ask me if I still work for Check Into Cash. I tell them no and then they get abrupt and cold with me. I worked for Check Into Cash for three years and I do not know why that every time I called them they asked this question " Do you still work for Check Into Cash "? I have never received a text alert in 31/2 yrs

my debit card direct express debit card which is issued by the social security administration in order for me to receive my benefits each month on this debit card. on XXXX XXXX I filed a dispute over my wallet being stolen as well as my direct express debit card, i did call and cancel the card on XXXX XXXX, the

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Comerica	FL	333XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	08/04/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

2034706

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

individual whom had stolen my wallet was able to access my account of course by my wallet being stolen so was my social security card in it as well. the individual was able to call change my pin and access my funds on my debit card {$400.00} to be exact .this was a debit transaction from an atm machine. I called direct express on XXXX XXXX filed a claim dispute with the card company, i followed all requests for information pertaining to this dispute claim, I have been relentless in calling direct express level 2 fraud dept as to inquire about my pending fraud dispute. over and over I am getting conflicting comments as to the dispute. they know then they do n't know. a provisional credit is suppose to be credited to my account, I have yet to receive it ... direct express has made it difficult if not impossible to bring this dispute to a close. it seems as if they direct express debit mastercard issuer are systematically giving excuse after excuse, my dispute was opened on XXXX XXXX then closed due to lack of information received I followed their instructions sent faxes as of now it is " under investigation " my dispute with direct express mastercard debit. ive asked the customer service time and time again for the individuals full name as to keep records of conversations their reply is 'I do n't have a last name ... I have been disconnected from the phone line on numerous occasions..i feel that direct express debit card services are doing their best to ignore me in hopes that I will go away ... just read the blogs online about the direct express debit card company contracted by the federal government for monthly benefits.

I am getting no where I 'm at a great financial loss and I am frustrated as well as exhausted in communicating with the direct express customer service as well as LEVEL 2 dispute dept ... I feel that they are following direct protocol to put off deny deny in a nutshell I feel they will not credit my account I 'm sure they will find some reason for this. as I have talked to several other individuals in my position and they as well are receiving the same excuses treatment and denials as well ... sounds

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

08/02/2016	Prepaid card	Government benefit payment card
09/13/2016	Prepaid card	Other special purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Managing, opening, or closing account

suspicious to me. this debit card company is well aware of my situation and as of now my last communication with direct express was on XXXX/XXXX/2016 I was told that my dispute is under investigation and that a provisional credit can APPEAR at anytime during the process. I feel direct express debit card services is an underhanded service and they are told as customer service reps to give excuses and deny ... im at a great loss because my XXXX benefits are received on my direct express debit card I have no money and I have had to make great sacrifices in my life not to mention the toll its has taken on my XXXX and health ... please help I 'm desperate.

I CONTACTED DIRECT EXPRESS ON XXXX XXXX, WHEN MY CARD WAS DECLINED. I WAS TOLD BY DIRECT EXPRESS THAT ON XXXX XXXX, DIRECT EXPRESS TRANSFERED FUNDS FROM MY ACCOUNT TO ANOTHER ACCOUNT WITHOUT MY KNOWLEDGE AUTHORIZATION OR CONSENT, MY CARD IS STILL IN MY POSSESSION BUT OTHER DETAILS WERENT GIVEN TO ME. DIRECT EXPRESS CANCELED MY CARD IMMEDIATELY AND TOLD ME I WOULD RECEIVE PAPERWORK IN 3 DAYS WHICH I HAD TO COMPLETE AND RETURN TO THEM WITHIN 10 BUSINESS DAYS FROM THE DATE WHICH I CALLED THEM, I RETURNED THE PAPERWORK VIA PRIORTY MAIL EXPRESS THROUGH THE USPS, SCHEDULED DELIVERY DATE WAS XXXX/XXXX/2016, DIRECT EXPRESS CLAIMS THEY NEVER RECEIVED MY PAPERWORK. I TRACKED THE PAPERWORK THAT I MAILED AND THE TRACKING STATES THAT IT WAS DELIVERED ON TIME TO DIRECT EXPRESS. THEY NO LONGER ARE ACCEPTING MY ATTEMPTS TO CALL THEM. WHEN I CALL I GET DISCONNECTED WHEN PROMPTED TO HOLD FOR A REPRESENTIVE OR IM TOLD DUE TO HIGH VOLUME OF CALLS, PLEASE CALL BACK LATER,

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to

Prepaid Card Complaints

Based on Consumer Complaints

Comerica	CA	945XX	Consent provided
Citibank	FL	33624	N/A

Prepaid Card Complaints

Based on Consumer Complaints

Web	08/04/2016	Closed with explanation	Yes	No
Postal mail	09/16/2016	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

2041895

2110562

Prepaid Card Complaints

Based on Consumer Complaints

10/05/2016	Prepaid card	Mobile wallet
10/04/2016	Prepaid card	Mobile wallet
09/29/2016	Prepaid card	Mobile wallet
09/29/2016	Prepaid card	General purpose card
10/04/2016	Prepaid card	Government benefit payment card
09/29/2016	Prepaid card	Mobile wallet
10/02/2016	Prepaid card	General purpose card
08/03/2016	Prepaid card	General purpose card
07/21/2016	Prepaid card	Mobile wallet

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Managing, opening, or closing account
Fraud or scam
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Managing, opening, or closing account
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

I have purchased Google Playstore Gift cards worth {$2000.00} from XXXX XXXX in XXXX XXXX with an intention of buying Google Devices from the Playstore website.
I called the Google Playstore Customer service and they informed us that I can not use Google Playstore credit to buy hardware. However, it was in the same call, the rep informed me that she could redeem all the cards on behalf of us and they would try to request for a refund or keep the funds in our account. I told the customer service rep that we would give the card details only if she can assure a refund and the rep was very optimistic and made us believe that she can get the refund for us. If I were informed of any possible problem, I could have avoided disclosing the gift card details and we could have kept all the cards with our self.

So, right after we gave the gift card information, they have limited my access to our account " XXXXXXXXXXXX " and all these days, I have been communicating

Prepaid Card Complaints

Based on Consumer Complaints

provide a public response

Company believes it acted appropriately as authorized by contract or law

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

PayPal Holdings, Inc.	VA	23666		N/A
PayPal Holdings, Inc.	VA	22846		N/A
PayPal Holdings, Inc.	NJ	07836		N/A
NetSpend Corporation, a TSYS Company	OH	44112	Older American	N/A
Comerica	CA	95823		N/A
PayPal Holdings, Inc.	AZ	85044		N/A
Bank of America	NC	28120	Older American, Servicemember	Consent not provided
Blackhawk Network Holdings Inc.	CA	95828		Consent not provided
Google Inc.	NY	132XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	10/11/2016	Closed with explanation	Yes	
Referral	10/15/2016	Closed with explanation	Yes	
Referral	10/05/2016	Closed with explanation	Yes	Yes
Phone	10/03/2016	Closed with explanation	Yes	
Phone	10/07/2016	Closed with monetary relief	Yes	
Phone	10/04/2016	Closed with non-monetary relief	Yes	
Web	10/05/2016	Closed with non-monetary relief	Yes	
Web	08/05/2016	Closed with monetary relief	Yes	No
Web	08/22/2016	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

2147387
2146455
2138352
2137871
2145313
2139435
2142301
2043880
2022117

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

with them and doing frequent follow-ups about the status of the gift cards. Every time I call the Playstore customer service, they would point me to the Google wallet team who blocked my account. So my calls get transferred to the Google Wallet and they would come back asking me to upload verification documents and someone would follow-up with me.

Since XXXX XXXX, I have uploaded the requested verification documents numerous times and have called them more than 50 times and every time I call in, my call gets transferred to numerous departments talking more than an hour with no outcome. More than 50 emails were exchanged between me and Google Playstore, Google Wallet and Google Commerce requesting for reinstating my account so that the Google Playstore could refund my money.

For over 15 months until XXXX XXXX, all I was being told is my Google Wallet account has been closed and Google Playstore being linked internally to Google Wallet, I can not use my Google Playstore funds. I do n't really care for the Google wallet and all I requested was to refund my money.

I am tired of contacting them again and again and I have wasted so much of my time in my life. The last time I have contacted them XXXX/XXXX/XXXX and since then I completely stopped contacting them as I became very busy with my school work. At my work place I was advised to contact CFPB and then try to reach small claims.

Today I am contacting CFPB to hope I would get some reprieve in getting my blocked funds back.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

08/11/2016	Prepaid card	General purpose card
10/04/2016	Prepaid card	General purpose card
10/17/2016	Prepaid card	General purpose card
10/09/2016	Prepaid card	General purpose card
10/12/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Managing, opening, or closing account
Unauthorized transactions/trans. issues
Fraud or scam
Unauthorized transactions/trans. issues

I would appreciate all your help in this regard.

Thanks, XXXX

My card was used in XXXX different locations in the U.S, XXXX, XXXX, none of witch is mine location (address) I live in XXXX, XXXX. And the card was always in my possession, the card was used 4 x. I discovered when tried to use it at XXXX, this card is a cash card, I received my payroll in it weekly, that 's how I knew exactly how much I had available. I Called Amex and they told me they were going to investigate, when I called the charges was still pending and they said I had to wait for the charges to go through for them to file a complaint. When I called back only XXXX charges had gone through and XXXX had dropped, they told me to wait for they investigating team to look at it. Well for some appalling reason they decided that I was at fault violating the serve aggrement section : XXXX, and closed my account. I called them asking for an explanation and they gave me no answer! Only that that 's what their investigating team had found. I told them they could never had found that! I have no connection with anyone or anything in the locations of the purchases, a purchase of pizza in XXXX (um ... I am XXXX) and a payment of some air talk phone (my cell phone is XXXX) nothing relates to me in any shape or form, the total is {$120.00} every bit of it of my hard worked money, given away to some XXXX and Amex serve.

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Amex	MA	021XX		Consent provided
JPMorgan Chase & Co.	TX	76106		N/A
Amex	AL	35968		N/A
U.S. Bancorp	DE	19808		Consent not provided
Amex	TX	79938	Servicemember	

Prepaid Card Complaints

Based on Consumer Complaints

Web	08/15/2016	Closed with monetary relief	Yes	No
Referral	10/07/2016	Closed with explanation	Yes	
Referral	10/19/2016	Closed with explanation	Yes	
Web	10/13/2016	Closed with explanation	Yes	
Web	10/17/2016	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

2059462

2145047

2165135

2153057

2157788

Prepaid Card Complaints

Based on Consumer Complaints

10/11/2016	Prepaid card	Other special purpose card
10/07/2016	Prepaid card	General purpose card
10/06/2016	Prepaid card	Government benefit payment card
08/04/2016	Prepaid card	ID prepaid card
08/08/2016	Prepaid card	Government benefit payment card
08/09/2016	Prepaid card	Mobile wallet
08/22/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Fees
Unauthorized transactions/trans. issues
Fraud or scam
Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

XXXX has scammed me via a laundry list of fees that have racked up over {$30.00} in two days. I got my first Direct Deposit over {$500.00} on XXXX/XXXX/2016, and I received a text stating that I was upgraded to a Premier status. I already knew this was a benefit that Netspend offered, so I proceeded to use my card to pay bills and do things I needed to do for my family.

Tonight I looked over my charges because I was short and could n't figure out why. I have various fees for everytime I used that card until I last used it a few days after my DD. I counted over {$30.00} in fees in TWO DAYS ; which is OUTRAGEOUS and something I would 've never paid seeing as I just recovered from a car accident that left me UNEMPLOYED for almost two months.
I called their " customer service " line tonight, and after arguing with the rep and him trying to tell me that I " misinterpreted " the text I got, I asked for a supervisor, and after waiting on hold for that " supervisor " for almost 10 minutes, He (name was XXXX), pretended not to hear me, when I KNOW he could, and hung up on me.

I filed a dispute with American express serve prepaid. after not receiving the provisional credit that was promised of the unauthorized charge of {$600.00}, with 10 days, I called their customer service. The rep told me that she would email a supervisor do that the credit could be issued. 3 days later, I went to withdraw funds and was unsuccessful. I called CS and they states that I violated terms and

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	NJ	07109	Servicemember	N/A
Comerica	AR	72901		N/A
Comerica	PA	19013		N/A
NetSpend Corporation, a TSYS Company	NC	275XX		Consent provided
Comerica	CA	91306	Servicemember	N/A
PayPal Holdings, Inc.	TX	77407		N/A
Amex	CT	066XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	10/14/2016	Closed with explanation	Yes	
Referral	10/13/2016	Closed with monetary relief	Yes	
Referral	10/12/2016	Closed with explanation	Yes	
Web	08/08/2016	Closed with explanation	Yes	No
Referral	08/10/2016	Closed with monetary relief	Yes	No
Referral	08/11/2016	Closed with non-monetary relief	Yes	No
Web	08/24/2016	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

2155826
2151021
2150530
2044366
2051177
2054118
2076971

Prepaid Card Complaints

Based on Consumer Complaints

08/04/2016	Prepaid card	Government benefit payment card
08/16/2016	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

condition and my account was now closed. The dispute was declined which caused the account to be shut down. I received correspondance via email that I had a right as a consumer to know why my dispute was declined. CS told me that it was internal info and they could n't tell me anything. I contacted the merchant and they advised that they were never contacted in regards to my dispute. I also have a police report to support the claim of {$600.00} that I initially filed. They NEVER investigated my claim. They simply XXXX my account down. They told me not to worry and I would be recieving the rest of my money via usps 7-10 days. It is now day 13 business days and I have n't received my XXXX that was in the account. This is a major inconvenience and definitely a scam. If you file a claim over {$400.00}, they will not send you a replacement card and they will not investigate the claim.

US Bank gift card sold at bank for flat purchase fee of {$3.00} ; buyer assured no additional fees for use ... terms and conditions claim " no user fees, " no hidden fees " no other fees for transactional use of the gift card- " accepted wherever VISA accepted ". Card purchased at bank & cash loaded plus {$3.00}.
After card gifted, user tried to buy food at a bakery, then grocery store. Receipts reflected one cost ... but additional fees added on NOT by merchants but by USBank card & were not disclosed.This pattern repeated until card denied by merchant as " not sufficient funds available " THEN card holder called card and found XXXX % of each purchase added on by card and held for up to 30 days without disclosure to card holder or merchant. SCAM.EMBARASSMENT FOR XXXX WHO ACCEPTED THIS GIFT FROM RELATIVE..card funds were skimmed from card and withheld from card holder ... different amounts for different types of transactions held different periods.

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Comerica	OH	44077	N/A
U.S. Bancorp	MN	554XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	08/09/2016	Closed with monetary relief	Yes	No
Web	08/17/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

2046518

2064199

Prepaid Card Complaints

Based on Consumer Complaints

08/01/2016	Prepaid card	Government benefit payment card
08/03/2016	Prepaid card	Gift or merchant card
08/05/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Unauthorized transactions/trans. issues

Fees

Prepaid Card Complaints

Based on Consumer Complaints

In XXXX, I made a large purchase at Kohls.com that was subsequently cancelled by the retailer. While the order was successfully cancelled, the gift card that I used was not refunded and was drained in full to the tune of {$250.00}. In my initial conversation with them on XXXX/XXXX/16, I was told the gift card was being refunded and the funds would be available the next day. This was a conversation with a gentleman named XXXX in the order review department. One week later, the funds were still not available. I called back to the same department and spoke with a woman named XXXX and I was told that the gift card was accidentally XXXX out and that another one would be issued to me and mailed within 30 days. While I did complain about the length of time, they said this was their policy. I waited more than the 30 days and again called to inquire about my gift card (XXXX/XXXX/16). At this time, I was told there were no notes on the account and that nothing had happened with the card since the last time I called. The supervisor apologized and said a card was going to be mailed out. I again waited another 30 days with no card. On XXXX/XXXX/16, I called the same department and spoke with a gentleman by the name of XXXX. He said that the card had still not been sent and he was very sorry. He said that he would personally ensure that it was handled and would call me to follow up on the process. He also assured me that I would receive the refunded gift card in XXXX business days. Today is XXXX/XXXX/2016 and not only did I not receive a call back from him or update on the process, but the card has still not been received. This is fraudulent business practices and I am beyond angry with this process. Kohl 's has had the {$250.00} from my gift card since XXXX, over 4 months.

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Comerica	FL	34690	N/A
Capital One	KY	410XX	Consent provided
U.S. Bancorp	MN	55419	Consent not provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	08/04/2016	Closed with monetary relief	Yes	No
Web	08/05/2016	Closed with explanation	Yes	No
Web	08/09/2016	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

2040622

2044283

2048191

Prepaid Card Complaints

Based on Consumer Complaints

08/05/2016	Prepaid card	General purpose card
10/18/2016	Prepaid card	ID prepaid card
07/26/2016	Prepaid card	General purpose card
08/08/2016	Prepaid card	Government benefit payment card
09/22/2016	Prepaid card	Gift or merchant card
08/17/2016	Prepaid card	General purpose card
08/13/2016	Prepaid card	General purpose card
07/19/2016	Prepaid card	General purpose card
08/24/2016	Prepaid card	Mobile wallet
10/12/2016	Prepaid card	General purpose card
08/01/2016	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam
Unauthorized transactions/trans. issues
Fraud or scam
Unauthorized transactions/trans. issues
Fraud or scam
Managing, opening, or closing account
Fraud or scam
Fraud or scam
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

I have XXXX Prepaid Cards issued through Citi Bank from XXXX. I have filed XXXX claims because money was not refunded on my card. I have sent documentation in 3 times. The money has not been refunded on my card and I have been going through this since the end of XXXX. They just sent me another letter wanting me to submit the same information that I already have. I want this issue fixed immediately.

Rushcard shut my account down reissued me a new card. Thy did not require a signature on delivery. Due to tht my card stolen someone activated my card with my info and stole my money. If signature was required this could have been prevented. I filled out police report and disputed. But rushcard says due to my info used they refuse to refund. This is n't fair I did not authorizes the activation, someone stole my XXXX cost me XXXX for another card. Rushcard allowed it. Yet tell me I 'm a valued customer. Yet wo n't allow a refund as it seems I 'm a liar. I work hard for my money I deserately need that money. I feel thy feel I 'm lying. I

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Comerica	IL	60655		N/A
Amex	WA	98422		
Young America Holdings, LLC	IL	604XX		
Comerica	TN	37811	Older American	N/A
Blackhawk Network Holdings Inc.	VA	22911		N/A
Amex	KY	40209		N/A
PayPal Holdings, Inc.	FL	34759		Consent not provided
Empowerment Ventures, LLC	CA	946XX		Other
Amex	WA	98004		Consent not provided
Citibank	GA	300XX		Consent provided
Empowerment Ventures, LLC	OH	430XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	08/09/2016	Closed with monetary relief	Yes	No
Web	10/21/2016	Closed with explanation	Yes	
Web	10/20/2016	Closed with monetary relief	Yes	
Phone	08/10/2016	Closed with explanation	Yes	No
Phone	09/26/2016	Closed with explanation	Yes	
Referral	08/19/2016	Closed with explanation	Yes	No
Web	08/22/2016	Closed with non-monetary relief	Yes	No
Web	07/19/2016	Closed with explanation	No	No
Web	08/26/2016	Closed with explanation	Yes	Yes
Web	10/14/2016	Closed with monetary relief	Yes	
Web	08/03/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

2049070

2165493

2031309

2050578

2127356

2067829

2062294

2017525

2079003

2155433

2038752

Prepaid Card Complaints

Based on Consumer Complaints

08/01/2016	Prepaid card	Gift or merchant card
10/05/2016	Prepaid card	ID prepaid card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

would n't do that! If they would have required a signature. I 'd still hve my money. So much hardship for me from this. Migraines my electric shut off. Really was n't treated as I was a valued. Customer. Ups said they 'd even refund rush. To treat me as I was valued. I feel thy should have taken my word with police report and refund me.

I do n't know whether to put fraud or scam or unauthorized transactions because it is both. As I have several copies of all of the statements provided, I will send one to the Attorney General, the CFPB, the Department of justice and the FBI. Due to the dollar amount of this financial crime. After reading your response, I am livid that you suggest 11 payments came from The Social Security Administration that were in fact released to me. Here is the fact, the truth of the matter. I opened XXXX card specifically to receive my benefits payments. On month 1 which was XXXX XXXX, I was paid XXXX, which is short by {$110.00} with which the Social Security Administration states my whole payment was released to Netspend and they somewhere along the lines Netspend have helped themselves to the difference in payment. Then, the amount of XXXX was in pending status 2 days later. Again, short being my benefit amount was {$100.00} or so dollars higher. Netspend never released that payment as I called continuously, no one would help me. In fact, the customer service agents were literally laughing at the situation. In XXXX, there were approximately XXXX payments from The Social Security Administration were released. From what The Social Security Administration states, they were payments I had never received in the amounts of XXXX,XXXX,XXXX,XXXX, and XXXX. Those payments are all showing as XXXX dollars deposited to the card. Netspend is trying to make it appear as I received all I was supposed to. not by a long shot. In XX/XX/XXXX, I received my correct

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Blackhawk Network Holdings Inc.	FL	33166	Consent not provided
NetSpend Corporation, a TSYS Company	NC	274XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	08/03/2016	Closed with explanation	Yes	No
Web	10/11/2016	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

2039165

2146638

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

payment amount released to me on time. In XX/XX/XXXX, I no longer used the card. however, my dependents payments were applied to the card. I did call Netspend several times stating fraudulent transactions that I neither made or authorized. Their customer service is less than desirable. I then filed my tax returns for XX/XX/XXXX and I was given a Netspend card. This is card number of the only XXXX cards I ever had. Somehow, everything got merged onto XXXX card including my Social Security XXXX payments. I called with fraud related issues more often than not and they would do nothing!! on a few occasions, they did refund me some of the money stolen. However, not nearly everything. I stopped using that card as well and I was totally done with Netspend because of the awful service and the company itself was crooked and enjoyed stealing people 's money. When I stopped using card number XXXX I could n't imagine where the heck all of my money had gone. XX/XX/XXXX, after a lengthy hospital stay, i decided I would attempt to clear up the situation with the XXXX cards. This is where I learned about XXXX cards in my name. I never had XXXX cards, I had XXXX. And the XXXX I had I stopped using very quickly. At any rate, after getting the run around several times, sending their requested documents several times, being told some paperwork had come through blank and re sending directly to XXXX XXXX, I finally got the notification that they would be send ing me the XXXX statements. I was never informed of a paypal statement that they could not send. I wonder what erroneous charges are on there. I received the statements and I was horrified, livid, frustrated, you name it. I called XXXX XXXX for days and e-mailed him for days with no return call or e-mail. I went through the transactions and I highlighted only the ones I knew for a fact that were not mine. There are possibly more, but if I do not know I will give them the benefit of the doubt. XXXX sent me an e-mail stating I would hear something within 10 days. All I want to hear is they intend on making good on the fraudulent erroneous charges and the XXXX

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

10/11/2016	Prepaid card	Gift or merchant card
10/12/2016	Prepaid card	Gift or merchant card
10/07/2016	Prepaid card	Government benefit payment card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam
Fees
Unauthorized transactions/trans. issues

payments I never received. I do n't even know what the dollar amounts of the ones stating XXXX were supposed to be. I have e-mailed XXXX for an update, he has ignored me.

Netspend charged many fraudulent charges to my prepaid card. I had XXXX cards. XXXX for social security disability payments and XXXX for my tax returns. NetSpend did not release Social Security payments after they were in pending status for days. They then merged the XXXX cards together without my knowledge. I could never get statements from them. The customer service reps were literally laughing at me. I contacted netspend and requested my statements in XXXX 2016. I was first told that I would have them in XXXX via e-mail. I was also informed there were y cards in my name. That was impossible because I had XXXX cards that I kept for a short time due to all of the problems this card caused and due to the fact that they were stealing money from it. I spoke to XXXX XXXX who requested my personal information. I did not want to give it to him due to the identity theft I was already facing. That day I did provide it to him personally. He again tried to give me the run around. In reference to the social security payments, several of them were for XXXX dollars. The social security administration has stated the correct amounts were sent to the bank. I even have a statement from the senator stating the same. At any rate, XXXX assured me I would have a response for all of the fraudulent transactions within 10 days. It has been longer than 10 days and I have not received a response to e-mails or telephone calls. I even e-mailed people in the corporate offices and no response at all. It is a great deal of money they owe me. I have spoken to the secret service and the

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response
Company has responded to the consumer and the CFPB and chooses not to provide a public response
Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Citibank	CA	91361	Consent not provided
U.S. Bancorp	FL	34677	N/A
NetSpend Corporation, a TSYS Company	NC	274XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	10/14/2016	Closed with explanation	Yes	
Referral	10/19/2016	Closed with explanation	Yes	
Web	10/13/2016	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

2154302

2154823

2151842

Prepaid Card Complaints

Based on Consumer Complaints

10/14/2016	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

department of justice consumer protection unit, and the Attorney general who looked at the package and told me if they did not make good on all of the charges, law enforcement would get involved and not only will XXXX be responsible for all of the money owed, but also damages. Pain and suffering etc. XXXX card I was told was closed due to suspicious activity. I am wondering why I never knew about this or the card. As far as their XXXX liability charge, I expect that to be waived as a courtesy for all the fraud I had faced as a result of their negligence. I should n't have had to wait XXXX tens days let alone not hearing anything or receiving any form of correspondence after the 10 day period. It would seem to me that they would at least update as to where they were in the process. When you and all of the others received the package, it is plain to see it is basically all fraud. I was even good enough not to include items that I was not 100 % sure of though I am certain many of them do not belong to me. Especially seeing as how I could never use the card because it always had insufficient funds. Unfortunately, like every other financial institute NETSPEND is a liar. Why they do not have customer service representatives who speak English is far beyond me. The people they have you can not understand and they are very rude. The XXXX representatives were literally laughing when they would not release the payment in the amount of XXXX. I needed that for rent desperately as I was facing eviction with my XXXX children and me being XXXX. Well, we were evicted and NETSPEND did not XXXX. This company is full of crooks and they will be made to pay the funds back if they choose not to on their own. I will try my best to put this company out of business. Lord knows they have enough complaints. How are they even still in business. Customers complain so much about the same exact issues and no one has done anything about it. I will. A lot of money was stolen and my children deserve that money. NETSPEND is uncaring and they lie.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

PayPal Holdings, Inc.	NJ	085XX

Prepaid Card Complaints

Based on Consumer Complaints

Web	10/18/2016	Closed with monetary relief	Yes

Prepaid Card Complaints

Based on Consumer Complaints

2158638

Prepaid Card Complaints

Based on Consumer Complaints

08/03/2016	Prepaid card	Government benefit payment card
08/09/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

Re PLS prepaid card, and atm use.

I used my card at ATM. Requested {$130.00}. I was ok with the {$4.00} charge ATM cost, and {$2.00} charge for ATM transactions with PLS debit card use. I accepted and pressed proceed, then, The ATM machine dispensed only {$80.00}, but proceeded to charge the {$4.00} and bank cost of {$2.00}.

I called the XXXX XXXX, as I was told they own the machine, and was told since I do n't have an account she ca n't refund and to call my card bank. I called my card bank, PLS, and was told they ca n't do anything.

I am being charged twice, for XXXX requested total. ATM should not charge you if they ca n't dispense the total amount. The card issuing bank should have a process to protect us consumers. I 'm stuck with paying about {$16.00}, to receive XXXX requested total of {$130.00}. My cost should 've remained the roughly {$8.00} not be surprised to roughly {$16.00} due to failure of an ATM.

I want a refund of the PLS cost of {$2.00} plus {$4.00} ATM cost, just to do the additional transaction in order receive the difference in total I requested of up to {$130.00}. Why should I be stuck paying twice for my XXXX request?

my situation is rather strane but i have been a victim of identity theft someone was able to get my account information and use some type of replica card to withdraw funds out of my account from atm machine in the city of round rock and XXXX, Texas i have made multiple police reports signed affidavits, sent revital letters and also verification that i was a work the time this incident occured was XXXX. central time and i was at work in XXXX, Texas the person (s) were able to draft over {$1400.00} dollars out of my account .i have gotten nowhere with this institution

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

PLS GROUP, INC	IL	606XX	Consent provided
Empowerment Ventures, LLC	TX	761XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	08/11/2016	Closed with monetary relief	Yes	No
Web	08/11/2016	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

2043572

2054585

Prepaid Card Complaints

Based on Consumer Complaints

08/11/2016	Prepaid card	Mobile wallet
09/13/2016	Prepaid card	General purpose card
08/10/2016	Prepaid card	Gift or merchant card
08/04/2016	Prepaid card	Gift or merchant card
10/05/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Managing, opening, or closing account

because they are not doing a proper investigation on there end everything they have asked me to sumbit has been given to them they told me funds will be avail to me XXXX/XXXX/XXXX i was waiting for that day just to just call and be told my case was declined bc it was a atm transaction which i told them originally and they also knew and was able to stop and refund XXXX draft ... since this incident i have yet to recive anything in writing on top of all of this madness i have been a custimer since XX/XX/XXXX and have had my direct deposit setup i have now reopened the claim and waiting XXXX. This company is horrible they over talk me everytime i call and this issue seems to just keep going in circles my nxt steps will be legal action if i cant get the to give me my money back.

I gave a NetSpend Debit XXXX card to my XXXX year old daughter as a gift. The amount I purchased was {$120.00} There was an additional fee of XXXX, so the total paid by me was {$120.00}.

When my daughter called to activate the card the service representative requested her social security number and her drivers license number. She gave the service representative this information and only to be told that they could not verify her identity and the card could not be activated.

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law
Company has responded to the consumer and the CFPB and chooses not to provide a public response
Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

PayPal Holdings, Inc.	CA	90403		Consent not provided
NetSpend Corporation, a TSYS Company	FL	33606		Consent not provided
Citibank	MA	02766		Consent not provided
Blackhawk Network Holdings Inc.	OH	44149		Consent not provided
NetSpend Corporation, a TSYS Company	CA	902XX	Older American	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	08/15/2016	Closed with non-monetary relief	Yes	No
Web	10/11/2016	Closed with explanation	Yes	Yes
Web	08/12/2016	Closed with explanation	Yes	No
Web	08/09/2016	Closed with monetary relief	Yes	No
Web	10/12/2016	Closed with explanation	Yes	

Prepaid Card Complaints

Based on Consumer Complaints

2059207

2108863

2054816

2045615

2148056

Prepaid Card Complaints

Based on Consumer Complaints

09/14/2016	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Calls to NetSpend 's customer help line XXXX does not provide access to any customer service rep. The caller is cut off after a few minutes even after providing requested personal information.

An email to NetSpends Customer service address has gone unanswered.
On XXXX/XXXX/16, I attempted to log into the Citi prepaid site to check my balance information for my XXXX XXXX payroll card. After several attempts to enter my password and getting rejected, I bypassed the login and entered my card details to see my transactions. I was extremely shocked to see that someone had made an unauthorized bank transfer of {$4900.00} from my account on XXXX/XXXX/16. I immediately called Citi Prepaid card services to report the fraudulent transaction. They placed a block on the account to prevent any further fraudulent activity and issued me a new card by mail. They informed me that the fraudulent transfer was made using a XXXX account of unknown origin, a bank I have no affiliation with. They told me to check back every few days to ask about the investigation, but that was it. They did n't offer to credit me the missing money or anything. I filed a police report the very next day and forwarded the case number to Citi by phone shortly afterward. As of XXXX/XXXX/16, Citi says my account is still " under investigation " and although they issued me a new card, they refuse to remove the block on my account. They have already had 10 business days to investigate this matter (my account is more than 30 days old) and according to what I 've read on this site, they are supposed to credit me the missing funds while the investigation is ongoing. They told me the investigation could take 45-90 days to complete, and that they can not remove the block from my account while the investigation is still ongoing. In the meantime, I have bills to pay and no way to pay them. Talking to them Is getting me nowhere, and I am

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Citibank	OH	450XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	10/14/2016	Closed with monetary relief	Yes

Prepaid Card Complaints

Based on Consumer Complaints

2111740

Prepaid Card Complaints

Based on Consumer Complaints

10/16/2016	Prepaid card	Other special purpose card
10/11/2016	Prepaid card	Gift or merchant card
06/27/2016	Prepaid card	Government benefit payment card
12/09/2015	Prepaid card	Gift or merchant card
07/27/2015	Prepaid card	General purpose card
08/08/2016	Prepaid card	General purpose card
07/22/2014	Prepaid card	Gift or merchant card
10/12/2016	Prepaid card	Government benefit payment card
06/27/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Managing, opening, or closing account
Fraud or scam
Managing, opening, or closing account
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Fees

becoming very frustrated.

On the WV Unemployment card through Key Bank we had XXXX transactions XXXX for {$1000.00} and XXXX for {$280.00}. We reported it on XXXX XXXX as well as faxed the information to them to begin the process. We have not been given any information what so ever. They have been rude and not sensitive to the fact this was an unemployment card and took everything we have. We were told provisional money would be issued 10 business days from them reviving the fax .... Still nothing and when told about it they continue to say call back in two days of this takes time. We have financially struggled with borrowing money for bills and living expenses. We now are looking for help to know our rights on the process and where to go next.

I had a REDcard acct that I only used at XXXX time, and I do n't think I had used it since XXXX of XXXX. I purchased a birthday present for my grandson on XXXX XXXX, XXXX. I went to pay, the clerk asked me if I wanted to use my REDcard, she said i 'd get more of a discount on that purchase, so I said, " Okay. " That was a mistake. I charged {$25.00} on XXXX/XXXX/XXXX, then shortly after that, my

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Citibank	ID	83815	Consent not provided
Amex	WI	53217	N/A
KeyCorp	WV	260XX	Consent provided
KeyCorp	WA	98056	N/A
KeyCorp	WA	98056	N/A
U.S. Bancorp	CA	92619	Consent not provided
KeyCorp	WA	98056	N/A
Comerica	NY	10314	
TD Bank US Holding Company	OH	457XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	10/19/2016	Closed with explanation	Yes	Yes
Referral	10/14/2016	Closed with explanation	Yes	
Web	06/29/2016	Closed with monetary relief	Yes	No
Referral	12/15/2015	Closed with explanation	Yes	No
Referral	07/30/2015	Closed with explanation	Yes	No
Web	09/12/2016	Closed with explanation	Yes	Yes
Referral	07/25/2014	Closed with explanation	Yes	Yes
Web	10/17/2016	Closed with explanation	Yes	
Web	08/19/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

2162529

2154318

1986812

1689983

1489209

2050293

948171

2154813

1985966

Prepaid Card Complaints

Based on Consumer Complaints

10/19/2016	Prepaid card	Gift or merchant card
10/19/2016	Prepaid card	General purpose card
08/16/2016	Prepaid card	Mobile wallet
08/18/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fees
Fraud or scam
Managing, opening, or closing account
Unauthorized transactions/trans. issues

son-in-law had an on-the-job accident that was XXXX, and my XXXX year old grandson was sick for weeks XXXX. They are both mostly fine now. But during that time, I was rarely even getting the mail out of the mailbox, let alone opening it. I was a basket case, and almost never home. So finally, my life returns to some normalcy and on Friday, XXXX XXXX, I open this bill from REDcard stating I owe {$120.00}. I called Target Card Services to ask them to forgive one or two of the late fees, but they say the OCC prevents them from forgiving any of the late fees, plus, if I close it without paying all the late fees the late fees will continue to stack up, another {$35.00} each month, even though the account is closed. I talked to XXXX and told him i wanted to close the account. Then I went straight to the US post office and mailed them a check for {$25.00}, along with a letter detailing what had transpired, and reiterated that I had asked for the account to be closed on the phone with XXXX on XXXX/XXXX/XXXX. I felt like they were strong-arming me, as if i was involved in a case of extortion. I just could not believe they would not waive at least one of the late fees. I actually thought what they were telling me was illegal. So now I intend to find out if what they are doing is in fact legal.

I used my American Express Bluebird card to withdraw {$500.00} from a XXXX ATM on Approximately XXXX XXXX, 2016. Following this withdraw there were XXXX unauthorized transactions, in the amount of {$20.00} per transaction, for XXXX. I notified American Express Bluebird on XXXX XXXX and they opened my claim, I would call and follow-up on my claim and I was awarded {$20.00}, on XXXX XXXX, for XXXX that they felt was fraudulent/unauthorized. However, I was notified via email, on XXXX XXXX, that the remaining XXXX, identical

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

TD Bank US Holding Company	CT	06810	N/A
Amex	TX	752XX	
PayPal Holdings, Inc.	IL	62232	N/A
Amex	FL	334XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	10/21/2016	Closed with monetary relief	Yes	
Web	10/22/2016	Closed with non-monetary relief	Yes	
Referral	08/18/2016	Closed with non-monetary relief	Yes	No
Web	08/20/2016	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

2168068
2167434
2066339
2069859

Prepaid Card Complaints

Based on Consumer Complaints

08/25/2016	Prepaid card	General purpose card
08/26/2016	Prepaid card	Other special purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Fees

transactions, were considered authorized. My account was also immediately canceled by American Express Bluebird stating I was in violation of the agreement section 22D on that same day. I spoke to a representative and was told that the department that reviews and declines disputes is unreachable that there is no email, fax, telephone or address on file and their decisions are final.

I do remember closing this account back in XXXX. I also requested for all accounts using my social security number to be closed, and remaining monies returned to me. Now, I am receiving emails stating I still have funds available, and to use the funds before a " dormant fee " applies. I have attempted logging into my account, but the site is asking for my card info. I destroyed the card (s), in XXXX, I also recall the card ending in XXXX, had an expiration of XXXX, XXXX. Reason why I closed this account, is due to an over sixty day delay in the issuance of monies from the IRS. Also, I was notified from a government depositor, they permanently blocked this cards routing number, due to possible fraud occurring with other clients. It is stating my available balance on the card ending in XXXX is a little over XXXX dollars.

After successfully using rebates from merchants for years, I recently had the unfortunate experience of receiving several American Express prepaid reward cards as rebates.

The company is at least misleading in understating that XXXX monthly service fees will be charged after 5 months from issue. There is no legitimate reason for a monthly fee. All notification of such fees is in minuscule print at page bottom or on the back of the card. It also says funds do not expire immediately after the monthly fee description. Why is that there other than to confuse or mislead consumers?

I had cards of {$10.00}, {$15.00}, and {$50.00}. After trying to check balances, I

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	ME	040XX	Servicemember	Consent provided
Amex	CA	945XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	08/30/2016	Closed with explanation	Yes	Yes
Web	08/30/2016	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

2082219

2084163

Prepaid Card Complaints

Based on Consumer Complaints

08/11/2016	Prepaid card	General purpose card
08/12/2016	Prepaid card	General purpose card
08/11/2016	Prepaid card	ID prepaid card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

learned the first XXXX cards were at {$0.00} and the latter was at {$44.00}. So I ultimately used (received) {$44.00} of {$75.00} in rebates because I was misled by the obvious expiration date on the cards (5 years from issuance) and the " hidden " fees descriptor.

After checking all the sources I could, it seems these rebates are considered " free " money and so there is no recourse that I can detect.

I feel like AmEx mislead me from fully utilizing my rebates. Maybe it is free money for these unscrupulous banks, but not me.

I do not believe banks should be allowed to deduct service fees on rebate cards. There is no justification for a passive fee. They are not managing the money.

If they are deducting monthly service fees as if I had an account with them, then I should be notified as the fees are deducted just as if I were a bank customer. That is how they are treating these prepaid reward cards.

People should be made aware that there are fees associated with rebate reward cards and these unscrupulous banks should be made accountable.

XXXX was loaded into my netspend Card to purchase a airline ticket the transaction was cancelled by the agent the netspend company is withholding my. Money for almost a week and a half asking for all these documents which is impossible to get I set them evidence of the transaction and they still refused

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	NY	112XX	Servicemember	Consent provided
NetSpend Corporation, a TSYS Company	OH	45044		Consent not provided
NetSpend Corporation, a TSYS Company	OH	44074		Consent not

Prepaid Card Complaints

Based on Consumer Complaints

Web	08/15/2016	Closed with explanation	Yes	No
Web	08/15/2016	Closed with explanation	Yes	No
Web	08/15/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

2060004

2060265

2059429

Prepaid Card Complaints

Based on Consumer Complaints

08/10/2016	Prepaid card	Payroll card
08/11/2016	Prepaid card	ID prepaid card
08/27/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Unauthorized transactions/trans. issues
Managing, opening, or closing account

I 've had a Serve One VIP prepaid card issued by American Express for several months. It was an attractive card due to its low fees and ability to safely load cash at many locations outside traditional banking hours, as well as the ability to transfer that money to my other out-of-state bank accounts with pre-existing debited bills.

However, I received notice on XXXX XXXX that my account was being being shut down and could no longer load my money. There was no notice, no explanation given, and no recourse offered whatsoever. I attempted to contact Serve for further information and was denied any assistance with regards to the sudden actions taken against my account.

Upon my own research I came to understand that Serve has taken similar actions against many other account holders for perceived violations of terms & conditions regarding loading prepaid gift cards to their Serve accounts. On XXXX XXXX I initiated XXXX money load transaction from my debit card (NOT a gift card) for {$200.00} in order to have funds available in another account for an upcoming bill that was due via auto pay. It seems quite clear now that Serve has taken adverse action against me for using their product feature that is readily accessed and available on their website. If they did n't want this feature used by their consumers, then it amazes me they still offer it in the first place.

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response
Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

			provided
First Data Corporation	TX	78701	N/A
NetSpend Corporation, a TSYS Company	OH	44074	Consent not provided
Amex	OR	974XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Postal mail	08/12/2016	Closed with explanation	Yes	No
Web	08/15/2016	Closed with explanation	Yes	No
Web	08/31/2016	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

2055263

2058295

2084192

Prepaid Card Complaints

Based on Consumer Complaints

10/19/2016	Prepaid card	General purpose card
08/10/2016	Prepaid card	Payroll card
08/28/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fees

Managing, opening, or closing account

Fees

Again, there was no notice given and no ability to rectify the situation. I find this highly frustrating and excessive on behalf of Serve.
I received a Citi Visa Debit card with a balance of {$450.00} XX/XX/XXXX. The card has a one year expiration date for XX/XX/XXXX. On there site, it says that after 12 months there will be a $ XXXX/month maintenance fee. However, on XX/XX/XXXX, Citi expired the card and charged my entire balance of {$170.00} as a fee.

I received an American Express prepaid rewards card as a rebate for a purchase. When I made the purchase (through XXXX) they indicated there would be a rebate ({$9.00}), but not that the rebate would be in the form of a card.

Therefore, no disclosure as to the cards fees or expiration date were made.

When I received the card I noted an expiration date of XX/XX/XXXX. No worries plenty of time to use the card.

I went to use the card today. {$0.00} balance. A call to Amer Express was made and the the Rep for Amer Express claimed that this card is not subject to ANY restrictions of fees and that they have charged me a fee each month until the balance was XXXX.

The Rep pointed out that on the back of the card is a disclosure about the fee. True enough there is a disclosure on the reverse of the card about fees which includes a guarantee that funds never expire contradicting the expiration date on

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Citibank	NC	277XX	Consent provided
First Data Corporation	TX	78723	Other
Amex	CA	917XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	10/21/2016	Closed with monetary relief	Yes	
Web	08/11/2016	Closed with explanation	Yes	No
Web	08/31/2016	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

2168676

2052766

2084468

Prepaid Card Complaints

Based on Consumer Complaints

08/12/2016	Prepaid card	Government benefit payment card
08/19/2016	Prepaid card	Government benefit payment card
08/25/2016	Prepaid card	Gift or merchant card
10/04/2016	Prepaid card	General purpose card
08/22/2016	Prepaid card	ID prepaid card
08/22/2016	Prepaid card	Gift or merchant card
10/26/2016	Prepaid card	General purpose card
10/09/2016	Prepaid card	Other special purpose card
10/13/2016	Prepaid card	Mobile wallet
09/07/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Fraud or scam
Managing, opening, or closing account
Fraud or scam
Managing, opening, or closing account
Fraud or scam
Fraud or scam
Fraud or scam
Fraud or scam
Managing, opening, or closing account

the front of the card.

I offered to let the matter pass if my card was reimbursed the {$9.00}. Rep refused.

{$9.00} is not much. But I reason that Amer Express is doing this as a business practice and it yields them XXXX.

Card # XXXX XXXX XXXX

CITIBANK said I had a " bankruptcy and your account was included in the filing ". There is nothing on my credit like this that has been reported in the last 20 years or more. If this is true, then it is in direct conflict of the credit reporting laws, that a major institution can hold credit items against you that may or may not have

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Comerica	NY	13457	N/A
Xerox State & Local Solutions, Inc.	FL	33065	N/A
Amex			N/A
Bank of America	VA	24522	N/A
U.S. Bancorp	NV	89101	Consent not provided
Amex			Consent not provided
Amex	TX	77040	N/A
NetSpend Corporation, a TSYS Company	LA	70538	Consent not provided
PayPal Holdings, Inc.	PA	176XX	
Citibank	CA	925XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	08/16/2016	Closed with explanation	Yes	No
Phone	10/24/2016	Closed with non-monetary relief	Yes	
Referral	08/29/2016	Closed with explanation	Yes	No
Referral	10/07/2016	Closed with explanation	Yes	
Web	08/24/2016	Closed with monetary relief	Yes	No
Web	08/23/2016	Closed with explanation	Yes	No
Referral	10/28/2016	Closed with explanation	Yes	
Web	10/13/2016	Closed with explanation	Yes	
Web	10/17/2016	Closed with non-monetary relief	Yes	Yes
Web	09/12/2016	Closed with explanation	Yes	

Prepaid Card Complaints

Based on Consumer Complaints

2061998
2073062
2081001
2146396
2075527
2073896
2179008
2152968
2159654
2098461

Prepaid Card Complaints

Based on Consumer Complaints

08/18/2016	Prepaid card	Gift or merchant card
08/18/2016	Prepaid card	Payroll card
10/30/2016	Prepaid card	Gift or merchant card
08/27/2016	Prepaid card	General purpose card
08/18/2016	Prepaid card	Mobile wallet
08/16/2016	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

major institution can hold credit items against you that may or may not have occurred 20 years ago. I did file bankruptcy once, about XX/XX/XXXX-XX/XX/XXXX, but I bought a home, receiving a mortgage in XX/XX/XXXX. Since then there is nothing other than some old medical bills from XX/XX/XXXX when I became XXXX.

i have already files a complaint and got the resolution.i am not satisfied with the resolution ({$100.00} + {$25.00} copensation) as a result of my complaint.I did try to contact XXXX XXXX and i never got a response back.i was not aware that when i dispute the resolution of the bank the complaint would be closed on CFPB end.that is the reason why i am filing an other complaint to get a satisfactory resolution as soon as possible and get a fair amount of compensation for the amount of time i swpent and frustration i went through by contacting the call center agent of US bank.I waqs otld to throw away my gift card woth {$100.00} multiple times just because it was purged in their system

On XXXX XXXX, 2016 at about XXXX I was having breakfast with my son and his family. I got a text on my phone of a XXXX charge. I called netspend as soon as I saw the text because I hadnt authourized this charge. The rep I spoke with was nice she advised me there were 3 pending transaction adn asked me several time which of the 3 did i not authorize. I told her. At that time she stated she would be cancelling my card and sending me a new one. I asked this rep over 5 times if my new card would have the XXXX taken off it and she stated no that all the funds

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

U.S. Bancorp			Consent provided
NetSpend Corporation, a TSYS Company	NC	27105	N/A
Blackhawk Network Holdings Inc.	CA	926XX	
Amex	NY	10001	Consent not provided
PayPal Holdings, Inc.	FL	33433	N/A
NetSpend Corporation, a TSYS Company	TX	752XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	08/19/2016	Closed with monetary relief	Yes	No
Phone	08/20/2016	Closed with explanation	Yes	No
Web	11/01/2016	In progress	Yes	
Web	08/31/2016	Closed with explanation	Yes	No
Phone	08/20/2016	Closed with explanation	Yes	No
Web	08/18/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

2070727

2070745

2185940

2083033

2071007

2066047

Prepaid Card Complaints

Based on Consumer Complaints

10/22/2016	Prepaid card	Gift or merchant card
10/18/2016	Prepaid card	ID prepaid card

Prepaid Card Complaints

Based on Consumer Complaints

Adding money

Fees

Prepaid Card Complaints

Based on Consumer Complaints

would be availabe once my new card came I explained to her that 2 of the charges were mine and i didnt want problems with those companies. again she stated dont worry im cancelling your card so it is a pending transaction and you will be fine. I told her my rent was due soon and I need to pay it. again she assured me and the restuarant (i had my cell phone on speaker and was upset so everyone could hear my call) i asked to have the card expedited and she said she would without a fee. Card arrives about 3 days later. XXXX is gone and XXXX expedited fee is gone. i contact netspend and was tld just the opposite of what i had been told by the rep who said since it was pending that it would not be taken. this rep said the mone was released to the merchant 2 days after my card was cancelled and now i have to file a dispute to get it back, i am so frustrated and all calls to the corp office are returned to me by robotic people who just talk from a script. I have seen that this apparently is a common practice of this company and something needs to be done. i have filed a complaint with XXXX but since they are so large no one seems to do anything to stop them, I need my maoney and now they told me that they would have an answer for me by XXXX on XXXX. i didnt authorize this charge. im told they have to make sure they go by the guidelines of regulation e. i need my mone im XXXX on a fixed income and have had to borrow to get thru the month due to this

Front of sheet accompanying prepaid card indicates " valid thru : XX/XX/XXXX ". I was n't able to activate the card using my zip code as requested and was finally able to get through to a live agent. Upon activation, agent informed me that the balance remaining on the card was {$13.00} (instead of {$16.00}). He had to explain that there was a schedule of fees located on the back bottom of the sheet, essentially fine-print that is not user friendly and seems very shady to me as a customer, since I did not request this prepaid card and it was issued to me by

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Amex	NY	106XX	
Citibank	CA	917XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	10/25/2016	Closed with explanation	Yes
Web	10/20/2016	Closed with monetary relief	Yes

Prepaid Card Complaints

Based on Consumer Complaints

2174233

2164428

Prepaid Card Complaints

Based on Consumer Complaints

10/11/2016	Prepaid card	Government benefit payment card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

XXXX through Citi.

On XX/XX/2016 around XXXX I went to bank of America ATM at XXXX and XXXX XXXX and I try to withdraw some money so I can take my kids out to eat, when I check my balance it did not seem right so I called the automated machine and I discovered that there is a transaction for the amt of XXXX at XXXX. I was surprise so I talked to Bank of America customer service and I was told that transaction happened on XX/XX/2016 and charges posted on XX/XX/2016. I asked the customer service agent to see if I can file a fraudulent claim on the account because I did not authorize that transaction and I requested to close my account and send a new card. I took all the money out of the account and an agent advised that their claims department was closed due to observation of Labor day holiday and to call on the next available business day. On Tuesday XX/XX/2016 I called bank of America and I did file a claim I was told that may take 10-30 days of process. I did not receive the paper work until XX/XX/XXXX that same day I faxed the necessary paper work that was requested by the bank. On XX/XX/2016 I received a letter stating " We 've completed our review of the reference claim and have determined that no error has occurred in this instance " so therefore the temporary credit was previously applied to your account will be removed by XX/XX/2016.

I called Bank of America today spoke to Fraud agent XXXX who told me that the only way they can review my case is if I can submit a police report and I told her no one have made mention that I need to file a police report regarding this, I ask why is it necessary when I know I can not be in two places at one point during all the day of transactions mention above I was at work all day and right after work I do have to pick up my kids from after school program and there is no time in between for me to drive all the way to XXXX XXXX at XXXX store and shop (

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Bank of America	AZ	852XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	10/14/2016	Closed with explanation	Yes

Prepaid Card Complaints

Based on Consumer Complaints

2155152

Prepaid Card Complaints

Based on Consumer Complaints

10/24/2016	Prepaid card	Other special purpose card
10/04/2016	Prepaid card	Mobile wallet
10/17/2016	Prepaid card	Government benefit payment card
10/19/2016	Prepaid card	Mobile wallet
09/19/2016	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam
Fraud or scam
Unauthorized transactions/trans. issues
Overdraft, savings or rewards features
Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

XXXX store # XXXX XXXX XXXX XXXX XXXX XXXX Arizona XXXX) I spoke to supervisor her name is Page and she adv. they determine that there is no fraudulent because I am only disputing XXXX transaction that day. And also the card is never used after that XXXX particular transaction, my reply to the supervisor was " I am a honest person I 'm only disputing the transaction I know I did not process and authorized " XXXX then she mention well the thief then did not re use your card after that transactions. And I said well I have closed the account and took the all the money out after I found out there is someone else using my card without my knowledge and I also mention I do n't know on How / why / who could it be. So the supervisor after further investigation said due to the fact the transaction still took place in XXXX they can not see that there is a fraudulent. I am entitled to be protected under Reg E the bank was notified in a timely manner of my loss / theft and i know as a consumer I should not be penalized for someone else actions. I would like this case presented to the bank in a timely manner and my money returned to me as owed.

I received a Pre-Paid Citi Card (debit XXXX) due to a large purchase of a XXXX dishwasher.

The card was a {$200.00} pre-paid card. I assumed that I could only charge {$200.00} and that would deplete the card to zero. Any additional amount that takes me beyond the {$200.00} limit should be declined.

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Amex	VA	232XX	
PayPal Holdings, Inc.	VA	24019	N/A
Comerica	NY	11780	N/A
PayPal Holdings, Inc.	NY	13760	N/A
Citibank	TX	770XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	10/26/2016	Closed with non-monetary relief	Yes
Postal mail	10/21/2016	Closed with explanation	Yes
Referral	10/19/2016	Closed with explanation	Yes
Referral	10/21/2016	Closed with monetary relief	Yes
Web	10/20/2016	Closed with explanation	Yes

Prepaid Card Complaints

Based on Consumer Complaints

2174563
2146321
2164965
2169555
2119796

Prepaid Card Complaints

Based on Consumer Complaints

10/15/2016	Prepaid card	General purpose card
09/23/2016	Prepaid card	ID prepaid card
10/16/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fees

Fraud or scam

Overdraft, savings or rewards features

However, that is not the case apparently. These pre-paid cards are being sold as a " pre-paid " card, when in fact you can go negative on your balance. Essentially charging more than the limit you are given. Citi-Prepaid says that this happens if there is a charge pending and another charge hits while the other XXXX is pending. Irrelevant in my opinion. This is fraudulent and should NOT be allowed to happen.

I had to speak to XXXX different people with XXXX different companies to try to resolve this - Citi Prepaid Customer Support and the " corporate office " that they transferred me to. I was transferred back and forth, disconnected 3 times, and spoke with XXXX different supervisors. No one could resolve my issue. I have a NEGATIVE balance on my card of {$16.00}. Consumers should be protected from this type of activity.

This is actually a scam being run my credit card companies and should be stopped.
I received a prepaid {$26.00} XXXX Citibank XXXX card as a refund for overpayment after cancelling my service in XXXX 2015. I recently discovered that Citibank XXXX has charged a monthly {$3.00} account maintenance fee since XXXX for not using the card on a monthly basis. This has caused the card to go down to {$14.00}. When I contacted Citibank they said that this was the terms & conditions that XXXX initiated. I did not agree to these Terms and would not agree to such terms since this is a refund of services paid.

I had an issue with my account due to a duplicate transaction. The credit card company charged me an overdraft fee and assured me that it would be refunded once the dispute had been resolved. Once the dispute was resolved I noticed that

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Citibank	TX	750XX	Consent provided
Empowerment Ventures, LLC	NJ	081XX	
NetSpend Corporation, a TSYS Company	AZ	850XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	10/19/2016	Closed with explanation	Yes
Web	10/26/2016	Closed with explanation	Yes
Web	10/19/2016	Closed with explanation	Yes

Prepaid Card Complaints

Based on Consumer Complaints

2162217

2128300

2162565

Prepaid Card Complaints

Based on Consumer Complaints

09/20/2016	Prepaid card	Government benefit payment card
10/17/2016	Prepaid card	Government benefit payment card
10/19/2016	Prepaid card	General purpose card
09/25/2016	Prepaid card	General purpose card
10/26/2016	Prepaid card	Other special purpose card
10/20/2016	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Fraud or scam
Unauthorized transactions/trans. issues

once the dispute had been resolved. Once the dispute was resolved I noticed that the overdraft fee had not been refunded. I contacted Netspend to make them aware of the issue and both agents were rude and unhelpful. At one point of the call the representative told me that she would have to hang up because the call was taking too long. I then asked to speak to a supervisor for further assistance. Netspend is telling me that they refunded the money, but when I ask them to walk me through it they wo n't. The information I have online does not match what they have in their system. They claim credits have been issued to my account that I can not see. I do n't think that this is fair to me as the consumer, I also do n't like how the customer service reps treated me.

I have unauthorized transactions on my {$200.00} Master Card pre-paid gift card. I have reported the problem to the card issuer but as of today, XX/XX/2016, have not received a positive response.

Someone used my information go to apply for credit card

XX/XX/2016, I purchased a {$200.00} U.S. Bank MasterCard prepaid gift card at a retail store. I immediately brought the card home and kept it secured in my home.

On XX/XX/2016, unbeknownst to me, my card was debited {$160.00} for an online payment to XXXX power company. I did not authorize this charge. I do not and have never lived in California and have never had an account with XXXX. In fact, as of XX/XX/XXXX, I still had not ever used my card and it was still secured in my home. No one else had ever seen my card or card number except for me.

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response
Company has responded to the consumer and the CFPB and chooses not to provide a public response
Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	FL	32114	Older American	N/A
Comerica	IL	61701		N/A
U.S. Bancorp	CA	945XX		Consent provided
Amex	NV	891XX		
Wells Fargo & Company	TX	761XX		Consent provided
U.S. Bancorp	MD	208XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	09/21/2016	Closed with explanation	Yes
Phone	10/19/2016	Closed with explanation	Yes
Web	10/22/2016	Closed with explanation	Yes
Web	10/27/2016	Closed with explanation	Yes
Web	10/28/2016	Closed with explanation	Yes
Web	10/24/2016	Closed with monetary relief	Yes

Prepaid Card Complaints

Based on Consumer Complaints

2122632

2164607

2169409

2129956

2179822

2171465

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

On XX/XX/2016, I was preparing to use my card for the first time and checked my balance online. I then discovered the XX/XX/XXXX unauthorized {$160.00} debit. I used the remaining {$37.00} on my card and then called U.S. Bank to dispute the {$160.00} charge. U.S. Bank asked me to submit my dispute in writing and I promptly did so (Exhibit 1).

On XX/XX/2016, U.S. Bank wrote back asking me to submit additional information to process my claim (Exhibit 2). I promptly provided this information (Exhibit 3).

On XX/XX/2016, U.S. Bank wrote back stating that the funds were withdrawn in error and that the funds would be returned to me : " We found that an error did occur and are closing the claim in your favor. A credit of {$160.00} will be made to your account on XX/XX/2016. " U.S. Bank further stated, " The claim is closed and the credit is considered final. " (Exhibit 4) Despite this final notice from U.S. Bank resolving this claim in my favor, the funds were not returned to me. On XX/XX/2016, I called U.S. Bank to ask why my funds still had not been credited to me as promised. XXXX, a U.S. Bank phone representative, stated that after sending the XX/XX/XXXX letter to me, U.S. Bank reversed its " final " decision and now would not release the funds. U.S. Bank had never notified me that it was still holding my funds and that it in fact would not release them, and could not tell me why this final decision was reversed.

In summary, I disputed an unauthorized charge on my prepaid gift card and U.S. Bank made a " final " determination in my favor and promised to return the funds to me. Despite this final determination, U.S. Bank is still refusing to return the {$160.00} to me. I request that U.S. Bank return these funds to me, preferably in

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

08/17/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Adding money

I have had a PayPal account for years, as well as their PayPal Prepaid debit card, also for years, both in good standing.

Yet, since last Thursday, I have not been able to load my card with money from my PayPal account, even though there is plenty of money in the account, and the card is in working order, by PayPal 's own admission.

I have called them at least 10 times since last Thursday. Sometimes they tell me it 's a system issue they are trying to resolve ; other times they say it 's website maintenance, other times they simply tell me to keep trying, that they have noted my problem and will fix it.

But NOTHING has been done.

I need this issue FIXED ASAP, as that card is my ONLY way of making purchases in-person at the market, and the drugstore, etc. It 's my ONLY way of accessing my funds from my PayPal account.

Every time I speak to a rep (in XXXX), they put me through a whole circus of hoops to jump through, only to tell me the same excuses I listed above.

HELP!

I do not work for a living anymore, as I 'm an XXXX patient and am nearly homebound. That card is my only way of making purchases, such as for medicine.

HELP!

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

PayPal Holdings, Inc.	CA	935XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	08/23/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

2069472

Prepaid Card Complaints

Based on Consumer Complaints

08/31/2016	Prepaid card	Gift or merchant card
08/20/2016	Prepaid card	General purpose card
10/19/2016	Prepaid card	Government benefit payment card
08/22/2016	Prepaid card	General purpose card
08/23/2016	Prepaid card	General purpose card
08/27/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Managing, opening, or closing account

Fraud or scam

Fraud or scam

Advertising, marketing or disclosures

Adding money

Prepaid Card Complaints

Based on Consumer Complaints

I purchased {$5000.00} in eBay gift cards and use them for eBay purchases.

However, the seller had refunded the purchases via Paypal.
Paypal consecutively had closed my Paypal account without providing the cause.

Since Paypal is an exclusive checkout method for eBay gift cards I effective forever blocked from redeeming my gift cards.

I requested a prepaid debit card from XXXX, which is issued by NetSpend, so that I could have access to my funds paid to me by XXXX.I was denied the card, because NetSpend is saying I owe them {$72.00}, and would not give me an explanation as to why I would owe them money owe a prepaid debit card.I donot owe these people any money, and I need to know why they are saying I do? I believe this a scam.I ask them to send me an explanation, he refused?

I had setup recurring loads ({$25.00}) on my Amex Serve card from my Checking Account through the linked Debit Card. Basically with the idea of saving few bucks everyday.
I also had a Direct Deposit (part from my pay check) getting credited to this account twice a month.

I also used this for few purchases once in a while and I used this card primarily for Emergency fund and had around {$5000.00} + left in my account.

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

PayPal Holdings, Inc.	CA	940XX	Consent provided
NetSpend Corporation, a TSYS Company	CA	925XX	Consent provided
Comerica	MD	21804	N/A
Amex	TX	75056	Consent not provided
Amex	CO	80109	N/A
Amex	NJ	073XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	09/06/2016	Closed with explanation	Yes	Yes
Web	08/23/2016	Closed with explanation	Yes	No
Phone	10/21/2016	Closed with explanation	Yes	
Web	08/24/2016	Closed with non-monetary relief	Yes	No
Referral	08/25/2016	Closed with explanation	Yes	No
Web	08/31/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

2090410

2073516

2168560

2075568

2077541

2084626

Prepaid Card Complaints

Based on Consumer Complaints

08/19/2016	Prepaid card	Payroll card
08/22/2016	Prepaid card	General purpose card
08/20/2016	Prepaid card	General purpose card
09/01/2016	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam
Managing, opening, or closing account
Fraud or scam
Fraud or scam

And one day (on XX/XX/XXXX) i got an email with a subject " Termination Of Funds Loading Capabilities on Your Serve (R) Account ".

I have no idea what is the issue here. And as the subject says i am not able to load any more funds on my account.

I was scared there was some issue with then bank and withdrew all the left over money to my bank account.

They have mentioned that they have " observed unusual usage patterns ".

What is unusual here? Loading Money from my bank account?
or using this as Emergency Fund Account?

I just need to know the real reason.

To date I have filed XXXX (separate) transaction disputes with American Express Travel Related Services Company XXXX Inc. the issuer of my prepaid Amex XXXX card. I have been forced to reopen the original dispute twice because Amex is participating in what seems like fraudulent behavior.

Here are the events with dates and times (as I provided to Amex) in greater detail : 1. On XXXX XXXX, 2016, I placed XXXX separate online orders with XXXX in the amount of {$160.00} and {$41.00} 2. The funds for the transactions were

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	TX	757XX	Other
Amex	NY	10037	N/A
NetSpend Corporation, a TSYS Company	DC	20011	Consent not provided
Amex	CA	906XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	08/24/2016	Closed with explanation	Yes	No
Postal mail	08/25/2016	Closed with monetary relief	Yes	No
Web	08/23/2016	Closed with explanation	Yes	No
Web	09/07/2016	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

2072772

2076030

2073737

2092157

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

the amount of {$160.00} and {$41.00} 2. The funds for the transactions were placed on hold in my account immediately 3. The transactions were approved and finalized on my account of XXXX/XXXX/16 4. XXXX XXXX charged my account in XXXX separate transaction that equal {$210.00} (the total of {$160.00} + XXXX) which is fine 5. The charges were {$69.00}, {$49.00}, {$41.00}, and {$49.00} 6. The previous week on or around XXXX/XXXX/16, I made a return in store to XXXX XXXX for a refund of {$69.00} (to credit my account in 1-3 business days) 7. On XXXX/XXXX/16 I received an email from Amex at XXXX XXXX that stated my balance was {$4.00} 8. At XXXX XXXX that same morning (one hour later), I received another email from Amex stating that my card balance was negative 9. I checked my account one hour later to figure out what the discrepancy was.
10. That same day that I checked my account, XXXX/XXXX/16, I noticed my balance was {$21.00}, had a credit of {$69.00} applied AND a duplicate deduction of {$49.00}.
11. I immediately knew something was wrong because the late order placed with XXXX XXXX XXXX XXXX online) was on XXXX/XXXX/16.
12. I checked my transactions for the month and noticed that I was being charged twice, one on XXXX/XXXX/16 and once on XXXX/XXXX/16 for the same amount, same retail store, with different transaction IDs 13. If the {$49.00} was never deducted from my account my balance should have been at least {$73.00} 14. I called Amex to start the dispute process.
15. Amex confirmed the duplicate charge. They did not want to immediately open a dispute and told me to call XXXX XXXX XXXX. On XXXX/XXXX/16, I called XXXX XXXX and they denied charging me a second time for {$49.00} on any date.
17. Once XXXX denied any wrong doing I called Amex back and started the dispute process on XXXX/XXXX/16. It was stated that it can take up t o45 days to resolve and if they ca n't resolve in 10 days a provisional credit would be applied. I

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

08/17/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

I was mailed a prepaid card from a company called netspend. It 's hard to parse through all the information provided, but they have sent me a full XXXX debit card with my name on it and a valid card number, I have not applied for credit, opened an account, or had any dealings with this company.

I believe this is a deceptive technique designed to confuse consumers and trick them into opening accounts with netspend so that they can charge people their ridiculous fees.

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	FL	322XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	08/23/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

2069129

Prepaid Card Complaints

Based on Consumer Complaints

08/25/2016	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

ON XXXX XXXX, 2016 @ XXXX XXXX MY AMERICAN EXPRESS BLUEBIRD WAS HIT WITH A FRAUDULENT ATM WITHDRAWL IN XXXX XXXX XXXX XXXX XXXX XXXX XXXX (XXXX GAS STATION) FOR {$300.00} ONLY PROBLEM I WAS IN XXXX USING MY CARD DAYS BEFORE THAT HOURS BEFORE THAT WITHDRAWL AND THERE IS ONLY XXXX CARD** I IMMEDIATLRY CALL AMEX TO REPORT PROBLEM ON XXXX XXXX AMEX LOCKED ACCT. UNTIL I COULD GET TO ATM TO WITHDRAWL REMAINING FUNDS IN XXXX THEN THEY WILL CLOSE ACCT. AND SEND NEW CARD ON XXXX XXXX, 2016 I RECIEVED AN EMAIL FROM THEM ASKING ME TO FILL OUT FRAUD PAPERWORK AND UPLOAD IT BACK TO THEM I DID** ON XXXX XXXX, 2016 I RECIEVED AN EMAIL FROM AMEX LESS THAN 24HRS. LATER THAT THEY DID AN INVESTIGATION AND FOUND THAT I WAS IN VIOLATION OF CUSTOMER AGRREEMENT XXXX. AND THEREFOR NO ERROR HAPPENED AND THEY WAS NOT GOING TO REFUND MY MONEY** BECAUSE I GAVE SOMEONE MY CARD AND PIN NUMBER ** (WHICH IS NOT TRUE) I WAS IN XXXX TRAVELING FOR MY JOB WHEN THIS TRANSACTION TOOK PLACE IN XXXX AND MY TRANSACTION WILL PROVE THAT** THERE IS ONLY XXXX CARD AND ITS IMPOSSIBLE TO BE IN XXXX STATES AT THE SAME TIME** AMERICAN EXPRESS LOCKED MY ACCT CLOSED IT DOWN WHICH STOPPED MY DIRECT DEPOSIT AND I HAD NO MONEY TO PAY BILLS AND I WAS IN ANOTHER STATE WORKING STRESSED OUT** I CONTACTED XXXX POLICE DEPT. FOR ASSISTANCE OFFICER XXXX INVESTIGATED WITH IN 24HRS. HE HAD WENT TO GAS STATION WHERE CRIME OCCURRED TALKED TO ATM COMPANY AND OBTAINED VIDEO AND PICTURES OF SUSPECT WHICH I HAVE ALSO** FROM THIS POINT I CONTACTED AMEX OVER 25 TIMES TO GET TO A PERSON WHO WOULD HELP NO LUCK JUST CUSTOMER SERVICE AGENTS SAYING THEY WILL

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Amex	CA	921XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	08/29/2016	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

2081639

Prepaid Card Complaints

Based on Consumer Complaints

08/24/2016	Prepaid card	General purpose card
08/18/2016	Prepaid card	General purpose card
10/24/2016	Prepaid card	Mobile wallet
07/28/2016	Prepaid card	Other special purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

PUT INFO IN NOTES IN MY ACCT. XXXX THEN I INFORMED THEM LAW ENFORCEMENT WAS INVOLVED AND THEY DID AN REAL INVESTIGATION NOW THEY TELL ME I HAVE TO HAVE THE POLICE TO CALL CUSTOMER PROTECTION SO THEY CAN TRANSFER HIM TO AMEX XXXX** I HAVE CALLED OVER 20 TIMES IN A MONTH TRYING TO GET SOME RESOLUTION NONE SO FAR **** EVEN XXXX POLICE DEPT. HAS CONTACTED AMERICAN EXPRESS BY PHONE AND EMAIL AS WELL AS PROVIDED THEM WITH THE INVESTIGATIVE REPORT FROM THEM** WHEN AMEX RESPONDED TO XXXX POLICE DEPT. THEY SENT TIME STAMPED DATES FROM THE XXXX XXXX SHOWING THE SUSPECT MADE NUMEROUS ATTEMPTS FOR MONEY, THATS FINE BUT IT HAS NOTHING TO DO WITH AMEX REFUNDING MY MONEY EVEN AFTER I HAVE PROVED AMEX NEVER DID AN INVESTIGATION AND LAW ENFORCEMENT HAS PROVED I DID NOT HAVE ANY THING TO DO WITH THE TRANSACTION THEY STILL WONT GIVE ME MY MONEY BACK, BUT THEY HAVE GIVEN ME ALOT OF RUNAROUND XXXX POLICE DEPT. TOO ALL IN HOPES I WILL GIVE UP AND I 'M NOT I HAVE EVERY EMAIL AND PAPERWORK *** AMERICAN EXPRESS DOES NOT PROTECT THE CONSUMER AT ALL THIER PROTECTION IS TO TURN YOU INTO THE SUSPECT AND PROTECT THEM FROM LOSSES** I HAVE FOLLOWED EVERY THING IM SUPPOSE TO DO AS A CONSUMER I DID EVERYTHING I NEED TO FOR AMERICAN EXPRESS STILL NOTHING BUT GAMES FROM AMEX**

I have been rushcard member since 2008 and I stopped using it for awhile after

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	TX	79927		N/A
Empowerment Ventures, LLC	IL	60649	Older American	N/A
PayPal Holdings, Inc.	MD	20902		N/A
Empowerment Ventures, LLC	MO	630XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	08/26/2016	Closed with explanation	Yes	No
Fax	08/23/2016	Closed with explanation	Yes	No
Referral	10/26/2016	Closed with explanation	Yes	
Web	08/04/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

2079622
2069644
2174834
2035839

Prepaid Card Complaints

Based on Consumer Complaints

04/04/2016	Prepaid card	Government benefit payment card
10/18/2016	Prepaid card	General purpose card
08/22/2016	Prepaid card	Government benefit payment card
08/25/2016	Prepaid card	ID prepaid card
09/14/2016	Prepaid card	Government benefit payment card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Adding money

Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

the big issue they had before but a friend said if you do direct deposit you 'll get funds a day in advance. So i reactivated it, first direct deposit went through but todays didnt and i banked on getting that money for gas and food and i havent even made it to work and is on hold with them as im writing this 2 hours now. This company should not be allowed to play with people hard earned money and thank XXXX i didnt deposit my whole payroll check or id be in hospital for having a XXXX XXXX. Its not right!!!!

My card was fraudulently used for over XXXX worth of transactions without my consent. I opened a dispute with Eppicard on XX/XX/2016. I was advised upon signing and returning the affidavit by XX/XX/2016, that I would receive provisional credit/refund of all charges while the company investigated issue. The company XXXX mailed affidavit to the wrong address, the had to re-maill to me. I mailed the completed affidavit on XX/XX/2016 in which I was told it had yet to be received. Upon speaking with XXXX more customer reps & XXXX level XXXX reps I was advised to fax in affidavit just to be sure it was received by XX/XX/2016. I faxed the paperwork to the # provided by each rep & received confirmation receipt. I then called on XX/XX/2016 and was told by a Rep named XXXX that faxes are not accepted & that I would not be refunded. I then spoke with a XXXX whom stared that faxes are acceptable however they will not refund due faxes take up to 48hrs to process & that will put the paperwork received after XXXX/XXXX/16. I asked her

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Xerox State & Local Solutions, Inc.	GA	30076	N/A
NetSpend Corporation, a TSYS Company	IL	60538	Consent not provided
Xerox State & Local Solutions, Inc.	CA	92656	Consent not provided
Amex	TX	77414	Consent not provided
Xerox State & Local Solutions, Inc.	VA	236XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Referral	10/24/2016	In progress	Yes	
Web	10/21/2016	Closed with explanation	Yes	
Web	10/24/2016	Closed with monetary relief	Yes	
Web	08/29/2016	Closed with non-monetary relief	Yes	No
Web	10/24/2016	Closed with monetary relief	Yes	

Prepaid Card Complaints

Based on Consumer Complaints

1862512

2165742

2077610

2082443

2110713

Prepaid Card Complaints

Based on Consumer Complaints

11/02/2016	Prepaid card	General purpose card
08/22/2016	Prepaid card	Gift or merchant card
10/19/2016	Prepaid card	General purpose card
09/06/2016	Prepaid card	General purpose card
05/25/2016	Prepaid card	Government benefit payment card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Managing, opening, or closing account
Managing, opening, or closing account
Managing, opening, or closing account
Unauthorized transactions/trans. issues

to process & that will put the paperwork received after XXXX/XXXX/16. I asked her about being escalated to a supervisor or higher up, she refused. I then asked her what can I do to get my money back seeing as I 've done everything I was advised to. XXXX told me I can just wait it out to see if they investigate or get a lawyer & file suit. This card is for my children (child support) & eppicards process is completely unacceptable & inconsiderate. The employees are rude and they never seem to give the same or accurate information.

I was sent a unsolicited pre-paid Mastercard Debit with my name on it from an organization called netSpend, XXXX XXXX XXXX, XXXX TX XXXX, supposedly associated with a bank named " XXXX " I did not ask for or apply for this card. It appears to be a fully functioning card (except for activation). I do not want cards that are linked to my identity being sent out without me having applied for or requested a card. I see this as potentially putting my identity or my financial security at risk. This is a lousy practice and should not be allowed.

This card is called EPPICARD, which is the State of Ohio 's " debit card " where child support payments are applied. (I have received child support payments via this card since XXXX with only a few instances of fraudulent charges, nothing major.) On XXXX/XXXX/XXXX, I checked the online portal for EPPICARD and noticed that there were scores of fraudulent XXXX XXXX cards for totaling {$320.00}. I immediately notified EPPICARD and the " vendor " (XXXX, who did not have an account for me) per my credit card holder agreement. I completed/returned the Fraud Questionnaire from EPPICARD on

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response
Company believes it acted appropriately as authorized by contract or law

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Amex	WI	537XX	
U.S. Bancorp	TX	78209	N/A
NetSpend Corporation, a TSYS Company	IL	606XX	Consent provided
Empowerment Ventures, LLC	RI	02907	Consent not provided
Xerox State & Local Solutions, Inc.	OH	440XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/03/2016	Closed with explanation	Yes	
Phone	08/24/2016	Closed with monetary relief	Yes	No
Web	10/24/2016	Closed with explanation	Yes	
Web	09/09/2016	Closed with explanation	Yes	Yes
Web	10/24/2016	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

2192044

2075082

2169484

2097425

1940426

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

completed/returned the Fraud Questionnaire from EPPICARD on XXXX/XXXX/XXXX. On XXXX/XXXX/XXXX " XXXX " of EPPICARD " denied " all of my claims except the first XXXX fraudulent charges of XXXX, XXXX, and only reimbursed me {$17.00}. The denial of the remaining fraudulent charges, according to " XXXX " was based on the grounds that there was a " conflict of information provided by [me]. " XXXX XXXX XXXX/XXXX/XXXX Fraud Questionnaire delineated every, single fraudulent charge and print-out of same.) On XXXX/XXXX/XXXX, I sent a lengthy appeal letter to EPPICARD re-substantiating my position. On XXXX/XXXX/XXXX, as I had not heard from EPPICARD, I contacted EPPICARD by phone and was advised that the matter was " closed " because there was a " fair hearing that was conducted and it was determined against [me]. " First, EPPICARD never contacted me after I filed my appeal. Second, I was never advised of my rights to a " fair hearing. " And, finally, I was NEVER invited to participate in the so-called " fair hearing " to offer my evidence or elicit testimony supporting my position. Needless to say, EPPICARD never sent me any form of its results from the " fair hearing, such as an an Order, Entry, Recommendation, Finding, Arbitrator/Mediator 's Proposal, Position Statement or any other document advising me of the decision after the " fair hearing " that was allegedly conducted. I was further advised by the EPPICARD representative on XXXX that I have no further grounds for appeal, because I was allegedly " told at the hearing " that I " lost " and missed the " deadline " to appeal. EVEN WORSE, when I asked the EPPICARD representative when the " fair hearing " took place, the representative said that I was on a " fraud alert " and she could not answer any further questions until I correctly answered a series of questions (I reminded her that I had already answered all the required information that verified me to even get to a representative). Nonetheless, I was placed on hold for 3-5 minutes, and the representative came back and asked me a series of

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

08/30/2016	Prepaid card	Other special purpose card
08/23/2016	Prepaid card	General purpose card
04/18/2016	Prepaid card	Government benefit payment card
10/21/2016	Prepaid card	Gift or merchant card
10/17/2016	Prepaid card	Payroll card
08/02/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Fraud or scam
Unauthorized transactions/trans. issues
Fees
Unauthorized transactions/trans. issues
Managing, opening, or closing account

questions (mostly credit-based questions, like what street I live on, what year my car is). When I correctly answered the questions, the EPPICARD representative said, " Congratulations! You can now ask me questions. " So, I asked her again, " When did the " fair hearing " take place, and who conducted it? " The representative then placed me on hold AGAIN, and when she came back, she said, " I am so sorry, but we do not have access to the hearing information because it is confidential. " (REALLY?!) I then explained that as a party to the supposed " fair hearing " I had rights to the information, and she again placed me on hold and came back saying, " I am sorry your matter is closed, and I can no longer find any information. " In sum, {$320.00} was stolen from me, and EPPICARD falsely represented that a " fair hearing " took place, when in fact one did not. Realizing this amount may seen nominal, this is two month 's worth of groceries in my household.

US Bank National Association dba XXXX XXXX XXXX has failed on several instanced to adhere to the terms of THEIR card holder agreement. After enticing that my tax refund be direct deposited to my card through a {$10.00} credit advertisement the company refused to post the funds to my card. I was THEN informed that they only take deposits up to {$5000.00}, which varies greatly from the terms of their agreement. In XXXX XXXX, prior to filing my taxes, I contacted

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response
Company believes it acted appropriately as authorized by contract or law
Company has responded to the consumer and the CFPB and chooses not to provide a public response
Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Bank of America	CA	92252	Consent not provided
NetSpend Corporation, a TSYS Company	FL	34207	N/A
Xerox State & Local Solutions, Inc.	CA	94547	
U.S. Bancorp	KY	40208	Consent not provided
Empowerment Ventures, LLC	TX	770XX	
U.S. Bancorp	OH	452XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	09/01/2016	Closed with explanation	Yes	No
Referral	08/27/2016	Closed with explanation	Yes	No
Web	10/24/2016	In progress	Yes	
Web	10/25/2016	Closed with monetary relief	Yes	
Web	11/06/2016	Closed with explanation	Yes	
Web	08/03/2016	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

2085530

2074495

1884257

2171731

2163098

2042570

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

customer service for my XXXX XXXX thru XXXX XXXX bank statements to help me with filing my taxes and was told that they no longer had access to my records. I advised them that Federal law mandated that the keep these records for a number of years, the rep had no knowledge of the laws and advised that she would escalate the matter and have their superiors contact me. I am still waiting for that call back. In XXXX I used the card for incidentals at XXXX hotel. XXXX XXXX charged my account in excess of the amount the vendor attempted to hold and refused to credit it back after the vendor released the hold. I spent over 8 hrs on the phone with various reps who pretended that they could not release the hold, when paragraph XXXX of their agreement provides a means to do so with written authorization from the vendor. I advised XXXX XXXX that they were in violation of THEIR agreement and the rep, XXXX stated she could not further assist. On XXXX XXXX I requested an arbitration hearing and to date I have not received a hearing date or any information regarding the status, resulting in 3 additional calls. It is my opinion that XXXX XXXX preys upon individuals with financial troubles and lack of financial laws. Even though they have refused to adhere to their agreement, they continue to charge a {$3.00} service charge. The prepaid card is SUPPOSED to provide me with {$5.00} per {$1000.00} in free groceries, however the clerks at the XXXX family of stores have NO KNOWLEDGE of the program and regularly fail to provide this " benefit ". Each month I have to call in and I am told the phone reps can only see that I earned the benefit, but have no way of tracking if the benefit was used by an unauthorized party. When I requested an inquiry on the matter I was advised that someone would call me back within 48 hours to let me know. To date, I have NEVER received a return call from my numerous inquiries. Please review the attached information and feel free to contact me for more details regarding the atrocious disregard for the financial laws of the State of Ohio and the United States.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

08/25/2016	Prepaid card	ID prepaid card
08/30/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Fraud or scam

Half a year or so ago, my American Express XXXX XXXX account was hacked and used for fraudulent activities.

{$500.00} was on my account at the beginning of the fraudulent activity. On the first day, the perpetrator used my credit card account which was linked to the OneVIP Serve account to transfer a daily maximum of {$200.00}. Afterwords, he/she withdrew the money as an " Unauthorized transaction " (the money went to an account to the name which I do not have any recollection of, seen when I logged-in at a later date). The next day, {$200.00} was transferred to Serve using the credit card and then withdrawn into the the same unknown name as an unauthorized transaction. At this point, I logged in and found out my account was being targeted for fraud. I called XXXX to gain access to my account (email, password, & personal information were changed), remove my credit card from the account, then called XXXX again to submit a fraud claim. I did not receive any notification or alerts when the perpetrator changed nearly all of my account information.

An American Express Serve account representative has told me that the transactions were valid and that they can not recoup my losses.They have closed my account as the representative told me it was standard procedure when a fraudulent activity report is denied.

At this point, {$400.00} has been returned to me by the credit card company (XXXX XXXX) for the two unauthorized transactions of {$200.00} each. XXXX is unwilling to recoup the {$500.00} I lost from the unauthorized transactions. I have

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Citibank	AZ	850XX	Other
Amex	CA	927XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	08/29/2016	Closed with explanation	Yes	No
Web	09/01/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

2079816

2087640

Prepaid Card Complaints

Based on Consumer Complaints

10/18/2016	Prepaid card	General purpose card
08/26/2016	Prepaid card	Mobile wallet
10/20/2016	Prepaid card	ID prepaid card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Fraud or scam

Managing, opening, or closing account

submitted a CFPB complaint a few months ago and no resolution has come.

I bought several gift cards as gifts and kept XXXX for personal use. When I went to register my prepaid card I noticed that it had been fraudulently used and immediately called the company. After hours of time explaining the situation and long holds, I was told they could not do anything about it and would need to fax over information, affidavits all of which I did. After many numerous follow up phone calls the representative said it could take 90 days to receive a response from the mechant and another 90 days for review. This process has been discriminatory as I 've received nothing but the runaround. When I 'm on the phone with them, they place me on hold, they will not give me their last name or supervisors name or number. They have horrible customer service and have yet to have resolution on my prepaid visa card that I 've bought months ago.

XXXX/XXXX/16 I contacted XXXX for computer repair and made a payment of {$180.00} through Circle financial. XXXX/XXXX/16 XXXX informed me that I need to purchase a patchwork file for {$120.00} which I agreed to pay for.Both transactions were made through Circle Internet Financial Inc.The problem reoccurred on XXXX/XXXX/16. I contacted XXXX on XXXX/XXXX/16. They informed me that XXXX XXXX of XXXX for {$200.00} the problem would be fixed. I agreed to pay for the repairs again through Circle Financial. The computer problem still was not resolved. I tried to contact the company many times with no success. It turns out that XXXX is a scam as confirmed by XXXX, a rep from Circle. I did not get the product I purchased. I could not get in touch with XXXX for a refund and Circle would not assist me. Circle told me that they do n't know the company name (XXXX gives different names) and yet they allowed my payments. to be processed knowingly by a scam.

Brinks Prepaid MasterCard failed to replace a stolen card and refused a deposit under the XXXX act of 1999

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

U.S. Bancorp	CA	926XX	Consent provided
Circle Internet Financial	MO	640XX	Consent provided
NetSpend Corporation, a TSYS Company	PA	171XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	10/25/2016	Closed with explanation	Yes	
Web	08/31/2016	Closed with explanation	Yes	No
Web	10/24/2016	Closed with explanation	Yes	

Prepaid Card Complaints

Based on Consumer Complaints

2163158

2082810

2170280

Prepaid Card Complaints

Based on Consumer Complaints

10/25/2016	Prepaid card	Payroll card
10/29/2016	Prepaid card	Gift or merchant card
11/03/2016	Prepaid card	General purpose card
09/21/2016	Prepaid card	Government benefit payment card
10/05/2016	Prepaid card	Mobile wallet
10/24/2016	Prepaid card	Mobile wallet
10/25/2016	Prepaid card	General purpose card
11/01/2016	Prepaid card	General purpose card
08/30/2016	Prepaid card	Payroll card
09/12/2016	Prepaid card	General purpose card
08/30/2016	Prepaid card	Payroll card
09/08/2016	Prepaid card	General purpose card
11/09/2016	Prepaid card	General purpose card
11/07/2016	Prepaid card	ID prepaid card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Fraud or scam
Fraud or scam
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Adding money
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Managing, opening, or closing account
Adding money
Adding money

Prepaid Card Complaints

Based on Consumer Complaints

under the XXXX act of 1999

For inaccurate reporting and failing to properly investigate in the allowed time frame by the Fair Credit Reporting Act.

I had XXXX pre paid cards with XXXX, A MasterCard and a Visa for {$300.00} each. After I used to total amount on both cards, unauthorized charges were made to XXXX cards. They will not cooperate with me to get this off of my credit reports! Please help me. I am XXXX years old and XXXX.!!!
Acct. # XXXX .... and XXXX ....

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response
Company has responded to the consumer and the CFPB and chooses not to provide a public response
Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	NJ	07087		
Amex	CA	930XX		
Amex	TX	782XX	Older American, Servicemember	
Xerox State & Local Solutions, Inc.	FL	34668		N/A
Synchrony Financial	NC	281XX		Consent provided
PayPal Holdings, Inc.	IN	47011		N/A
U.S. Bancorp	IL	627XX		Other
Empowerment Ventures, LLC	AL	354XX		
Empowerment Ventures, LLC	GA	31705		N/A
Synovus Bank	KY	402XX	Older American	Consent provided
Empowerment Ventures, LLC	OK	73533		N/A
Blackhawk Network Holdings Inc.	CA	92130		Consent not provided
Amex	UT	847XX		
Empowerment Ventures, LLC	IL	606XX		

Prepaid Card Complaints

Based on Consumer Complaints

Web	10/27/2016	Closed with monetary relief	Yes	
Web	11/01/2016	Closed with explanation	Yes	Yes
Web	11/07/2016	Closed with explanation	Yes	
Phone	10/25/2016	Closed with monetary relief	Yes	
Web	10/28/2016	Closed with explanation	Yes	
Phone	10/26/2016	Closed with non-monetary relief	Yes	
Web	10/27/2016	Closed with explanation	Yes	
Web	11/06/2016	Closed with explanation	Yes	
Phone	09/02/2016	Closed with explanation	Yes	No
Web	09/12/2016	Closed with explanation	Yes	Yes
Phone	09/07/2016	Closed with explanation	Yes	No
Web	09/12/2016	Closed with explanation	Yes	
Web	11/10/2016	Closed with monetary relief	Yes	
Web	11/09/2016	Closed with monetary relief	Yes	

Prepaid Card Complaints

Based on Consumer Complaints

2178745

2185347

2192705

2125222

2148167

2176314

2178090

2186854

2088495

2107934

2088307

2101054

2200649

2197660

Prepaid Card Complaints

Based on Consumer Complaints

09/02/2016	Prepaid card	Other special purpose card
09/01/2016	Prepaid card	Gift or merchant card
08/31/2016	Prepaid card	Mobile wallet
09/06/2016	Prepaid card	General purpose card
08/26/2016	Prepaid card	Government benefit payment card
08/03/2016	Prepaid card	Mobile wallet

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues
Fraud or scam
Managing, opening, or closing account
Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

I received a prepaid debit card from XXXX and issued by Citi. The card was loaded with a predetermined amount, and specifically states that you can not reload the card or obtain more funds than are listed on the card. The card now has a negative balance. I contacted Citi by phone to determine how this is possible given their rules and that it really should be impossible for such a thing to happen. They stated that I had tried to make a purchase greater than the amount on the card and that it was approved due to a glitch or lack of a mechanism in place by the merchant to check for available balance. Now, I am told that I may be subject to undisclosed fees or debt collection if I do not submit a money order or cashier 's check to an address provided to me by customer service. I 'm told that I 'll just have to wait to be contacted by the " risk department " and they ca n't tell me if the debit balance will be turned over to a collection agency or what, if any fees may be applied to the debit balance while I am waiting to receive a request, in writing, that explains how to deal with this matter. I think that the burden here lies with Citi. They should have had a mechanism in place to ensure that a transaction greater than the card balance would have been declined. This is a poor and murky business practice that places undue burden upon the consumer. I would like to be contacted by someone at Citi and to be provided with a written explanation of how to resolve this matter in a timely manner.

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Citibank	CA	92176	Older American, Servicemember	Consent not provided
Citibank	MN	559XX		Consent provided
Amex	NY	10029		N/A
Citibank	CA	92176		N/A
Comerica	TX	78226		N/A
PayPal Holdings, Inc.	MN	55317		N/A

Prepaid Card Complaints

Based on Consumer Complaints

Web	09/08/2016	Closed with explanation	Yes	No
Web	09/07/2016	Closed with explanation	Yes	No
Referral	09/06/2016	Closed with monetary relief	Yes	No
Referral	09/10/2016	Closed with explanation	Yes	No
Phone	08/30/2016	Closed with monetary relief	Yes	No
Referral	08/31/2016	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

2094263

2092051

2090068

2097285

2082826

2043720

Prepaid Card Complaints

Based on Consumer Complaints

09/07/2016	Prepaid card	General purpose card
11/05/2016	Prepaid card	Gift or merchant card
11/04/2016	Prepaid card	ID prepaid card
11/01/2016	Prepaid card	Mobile wallet
11/01/2016	Prepaid card	ID prepaid card
08/28/2016	Prepaid card	Gift or merchant card
11/08/2016	Prepaid card	General purpose card
07/12/2016	Prepaid card	Mobile wallet
11/04/2016	Prepaid card	General purpose card
11/13/2016	Prepaid card	General purpose card
09/09/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Advertising, marketing or disclosures
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Adding money
Managing, opening, or closing account
Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

I received XXXX prepaid citi debit cards as a gift from my employer. Unfortunately I misplaced the cards and did not find them until a week after they expired. I contacted the agents at XXXX who claim the funds have been " forfeited " and can not be reissued.

The URL is XXXX. It is a Visa debit card. According to the page at : XXXX it looks like I should be able to get reissued funds, however the agents claim it is not possible.

I made a purchase at amazon dot com and swiftly cancelled it no more than half an hour later. XXXX put a hold on my card for the purchase at {$160.00}. I received a cancellation confirmation from XXXX and a settlement verification code from them after complaining about the standing hold. I contacted American Express Serve on four different occasions in a 20 hour period. Each time I was told something different about the transaction leading to confusion and

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Citibank	AK	995XX	Consent provided
Amex	CT	068XX	
Amex	WI	537XX	
PayPal Holdings, Inc.	AZ	85225	N/A
Capital One	MD	20850	
PayPal Holdings, Inc.	NJ	08820	Consent not provided
Amex	GA	30096	
Blackhawk Network Holdings Inc.	SC	29206	Consent not provided
Amex	NY	124XX	
Amex	CA	90002	
Amex	WI	532XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	09/09/2016	Closed with monetary relief	Yes	No
Web	11/08/2016	Closed with explanation	Yes	
Web	11/07/2016	Closed with explanation	Yes	Yes
Referral	11/02/2016	Closed with explanation	Yes	
Web	11/02/2016	Closed with explanation	Yes	
Web	08/31/2016	Closed with monetary relief	Yes	No
Web	11/09/2016	Closed with explanation	Yes	
Web	08/18/2016	Closed with explanation	Yes	No
Web	11/08/2016	Closed with explanation	Yes	
Web	11/15/2016	Closed with explanation	Yes	
Web	09/14/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

2096543
2195743
2194915
2189514
2186781
2084755
2198621
2006845
2195970
2206013
2104534

Prepaid Card Complaints

Based on Consumer Complaints

09/13/2016	Prepaid card	General purpose card
10/28/2016	Prepaid card	Government benefit payment card
08/29/2016	Prepaid card	Gift or merchant card
09/01/2016	Prepaid card	Gift or merchant card
10/07/2016	Prepaid card	General purpose card
09/07/2016	Prepaid card	Payroll card
08/29/2016	Prepaid card	General purpose card
08/18/2016	Prepaid card	Mobile wallet

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Fraud or scam

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Adding money

Managing, opening, or closing account

misguidance. I finally reached a supervisor and supplied her with the verification code from XXXX and she told me the funds MIGHT be released in 8-10 days. I need my money now for bills and food which is why cancelled the order in the first place. The extremely misleading service and the absurd wait time to access my funds is why I am filing this complaint.

My card was used unauthorized in total of XXXX. Its been two weeks now and i have gotten no where with this company. Customer service hangs up on me. I am told nothing of when I will receive my money. There is no way to escalate the matter. I am from XXXX my card was used in XXXX. No help has given to me in the matter at all. I have children and bills. This company is rude and i believe they are trying to keep my money.

On XXXX/XXXX/15 I purchased XXXX Reload-IT cards from XXXX with values of {$500.00}, {$500.00}, and {$310.00}.

On XXXX/XXXX/15 I purchased XXXX Reload-IT card from XXXX with the value

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

PNC Bank N.A.	NJ	08215		Consent not provided
Comerica	PA	19320	Servicemember	N/A
PayPal Holdings, Inc.	OH	43065		Consent not provided
Blackhawk Network Holdings Inc.	VA	22314		Consent not provided
U.S. Bancorp	CA	92677		Consent not provided
Blackhawk Network Holdings Inc.	VA	221XX		Consent provided
NetSpend Corporation, a TSYS Company	NY	10701		Consent not provided
Blackhawk Network Holdings Inc.	PA	150XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	09/16/2016	Closed with explanation	Yes	
Phone	10/31/2016	Closed with explanation	Yes	
Web	09/01/2016	Closed with monetary relief	Yes	No
Web	09/08/2016	Closed with monetary relief	Yes	No
Web	10/31/2016	Closed with explanation	Yes	
Web	09/12/2016	Closed with monetary relief	Yes	No
Web	09/02/2016	Closed with explanation	Yes	No
Web	08/22/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

2109266

2183723

2084876

2092259

2150960

2098828

2085278

2071464

Prepaid Card Complaints

Based on Consumer Complaints

10/29/2016	Prepaid card	Gift or merchant card
08/19/2016	Prepaid card	General purpose card
11/09/2016	Prepaid card	Government benefit payment card
11/10/2016	Prepaid card	Government benefit payment card
11/11/2016	Prepaid card	General purpose card
10/08/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

of {$300.00} On XXXX/XXXX/15 I added all of the Reload-IT cards to my Reload-IT wallet, at https : //reloadit.com/ using my userID XXXXXXXXXXXX. Later in the day on XXXX/XXXX/15 I attempted to login to my Reload-IT wallet at https : //reloadit.com/ and received this message " Your Safe has been blocked. Please call XXXX XXXX XXXX XXXX ". Upon calling the XXXX number, I was told that my online wallet was locked, and that I needed to send in proof of purchase for the XXXX Reload-IT cards before I would have access to my balance. I submitted all of the required documentation XXXX/XXXX/15, including original copies of the receipts, scratched off reload-it cards, my drivers license, and a copy of a bill to prove my address.

On or about XXXX/XXXX/15 Reload-IT told me that my funds would not be accessible with no additional reasoning.

I am out {$1600.00} that they locked in my account with no explanation.

The gift card that I purchased has had fraudulent charges placed on it and I have lost nearly all of the value on the {$200.00} prepaid U.S. Bank MasterCard gift card that I purchased from Office Depot. I did not make the purchases and I still have possession of the card so I 'm not sure how these charges were even made.

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company has responded to the consumer and the CFPB and chooses not to

Prepaid Card Complaints

Based on Consumer Complaints

U.S. Bancorp	IL	606XX		Consent provided
Blackhawk Network Holdings Inc.	MA	02492		Consent not provided
Comerica	CA	90250	Older American	N/A
Amex	IL	60624		
Citibank	MD	210XX	Older American, Servicemember	
Wells Fargo & Company	IA	50049		Consent not

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/01/2016	Closed with explanation	Yes	
Web	08/23/2016	Closed with monetary relief	Yes	No
Phone	11/16/2016	Closed with explanation	Yes	
Web	11/14/2016	Closed with explanation	Yes	
Web	11/14/2016	Closed with monetary relief	Yes	
Web	10/13/2016	Closed with monetary relief	Yes	

Prepaid Card Complaints

Based on Consumer Complaints

2185444

2071896

2201759

2201976

2205129

2151014

Prepaid Card Complaints

Based on Consumer Complaints

11/10/2016	Prepaid card	Mobile wallet
10/05/2016	Prepaid card	Gift or merchant card
11/04/2016	Prepaid card	Mobile wallet
11/15/2016	Prepaid card	General purpose card
11/11/2016	Prepaid card	Mobile wallet
09/08/2016	Prepaid card	Transit card
11/07/2016	Prepaid card	Other special purpose card
11/04/2016	Prepaid card	Mobile wallet
11/08/2016	Prepaid card	Payroll card
08/15/2016	Prepaid card	General purpose card
11/07/2016	Prepaid card	Government benefit payment card
09/09/2016	Prepaid card	Payroll card
09/08/2016	Prepaid card	General purpose card
10/07/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Managing, opening, or closing account
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Fraud or scam
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Fraud or scam
Fees
Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

I contacted Rush Card via the phone. Informed the rep that I had several codes and ask which promo would be bet for direct deposit. Gave the code, waited. Had problem setting up the direct deposit. Finally did and did n't receive XXXX $ sign on bonus. From XXXX I called daily being given th4e run around. I was told my code was invalid, I would receive the bonus. Needless to say when I informed the rep I was recording her rudeness she hung up. I was physically writing down her comments. I was repeatedly lied to and informed that I had been escalated and promised resolution and nothing.

greetings, XXXX ago, i recevied a prepaid visa card as a gift. it was issued by

Prepaid Card Complaints

Based on Consumer Complaints

provide a public response

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

				provided
Blackhawk Network Holdings Inc.	CO	800XX	Servicemember	
U.S. Bancorp	AZ	853XX		Other
PayPal Holdings, Inc.	PA	17102		N/A
Empowerment Ventures, LLC	FL	33619		N/A
PayPal Holdings, Inc.	NJ	070XX		
Amex	TX	770XX		Other
PayPal Holdings, Inc.	NY	10036		
PayPal Holdings, Inc.	MD	20747		Other
CARD Corporation			Servicemember	N/A
CARD Corporation	TX	75237		N/A
Comerica	NY	13203		N/A
Empowerment Ventures, LLC	NC	274XX	Servicemember	Consent provided
Amex	CA	94133		Consent not provided
Blackhawk Network Holdings Inc.	CA	927XX	Older American,	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/14/2016	In progress	Yes	
Web	11/10/2016	Closed with explanation	Yes	
Phone	11/07/2016	Closed with explanation	Yes	
Phone	11/16/2016	Closed with explanation	Yes	
Web	11/14/2016	Closed with explanation	Yes	
Web	09/08/2016	Closed with monetary relief	Yes	No
Web	11/08/2016	Closed with non-monetary relief	Yes	
Web	11/08/2016	Closed with monetary relief	Yes	
Phone	11/09/2016	Closed with explanation	Yes	
Fax	11/03/2016	Closed with monetary relief	Yes	
Phone	11/09/2016	Closed with explanation	Yes	
Web	09/13/2016	Closed with explanation	Yes	No
Web	09/13/2016	Closed with explanation	Yes	No
Web	10/13/2016	Closed with monetary relief	Yes	

Prepaid Card Complaints

Based on Consumer Complaints

2202806
2146836
2195751
2210026
2205328
2100772
2198317
2197236
2201044
2064400
2198002
2100941
2102521
2149923

Prepaid Card Complaints

Based on Consumer Complaints

09/10/2016	Prepaid card	Payroll card
09/10/2016	Prepaid card	Payroll card
09/14/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

PAYPOWER/XXXX : card no. XXXX XXXX XXXX XXXX ; expiration XXXX ; security code, XXXX i activated it last week and everything appeared fine until i attempted to make purchase. i was told there were NO funds in the account. i called PAYPOWER and was told that i had to give them the original amount loaded onto the card before it could be activated. well, since it was a gift, i 'm unsure if i ever knew the original amount, and if i did, i have long forgotten. these cards are usually affixed to a display card that shows a range of values. a value is not shown on the card itself. also, gift givers do n't customarily tell you the value of a gift. " here XXXX, this is a shirt i paid {$50.00} for. " just not done. i called XXXX who is the issuer of the card. i was told someone would contact me within 24 hours. no one has. my guess is that if a card is not activated within a certain period of time paypower cancels it knowing full well that the recipient either never knew the original amount or has forgotten. if the card was purchased by an individual to pay bills etc., that 's a completely different situation. prepaid cards should remain usable until the expiration date. THIS IS A RIPOFF!!! i have a card which someone paid good money for that is now worthless. PAYPOWER/XXXX can not be allowed to cheat consumers with impunity. i hope the full powers of the CFPB will be brought to bear against these unethical entities.

I first noticed a transaction of {$120.00} was taken off my Rush Card, on XXXX/XXXX/2016. I went back as far as my phone would allow. I saw the same transactions in XXXX, XXXX and XXXX. I tried to contact Rush Card. They no longer have customer service. I also checked my statements on line, there are no records of these transactions. Any assistance you can provide will be greatly appreciated. XXXX

I 'm supposed to receive XXXX visa cards of {$12.00} each as a mail-in rebate for

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

			Servicemember	
Empowerment Ventures, LLC	NC	277XX	Servicemember	Consent provided
UMB Bank	VA	24141	Servicemember	Consent not provided
Capital One	TN	380XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	09/14/2016	Closed with explanation	Yes	No
Web	09/14/2016	Closed with explanation	Yes	No
Web	09/20/2016	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

2105209

2105317

2111488

Prepaid Card Complaints

Based on Consumer Complaints

09/20/2016	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

my purchase at Kohl 's during thanks giving last year. However I received only XXXX and i have been following up with Kohl 's customer support multiple times (in XX/XX/XXXX, XX/XX/XXXX, XX/XX/XXXX and XX/XX/XXXX). Every time I call them, I 'm told that the XXXX card has been dispatched again and I will have to wait for another 20days to receive it, which I never received. They dont give me a choice to speak to someone senior in the department to resolve this issue. I have screen shots of all chat conversations with the support

I received a notification through email XXXX XXXX, 2016, stating XXXX charges had been applied to my account {$23.00} at XXXX in XXXX Oh and {$51.00} at XXXX ' in Delaware as I 'm at home with my card in hand. I immediately contacted the merchants to advise them of the charges while I 'm sitting at home with my card, I was advised to contact my financial institution to dispute the unauthorized transactions. After speaking with the merchants I immediately contacted my financial institution Rushcard to advise them of the charges and were not made by myself, that I have never been to XXXX anywhere let alone in XXXX when I reside in XXXX nor have been to XXXX Oh, I requested to cancel my card and issue another and requested a refund. I was advised that they would conduct an investigation and would be about 90 days before I would receive and answer. In the meantime, I was no longer receiving emails nor text alerts until I made a complaint with the XXXX I then began to receive emails and text alerts again. On today XXXX XXXX, 2016, I received a final determination letter from Rushcard stating no error had occurred and they will not refund the unauthorized charges and that I could request a COPY OF THE DOCUMENTS THAT THEY USED IN THEIR INVESTIGATION TO MAKE THEIR DETERMINATION. I contacted Rushcard immediately to request the documents, I was advised by a representative that there was no such document, I read the letter to the representative and asked to speak with a Supervisor or Manger of the dispute

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	OH	432XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	09/21/2016	Closed with monetary relief	Yes

Prepaid Card Complaints

Based on Consumer Complaints

2122689

Prepaid Card Complaints

Based on Consumer Complaints

08/18/2016	Prepaid card	General purpose card
07/25/2016	Prepaid card	Mobile wallet
09/06/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues

department, I was placed on hold, someone picked up then hung up. I called back and spoke with another representative named XXXX, I explained the nature of my call and again requested to speak with a Supervisor or manger, instead of getting Supervisor/manger the representative said she had someone from the help desk with her and will request the document they used to make their decision sent to my email in an hour. I 've received nothing.

I have been asking Netspend/XXXX Prepaid operated by XXXX for access to my transaction history. For days they have been saying the system is down, then they told me they can not give me access I have to go through my XXXX account, I did that, it directed me to call Netspend/XXXX Prepaid customer service so I did that, they keep sending me in circles and I still do not have access to my transactions. I started noticing that the balance I should have in my account does not match the balance in my account and wanted to see how long this has been going on so I can file a dispute, I ordered by transaction record dated back to XXXX 2015 and was told I have to pay a fee, I said fine. They told me it would be 48-72 hours to obtain it and it would be sent to my email. To date, there is nothing in my email, they still will not let me access my transaction records online, they told me I needed order the record again, so I asked for it again, they are telling me another 24-48 hours now. I have totaled approximately {$300.00} missing from my account and I ca n't see if that is accurate or not because they will not give me access or the proper documents I need. This is not right.

Hello, I was a member of American Express Serve from XXXX up to today. They informed me that I no longer have an account with them following my dispute that they say was resolved. I had {$1900.00} on my account and went to XXXX XXXX/XXXX/XXXX to top it up to maintain {$2000.00} for my car payment. I received my receipt and saw {$900.00} on the new balance. This is not right I said.

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	NV	895XX	Consent provided
NetSpend Corporation, a TSYS Company	NC	28227	N/A
Amex	TX	786XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	08/22/2016	Closed with explanation	Yes	No
Referral	07/27/2016	Closed with explanation	Yes	No
Web	09/08/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

2071595

2028061

2095652

Prepaid Card Complaints

Based on Consumer Complaints

11/03/2016	Prepaid card	General purpose card
11/08/2016	Prepaid card	General purpose card
09/13/2016	Prepaid card	General purpose card
10/03/2016	Prepaid card	Mobile wallet
08/26/2016	Prepaid card	Other special purpose card
09/11/2016	Prepaid card	General purpose card
11/06/2016	Prepaid card	Gift or merchant card
09/06/2016	Prepaid card	Government benefit payment card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Fraud or scam
Managing, opening, or closing account
Adding money
Unauthorized transactions/trans. issues
Managing, opening, or closing account

received my receipt and saw {$900.00} on the new balance. This is not right I said. I went home and logged into my account and saw transactions to my account that I did not make or authorized. I contacted American Serve and made them aware of the situation and seeing these funds were on hold for payment ; I told the representative to stop payment as I did not authorize these. They said they would have Serve look into it and issue me a new card. I contacted Serve again and this time they stated I should file a dispute, which I did. The monies had finally went over to the vendors. I kept contacting Serve and was told that an investigation was ongoing and that if they felt I should receive the monies in the meantime while they conducted the investigation would be determined by them. I got the money which was {$1100.00}. Today I got email stating that their investigation was complete and that the transactions were authorized and they took the {$1100.00} from the account and closed the account. I called twice and was told this and that a check has been mailed out to me for the remainder on the account of {$900.00}. I am at a loss as to how to get my money back.

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	VA	22206		Consent not provided
Amex	NJ	073XX		
Amex	OH	43213		N/A
PayPal Holdings, Inc.	NE	69217	Older American	N/A
Wells Fargo & Company	CA	90303		N/A
Amex	PA	18031		Consent not provided
Amex	CA	954XX		
Comerica	VA	24084		N/A

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/07/2016	Closed with explanation	Yes	
Web	11/09/2016	Closed with explanation	Yes	
Referral	09/15/2016	Closed with explanation	Yes	No
Phone	11/06/2016	Closed with explanation	Yes	
Postal mail	09/07/2016	Closed with explanation	Yes	No
Web	09/14/2016	Closed with monetary relief	Yes	No
Web	11/12/2016	Closed with explanation	Yes	
Phone	09/09/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

2194142
2199834
2109872
2144402
2082763
2105598
2195232
2097955

Prepaid Card Complaints

Based on Consumer Complaints

09/02/2016	Prepaid card	Government benefit payment card
09/08/2016	Prepaid card	General purpose card
11/09/2016	Prepaid card	General purpose card
09/02/2016	Prepaid card	Payroll card
11/07/2016	Prepaid card	General purpose card
09/07/2016	Prepaid card	Government benefit payment card
11/02/2016	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

Like XXXX days ago someone stole my citiprepaid card and they do several transactions without any sign or pin involved that is the first issue then they send me a VIRTUAL prepaid card so I can do transaction in internet I do like XXXX transactions and then the card the card stop working, ,I 'm a XXXX XXXX and they put our salary in this cards and there is not other choice is there or nothing alse so in order to use my money I need a fiscal card but because I 'm on vacations they can not give me only when I 'm on board, and city prepaid do n't have any office in XXXX the country that I live so I talk to a guy that tell me if was a corporate supervisor after explain to him all the situation and spend more than XXXX hours talking to a lot of persons he told me they ca n't do anything cause they do n't know what is the problem they say everything was right XXXX the card and if I want to do something I have to send the money by global deposit and I will have the money in 4 days is been already 8 days and my money is not in my account or the card account so I do n't even know where is my money and they again say I have to wait more than 14 days to see what is happening with my money I 'm on vacations and I need my money nowwwww is all o have is annoying that u ca n't use your money because the bank told u they ca n't do anything when they are the ones doing the transactions!!!! And also in their internet page there is a part where

Prepaid Card Complaints

Based on Consumer Complaints

Company believes complaint is the result of an isolated error
Company believes it acted appropriately as authorized by contract or law
Company has responded to the consumer and the CFPB and chooses not to provide a public response
Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Comerica	TX	75241	N/A
JPMorgan Chase & Co.	WA	98087	N/A
NetSpend Corporation, a TSYS Company	OH	43219	
NetSpend Corporation, a TSYS Company	VA	23607	N/A
NetSpend Corporation, a TSYS Company	OH	43035	Other
U.S. Bancorp	OH	45424	Consent not provided
Citibank			Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	09/08/2016	Closed with explanation	Yes	No
Referral	09/17/2016	Closed with explanation	Yes	No
Web	11/10/2016	In progress	Yes	
Phone	09/08/2016	Closed with explanation	Yes	No
Web	11/09/2016	Closed with explanation	Yes	
Web	09/10/2016	Closed with explanation	Yes	No
Web	11/04/2016	Closed with explanation	No	

Prepaid Card Complaints

Based on Consumer Complaints

2094859
2102159
2200761
2093493
2198440
2098296
2191282

Prepaid Card Complaints

Based on Consumer Complaints

09/06/2016	Prepaid card	Payroll card
11/14/2016	Prepaid card	General purpose card
11/11/2016	Prepaid card	General purpose card
11/07/2016	Prepaid card	Government benefit payment card
11/07/2016	Prepaid card	Government benefit payment card
09/15/2016	Prepaid card	General purpose card
09/17/2016	Prepaid card	General purpose card
09/13/2016	Prepaid card	Government benefit payment card
09/07/2016	Prepaid card	Mobile wallet
09/08/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Fraud or scam
Fraud or scam
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues

ones doing the transactions!!!! And also in their internet page there is a part where they put that would be 4 days to do the transaction!! So at the end they are lying to the people promising something and then when they do n't know what to do they just change the rules!!! I really need ur help cause they even say they are not a bank!! And what I know they bellow to citi bank I just need my money and I do n't want nothing to do whit them anymore for your help thank you.

I called the phone number to activate the card. It prompted me to enter a pin. I entered the pin. When it prompted me to confirm the pin, the line went quiet. The message said it was unable to activate the card. I called back and had the exact same experience. My phone had full bars for reception. Citi is making it very hard or impossible to activate their card. The activation phone number is XXXX. This is a prepaid debit card issued by Citi on behalf of XXXX XXXX.

Citi 's online form for transferring funds to my bank account consistently reports that the system is unavailable. Calls to Citi customer service result in requests for a transfer request via fax, which are consistently rejected due to " incomplete information " but the agents are unable to say what information was lacking.

I put {$100.00} on PLS XXXX prepaid card back in XXXX XXXX for services with XXXX. I was n't able to get the services, and XXXX refunded my money back to

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Comerica	CA	97168	N/A
Amex	PA	19138	N/A
Amex	OR	973XX	
Comerica	PA	18974	N/A
Fifth Third Financial Corporation	OH	45218	N/A
Comerica	MD	21222	N/A
Citibank	PA	191XX	Consent provided
Citibank	DC	200XX	Consent provided
PayPal Holdings, Inc.	VA	23502	N/A
PLS GROUP, INC	IL	606XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	09/09/2016	Closed with explanation	Yes	No
Phone	11/15/2016	Closed with explanation	Yes	
Web	11/14/2016	Closed with explanation	Yes	
Referral	11/08/2016	Closed with monetary relief	Yes	
Phone	11/08/2016	Closed with explanation	Yes	
Referral	09/20/2016	Closed with monetary relief	Yes	No
Web	09/21/2016	Closed with non-monetary relief	Yes	No
Web	09/15/2016	Closed with non-monetary relief	Yes	No
Referral	09/12/2016	Closed with monetary relief	Yes	No
Web	09/12/2016	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

2097323
2207391
2205130
2198376
2198382
2114069
2117454
2108210
2098141
2101279

Prepaid Card Complaints

Based on Consumer Complaints

09/19/2016	Prepaid card	Gift or merchant card
09/22/2016	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Managing, opening, or closing account

my card, but PLS will not release my money back to me after XXXX informed them that I did n't get their services. I, and XXXX, have repeatedly called PLS XXXX department to inquire about why they wo n't release my money and they have been doing nothing but lying about when my money will be released (XXXX XXXX, XXXX, and now the XXXX) are giving me the runaround. I ca n't get a supervisor on the line, I ca n't get my money.

My citi prepaid/debit card expired and they will not reissue the money or replace the money.

It has been an ongoing problem with Google, Inc regarding the Google Playstore credit available on my account. I have contacted Consumer Finance Bureau and filed a complaint on XXXX XXXX XXXX with the complaint number Case number : XXXX.

To give a brief overview of what is going on, I have purchased Google XXXX gift cards worth {$2000.00} from XXXX Store in XXXX XXXX with an intention of buying Google Devises from the XXXX website. I was later confirmed that XXXX credit can not be used to buy devises and I was told by the customer service that they would add the credit to my google account " XXXXXXXXXXXX " and then they would refund it back.
After numerous phone calls and over XXXX different emails, I have filed a complaint with the Consumer Finance Bureau.

I have heard a response back from Google and below is the response : " Google Inc said : Explanation of closure hank you for reaching out to my team about your Google XXXX gift cards. I understand that you meant to use them to purchase Google XXXX hardware, and are disappointed that, as described in our Terms of Service, Google XXXX balance ca n't be used to purchase hardware and ca n't be

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Citibank	NJ	078XX	Consent provided
Google Inc.	NC	281XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	09/21/2016	Closed with monetary relief	Yes	No
Web	09/26/2016	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

2119776

2126271

Prepaid Card Complaints

Based on Consumer Complaints

09/23/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

refunded.

Due to your particular circumstances, as a one-time-only courtesy, I 'm able to refund the full amount remaining unused This refund payment wo n't cover any fees incurred by accepting it.

If you are based in the US please complete this form : XXXX If you are outside of the US, please complete this form : https : //support.google.com/googleplay/contact/wire_form Thanks for your patience.
" Since I have received the reply, I have submitted the requested form as stated and since then Google has been taking me for a ride.
I was suppose to receive {$2000.00} and they reply back saying they have sent it.
I have never received my {$2000.00} in to the given bank account details.
Every time I contact them over the email, I always get a reply that they are working on the refund and their higher up team is going to respond to me.
Even after numerous emails, I have never received the funds. All I get is a silly response that they have sent the refund but when I ask for the details, they do n't have XXXX on when they sent the refund or where they sent the refund.

I am just getting tired of this round abouts and I am not at all getting any kind of response.

I would really like CFPB to step in and help me know what is happening with my refund.

Thanks, XXXX

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Amex	AZ	85050	Consent not

Prepaid Card Complaints

Based on Consumer Complaints

Web	09/27/2016	Closed with monetary relief	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

2128211

Prepaid Card Complaints

Based on Consumer Complaints

09/07/2016	Prepaid card	Government benefit payment card
09/13/2016	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

I received an American Express gift card for {$500.00} back in XXXX 2016. I opened the package on XXXX XXXX, 2016 and checked the balance online at XXXX, to find XXXX charges were made on XXXX and XXXX. I contacted AmEx to dispute the charges, and though they asked me for a particular lot number on the package, they still maintained they ca n't dispute the charges as they have a blanket policy of treating all gift cards as cash. They advised me to report the card stolen and have it replaced by them via mail within 10 business days for the remaining balance. They also suggested I contact the merchants to dispute the XXXX charge that was still pending. The pending charge was reported to AmEx as a physically swiped transaction, which could n't be possible unless XXXX cards exist with the same credit card number.

I am quite certain that, as a consumer end product, the lot number on the packaging, which does n't correspond to the account number, is a unique identifier and, therefore, bound to all transactions that are physical/swiped. They asked for that information, but it did not help with the fraudulent transactions. It was only used to confirm the physical package, though I 'm familiar enough with point of sale systems to be rather sure that information is somewhere within the mag stripe data of each transaction for their own quality control and protection as issuer.

While I am being reissued the card for the remaining balance, I am not confident the replacement card wo n't be subject to the same lack of fraud protection. You can imagine how ridiculous it is to open a gift card package for a AmEx gift card for a very high amount, just to learn it 's already been used by someone else. That there was no card activation process was concerning, and I think that leaves the

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

			provided
Comerica	LA	70760	N/A
Amex	CA	900XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	09/12/2016	Closed with explanation	Yes	No
Web	09/14/2016	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

2100080

2109224

Prepaid Card Complaints

Based on Consumer Complaints

09/20/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

there was no card activation process was concerning, and I think that leaves the consumer open to fraud that ca n't be disputed, thus protecting AmEx 's interests at the expense of the consumer 's vulnerability.

I have an American Express Serve card that I use as a budgeting tool. For the last year I have setup daily deposits from my XXXX bank accounts into my AMEX XXXX card for {$180.00} daily for a monthly total of approximately {$3400.00}. I then use their bill pay option to pay my rents and bills with these funds. On XXXX XXXX i logged into my account and discovered most of my money was gone with XXXX foreign transactions totaling XXXX that appeared to take place in XXXX. (I have never been to XXXX) My card was never lost or stolen and is stored at home in my safe since I do n't use it as a traditional credit card, but as a bill payment budgeting tool. I contacted American Express immediatlly and spoke with their fraud department who helped me change my password, pin and security question. The also cancelled the card and ordered me a new XXXX. They reassured my that my money would be returned to me within XXXX7 business days and that I would be contacted by a fraud specialist in the next two days via my phone. I waited a week with no response or activity, so I called again on XXXX XXXX, 2016 and had to repeat the same procedure again with a different fraud agent, who again said someone would notify me in a couple days and that my money would be returned within XXXX7 days. On XXXX XXXX, 2016 I attempted to log into my account and check the balance only to discover i had been locked out. I again called American Express who informed me that my account was closed due to some breach of contract and that my case was denied and I would not be credited with the stolen {$1000.00}. In addition they froze approximately {$2000.00} that was still in my account and said they would return it once my account had no activity. They will not communicate with me and inform me my only option is to write them a letter. I have a family of XXXX and they have put us

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Amex	AZ	863XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	09/22/2016	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

2121049

Prepaid Card Complaints

Based on Consumer Complaints

09/19/2016	Prepaid card	General purpose card
08/19/2016	Prepaid card	General purpose card
09/09/2016	Prepaid card	Mobile wallet
11/15/2016	Prepaid card	Payroll card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Advertising, marketing or disclosures

Fraud or scam

in a very precarious position by not blocking these obvious fraudulent charges in XXXX and now closing my account and freezing my access to my {$2000.00} balance. I am not sure how I will pay my bills this month and am facing a 10 day eviction notice due to them taking my {$3000.00} and putting my family in a position where we can not pay our monthly bills. Ive filed a police report as they instructed but they still will not talk to me since they denied my case. Please Help!!!!

I am soooo Upset!!!!!!! I cancelled a purchase from XXXX in which I was to pick up the merchandise from a local store. I did not go to the store, instead I canceled it. Per Rushcard member services, I would need to fax over an authorization hold reversal form from XXXX with trans info stating to release hold. I get that done, then the reps say they can not do it because of a policy they have in place with XXXX that will not allow them to release the hold. I know they can release the hold because I 'd had them release a hold before. Now it 's school time and they are holding my funds from me doing what I need to do!! I swear I am going to do away with Rushcard after I get my funds released because since the change in banks, it 's has been a nightmare!!!! Im really starting to hate rushcard after being with them since XX/XX/2009. They may get another lawsuit as far as Im concerned. I call Unirush and they tell me they are sorry for the incorrect info of sending in the authorization release form, but they can not release it.???. So you have all of your reps saying the same thing, but it 's wrong? So much of a scam going on!!!

Friday, XX/XX/2016 I cancelled a layaway at XXXX and the {$400.00} was credited back to my prepaid card. Rushcard credited the account in an hour and then blocked the card for potential fraud. i used the card to do the layaway at

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law
Company believes it acted appropriately as authorized by contract or law
Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Incomm Holdings, Inc.	NY	11510		Consent not provided
Empowerment Ventures, LLC	TX	770XX		Consent provided
NetSpend Corporation, a TSYS Company	FL	325XX	Servicemember	Other
Empowerment Ventures, LLC	LA	707XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	09/21/2016	Closed with explanation	Yes	No
Web	09/22/2016	Closed with explanation	Yes	No
Web	09/13/2016	Closed with explanation	Yes	No
Web	11/16/2016	Closed with explanation	Yes	

Prepaid Card Complaints

Based on Consumer Complaints

2118028

2071961

2101293

2209533

Prepaid Card Complaints

Based on Consumer Complaints

11/13/2016	Prepaid card	Payroll card
08/12/2016	Prepaid card	Government benefit payment card
09/13/2016	Prepaid card	General purpose card
11/15/2016	Prepaid card	Gift or merchant card
09/09/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Managing, opening, or closing account
Fraud or scam
Fraud or scam
Managing, opening, or closing account

then blocked the card for potential fraud. i used the card to do the layaway at XXXX that is the reason the money was refunded back to the card. rushcard states i never used the card at XXXX which is a lie. i have {$280.00} that i do n't have access to plus i will receive a direct deposit to the card in 2 days that I will not have access to. They claim the corporate office has to review the matter and release the hold. I have submitted a documents requested such as id, ss card, proof of address and receipt of transaction at least 4 times since Friday still no resolution. this is causing me a financial hardship and i am very disappointed with Rush card. I want to officially file a complaint on Rush card.

I closed my secured credit card account with BOFA on XXXX XXXX. I spoke with a representative who told me that processing time would take 14 days at which point the prepaid funds in that account would be deposited directly into my checking account. Apparently a physical check was issued to my address on file (which was incorrect). I was not contacted and told that a check would be issued instead of a direct deposit into my bank account. After 18 days of not receiving my money, I contacted secured credit services and spoke with another representative who informed me that they would have to put a stop payment on the check and reissue a request for the still owed funds to be deposited within another 14 days. I requested to speak with a supervisor and after a lengthy conversation he " expedited " my request and told me it would instead be processed in 3-5 business

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response
Company has responded to the consumer and the CFPB and chooses not to provide a public response
Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Amex	WA	981XX	Other
Citibank	DC	20032	N/A
U.S. Bancorp	MN	55407	Consent not provided
Amex	GA	31907	
Bank of America	ME	762XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/15/2016	Closed with explanation	Yes	
Phone	08/19/2016	Closed with explanation	Yes	No
Web	09/16/2016	Closed with explanation	Yes	No
Web	11/16/2016	Closed with explanation	Yes	Yes
Web	09/14/2016	Closed with monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

2206102

2061989

2110204

2208980

2103647

Prepaid Card Complaints

Based on Consumer Complaints

11/14/2016	Prepaid card	Gift or merchant card
09/23/2016	Prepaid card	General purpose card
11/15/2016	Prepaid card	Payroll card
09/09/2016	Prepaid card	Other special purpose card
11/23/2016	Prepaid card	Gift or merchant card
09/27/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Overdraft, savings or rewards features
Managing, opening, or closing account
Managing, opening, or closing account
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Managing, opening, or closing account

days. 5 days comes and goes and I still have not received my money, so I contacted the bank for the third time and after hearing my problems a rep informs me that it will take another 10 days and that she was unsure why someone had misled me a second time. After asking to speak to a resolution manager I am told that it can take 5-7 business days to deposit the money owed and that she was also unsure why the expectation was set that I would receive owed funds in my account within the suggested time frame. Because I was not ever once contacted, I was unable to prepare for expenses (as I was assured that the money that Bank of Amerca has been holding onto for over a month would be deposit within a timely manner) and now am incurring late fees daily. I understand that there are processes in place for a reason, but those proccesses do not seem to be universal and change each time I speak with someone new. Had I known that this would be the case with BOFA, I would have already closed my bank remaining bank accounts as I can not trust that they will keep to their word and not hold onto my money for seemingly no reason. I have been loyal to BOFA since 2011 but am becoming increasingly frustrated as this has had a direct affect on my quality of life.

I reported this to the office of the MN State Attorney General and they have suggested I also report it to you : American Express Customer Relations XXXX,

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Capital One	PA	150XX	
Citibank	OR	97267	Consent not provided
First Data Corporation	DC	20002	Other
U.S. Bancorp	IN	47108	N/A
Amex	NY	114XX	
Amex	MN	551XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/15/2016	Closed with explanation	Yes	
Web	09/27/2016	Closed with monetary relief	Yes	No
Web	11/16/2016	Closed with explanation	Yes	
Phone	09/21/2016	Closed with explanation	Yes	No
Web	11/28/2016	Closed with explanation	Yes	
Web	09/29/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

2207854
2128702
2209809
2103625
2221408
2134687

Prepaid Card Complaints

Based on Consumer Complaints

09/13/2016	Prepaid card	Other special purpose card
10/04/2016	Prepaid card	Gift or merchant card
10/05/2016	Prepaid card	Government benefit payment card

Prepaid Card Complaints

Based on Consumer Complaints

Fees

Fees

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

UT XXXX I requested a card at XXXX, which has not yet been received. So, I went to XXXX and purchased one in the store and put {$300.00} cash on it.
XXXX on XXXX/XXXX/2016 TC # XXXX AMEX BB XXXX {$5.00} on receipt The physical card 's packaging UPC is XXXX Card # XXXX Valid Thru XXXX CID XXXX Because the one I requested online is associated with my phone number, I ca n't set the physically purchased one up online for my personal management.

ISSUE # 1 I bought the card for the sole purpose of retaining services from XXXX XXXX XXXX. They attempted to charge {$290.00} and it was declined. I went back to the XXXX store and spoke with a manager. He said there 's a " hold " while it transitions through the banking transfers. He checked the card balance ; {$5.00} remaining.

There is absolutely no way for this " hold " of {$290.00} to be received by XXXX XXXX XXXX. So, where is my {$290.00}? I am so disgusted with this matter ; I am reporting it to the State of MN and the FBI immediately.

XXXX XXXX, MN XXXX ; XXXX

After 10 business days after filing my claim with Netspend they determined that there were " No Errors " The claim was for XXXX spent while I was incapacitated and the card was not in my possession and I provided proof to XXXX . I find it impossible to make a determination I 'm 10 days, I feel that the problem is the amount of the claim, that they have a problem with, after several attempts to call

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	CA	93101	Consent not provided
NetSpend Corporation, a TSYS Company	NJ	08054	Consent not provided
NetSpend Corporation, a TSYS Company	IL	610XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	09/16/2016	Closed with monetary relief	Yes	No
Web	10/26/2016	Closed with explanation	Yes	Yes
Web	11/14/2016	Closed with explanation	Yes	

Prepaid Card Complaints

Based on Consumer Complaints

2108514

2146120

2147342

Prepaid Card Complaints

Based on Consumer Complaints

11/15/2016	Prepaid card	Payroll card
09/20/2016	Prepaid card	Mobile wallet
11/12/2016	Prepaid card	Gift or merchant card
11/26/2016	Prepaid card	Payroll card
11/07/2016	Prepaid card	Other special purpose card
11/28/2016	Prepaid card	General purpose card
11/28/2016	Prepaid card	ID prepaid card
11/26/2016	Prepaid card	General purpose card
11/26/2016	Prepaid card	General purpose card
11/16/2016	Prepaid card	General purpose card
11/15/2016	Prepaid card	General purpose card
11/28/2016	Prepaid card	Other special purpose card
11/24/2016	Prepaid card	Gift or merchant card
11/21/2016	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Advertising, marketing or disclosures
Managing, opening, or closing account
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Fraud or scam
Unauthorized transactions/trans. issues
Adding money
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Fraud or scam
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Managing, opening, or closing account

them, I get hung up on or am on hold for 10 minutes or more and have even talked to someone in the corporate office and they have even made notes on my account that Ithey spoke with me on XXXX/XXXX/2016, when in fact they did not.

I recently received a card in the mail from NetSpend stating that I could receive my paycheck two days sooner if I chose their card and paid a {$9.00} monthly fee for their premium service plan. I am not certain how they got my information or why they would send the offer to me. However, because I live in a relatively low income neighborhood, I fear that NetSpend is preying upon individuals who lack transportation to banks and/or the financial savvy to recognize predatory lenders/finance companies. I was instructed by a member of the XXXX to bring this issue to the attention of the CFPB.

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	MS	394XX	Servicemember	Consent provided
PayPal Holdings, Inc.	IL	60614		N/A
TD Bank US Holding Company	SC	100XX		Other
Amex	LA	712XX		
PayPal Holdings, Inc.	CA	90670		N/A
Amex	OH	441XX		
Empowerment Ventures, LLC	IL	60626		
Amex	NC	270XX		
Amex	IN	462XX		
Amex	MA	019XX		
NetSpend Corporation, a TSYS Company	TX	77375	Servicemember	Other
Amex	FL	334XX		
PayPal Holdings, Inc.	VA	22302		
NetSpend Corporation, a TSYS Company	NJ	08054	Older American	N/A

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/16/2016	Closed with explanation	Yes	
Postal mail	09/21/2016	Closed with explanation	Yes	No
Web	11/15/2016	Closed with monetary relief	Yes	
Web	11/28/2016	Closed with monetary relief	Yes	
Referral	11/22/2016	Closed with explanation	Yes	
Web	11/28/2016	Closed with monetary relief	Yes	
Web	11/28/2016	Closed with explanation	Yes	
Web	11/28/2016	Closed with monetary relief	Yes	
Web	11/28/2016	Closed with monetary relief	Yes	
Web	11/27/2016	Closed with monetary relief	Yes	
Web	11/16/2016	Closed with explanation	Yes	
Web	11/29/2016	Closed with explanation	Yes	
Web	11/28/2016	Closed with monetary relief	Yes	
Phone	11/21/2016	Closed with explanation	Yes	

Prepaid Card Complaints

Based on Consumer Complaints

2209196

2121344
2205530
2224159
2198466
2224359
2225494
2224000
2224019
2211244
2210327
2224843
2222839
2218563

Prepaid Card Complaints

Based on Consumer Complaints

11/26/2016	Prepaid card	General purpose card
11/26/2016	Prepaid card	General purpose card
11/23/2016	Prepaid card	Government benefit payment card
11/24/2016	Prepaid card	General purpose card
11/14/2016	Prepaid card	General purpose card
10/13/2016	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Fraud or scam

In light of the Wells Fargo scam I want to address the fact I was scammed for employment through XXXX in an offer to be a secret shopper. I had just lost my job and the money I lost was a mortgage payment.

This was all in conjunction with XXXX prepaid cards that loaded funds through Wells Fargo accounts that I found were flagged and should not have been processing " bad checks " on fake accounts.

When I originally inquired about a {$3200.00} check I received, I found all it was all connected through false checks. After filing a police report and visiting my local branch and finding this Wells Fargo account was flagged after the check was cashed, the bank manager even said nothing should have been processed with all the flags on this particular account.

I then wrote Wells Fargo CEO XXXX XXXX who just stepped down over the revelation of fake accounts only to hear sorry you were the victim of a scam.

The branch knew that check should of have never been cashed because of all the notes on it and proceeded to cash it anyway to take funds from unsuspecting people thinking they were gaining employment. I would like to receive my reimbursement since this scam has come to light and I have every stitch of

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Amex	OH	432XX		
Amex	MD	21213		
Empowerment Ventures, LLC	FL	32114	Older American	N/A
Amex	NV	89117		
BBVA Compass	CA	94590		
Wells Fargo & Company	NJ	075XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/28/2016	Closed with non-monetary relief	Yes	
Web	11/28/2016	Closed with monetary relief	Yes	
Phone	11/23/2016	Closed with explanation	Yes	
Web	11/28/2016	Closed with explanation	Yes	
Web	11/15/2016	Closed with explanation	Yes	Yes
Web	10/18/2016	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

2223994
2224137
2222138
2222726
2207760
2158250

Prepaid Card Complaints

Based on Consumer Complaints

11/04/2016	Prepaid card	ID prepaid card
11/22/2016	Prepaid card	Mobile wallet
11/26/2016	Prepaid card	General purpose card
11/14/2016	Prepaid card	Mobile wallet
11/15/2016	Prepaid card	Government benefit payment card
09/22/2016	Prepaid card	Payroll card
08/15/2016	Prepaid card	Payroll card
09/15/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Fraud or scam
Managing, opening, or closing account
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Adding money

paperwork to back it all up. Thank you.

I purchased XXXX items from XXXX for the amount of XXXX and XXXX as a result, the XXXX was for car parts which i was missing some parts which were XXXX and the shoes were for XXXX which were defective i opened up a dispute with the merchant it was denied i opened up the dispute with my bank adp as a result im very upset and un happy with the outcome im just asking for my refund which clearly no one is willing to do so! Adp should be embarrassed and ashamed to do their customers this way! Its a big mess with these XXXX transactions ive been giving the run around for a month straight lie after lie

PayPal/Cash - My nephew called me with a paypal/cash card number to load onto my paypal account. The amount is {$150.00}. When I load it to my account, it comes up with an error code XXXX. I tried for several days, did research online and found others with the same problem. I did as someone had suggested, but still could not load the amount onto my card. I called PayPal/Cash - all it is is a recording that lets you know the card is active and how much is on the card. My card is active with the amount. So I called PayPal customer Service, I was told I had to get the serial number off the card before they will load the amount onto my account. I called my nephew, he had thrown the card away. I called paypal back, they said without that serial number they ca n't do anything. To me this is fraud -

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Amex	TX	774XX	
Amex	MD	210XX	Other
Amex	IL	60047	
PayPal Holdings, Inc.	MA	02026	N/A
Comerica	FL	335XX	
First Data Corporation	TX	78720	Consent not provided
Automatic Data Processing, Inc.	FL	334XX	Consent provided
Incomm Holdings, Inc.	IL	618XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/28/2016	Closed with monetary relief	Yes	
Web	11/23/2016	Closed with explanation	Yes	
Web	11/28/2016	Closed with monetary relief	Yes	
Referral	11/15/2016	Closed with explanation	Yes	Yes
Web	11/16/2016	Closed with monetary relief	Yes	
Web	09/26/2016	Closed with explanation	Yes	No
Web	09/19/2016	Closed with explanation	Yes	No
Web	10/03/2016	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

2197159
2220399
2223884
2207779
2210174
2127215
2063129
2114263

Prepaid Card Complaints

Based on Consumer Complaints

11/29/2016	Prepaid card	Payroll card
11/26/2016	Prepaid card	General purpose card
11/14/2016	Prepaid card	General purpose card
11/29/2016	Prepaid card	Gift or merchant card
11/16/2016	Prepaid card	General purpose card
11/04/2016	Prepaid card	Gift or merchant card
09/21/2016	Prepaid card	General purpose card
09/16/2016	Prepaid card	General purpose card
09/26/2016	Prepaid card	Government benefit payment card
09/08/2016	Prepaid card	Mobile wallet

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Fraud or scam
Unauthorized transactions/trans. issues
Fraud or scam
Fraud or scam
Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

they said without that serial number they ca n't do anything. To me this is fraud - because no one can load that money to their account, so PayPal gets that money. On XX/XX/XXXX-XX/XX/2016 I called PayPal customer service again about getting this money loaded onto my account. The person said she was writing up a resolution ticket and I would know something in 4-5 days. On XX/XX/XXXX I still had n't heard anything, and called again. The lady said the matter was closed and put me thru to resolution, which put me thru to the automated line of paypal/cash. Nothing was resolved. I put a complaint thru online about the matter, and still nothing had been added to my account. PayPal is not adding these PayPal Reload cards to accounts.

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Amex	MO	631XX	
Amex	ND	58703	
U.S. Bancorp	KS	67601	Consent not provided
PayPal Holdings, Inc.	OR	97219	
Comerica	MS	39288	N/A
U.S. Bancorp	CA	926XX	
U.S. Bancorp	CA	94087	Consent not provided
U.S. Bancorp	CA	91602	Consent not provided
NetSpend Corporation, a TSYS Company	MD	20866	Consent not provided
PayPal Holdings, Inc.	PA	17517	Consent not provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/29/2016	Closed with monetary relief	Yes	
Web	11/28/2016	Closed with monetary relief	Yes	
Web	11/15/2016	Closed with explanation	Yes	Yes
Web	11/30/2016	Closed with monetary relief	Yes	
Postal mail	11/16/2016	Closed with explanation	Yes	
Web	11/22/2016	Closed with monetary relief	Yes	
Web	09/23/2016	Closed with monetary relief	Yes	No
Web	09/20/2016	Closed with explanation	Yes	No
Web	09/28/2016	Closed with explanation	Yes	No
Web	09/20/2016	Closed with non-monetary relief	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

2226239
2224069
2208418
2228330
2210931
2196290
2124153
2114515
2131664
2101443

Prepaid Card Complaints

Based on Consumer Complaints

09/17/2016	Prepaid card	Gift or merchant card
10/02/2016	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

I received a netSpend gift card for my birthday from my sister. When attempting to activate this card it asked for several pieces of personal information including my social security card.

I have received other gift cards that did not require any personal information at all to activate it. I called an inquired why this is, they did not offer a reasonable explanation except to say it was for my security. If that was true they would not ask. Each time you give someone your social security number out increases the chances you will become a victim of credit fraud.

I had no idea how much was on the card (it was a gift) apparently just asking for the balance costs XXXX cents each time you ask. So when I asked it had a balance of {$24.00}.

Each time the card is used there is a fee charged. {$1.00} to run as debit and {$2.00} to run as credit for each transaction.

This company is unscrupulous in their business practices and I have to wonder how they are able to do business in this country. To anyone who reads this I would not use this company for anything!!!

On XXXX XXXX, 2016, Paypal closed my account without any valid reason. The following message is displayed right after I logged into my Paypal account : *****
We recently noticed an issue with your account. To see what you can and ca n't do while your account is limited, go to the Resolution Center.
Why is my account access limited?
Your account access has been limited for the following reason (s) : XXXX XXXX,

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

			provided
NetSpend Corporation, a TSYS Company	TX	786XX	Consent provided
PayPal Holdings, Inc.	IN	479XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	09/20/2016	Closed with explanation	Yes	No
Web	10/05/2016	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

2117480

2142731

Prepaid Card Complaints

Based on Consumer Complaints

09/30/2016	Prepaid card	Government benefit payment card
09/22/2016	Prepaid card	General purpose card
10/01/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fees

Fraud or scam

Fees

Prepaid Card Complaints

Based on Consumer Complaints

2016 : We need a little bit more information about some money you recently received or withdrew.
(Your case ID for this reason is XXXX.) This limitation can not be appealed.
***** The recent money Paypal indicated in this message, which I received, were around {$100.00} from cashback portal websites like XXXX, XXXX etc, and every single cent is traceable by its transaction name and source. I did withdraw them to my own checking account, however, I do not think it violated any Paypal 's policy or national laws after I carefully read Paypal 's terms and conditions and related regulations.
Paypal closed my account with such groundless excuse and refused to further review my account, I tried to call in and email them via messages, explained everything patiently, but all I got were nothing but templates.
Because of Paypal 's closure of my account, all of my eBay gift cards that are linked to Paypal are unusable. Even after calling in or emailing, Paypal still refused to unlink my eBay gift cards or return my money.
I talked with eBay and they asked me to refer to Paypal for this issue, and I think eBay is right since it is Paypal that holds my money.
Paypal has been doing this kind of illegal holding of one 's money all the time and I think it should be brought to attention.

I recently received a refillable prepaid XXXX card in the amount of {$25.00} as a gift from work. After 10 days I was billed {$5.00} as " monthly management fee ". My complaint is, how can a credit card company charge such high fees just for providing the card? On a {$25.00} card that 's like 100 % interest per year (maybe

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

PNC Bank N.A.	FL	33624		Consent not provided
NetSpend Corporation, a TSYS Company	CO	80111		Consent not provided
Blackhawk Network Holdings Inc.	VA	221XX	Servicemember	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	10/05/2016	Closed with explanation	Yes	
Web	09/23/2016	Closed with explanation	Yes	No
Web	10/05/2016	Closed with explanation	Yes	

Prepaid Card Complaints

Based on Consumer Complaints

2141255

2125025

2140626

Prepaid Card Complaints

Based on Consumer Complaints

08/07/2016	Prepaid card	Government benefit payment card
09/24/2016	Prepaid card	General purpose card
09/19/2016	Prepaid card	General purpose card
12/01/2016	Prepaid card	Other special purpose card
12/02/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Fraud or scam
Unauthorized transactions/trans. issues
Fees
Managing, opening, or closing account

more)! This is on top of the fee that they charge the company where you use the card (usually 2 percent I think), and the fee charged when you purchase the card (usually around XXXX dollars). How can the government allow such usury rates to be charged by creditors?

Eppicard does not want to reimburse me for fraudulent transactions done on my card. I use the card to keep my children 's child support separate from my checking account. I do not receive payments as agreed in the divorce decree. The last payment I received before this incident was on XX/XX/2016. I checked my account online on my birthday on XX/XX/2016 it said that there was a deposit on XX/XX/2016. I called my card on XX/XX/2016 to verify the balance. The automated system said that I had a XXXX balance. I called and spoke to a representative who said that I need to file a complaint which I did. I received the results to the investigation which stated that I am lying and they will not refund my money. I have had an eppicard for 4 or 5 years and have never complained of any mistakes or discrepancies. I complained that someone stole my information and stole the {$89.00} that was support for my children and they accuse me of lying. Realistically the odds of someone stealing my card information and my money is greater than me withdrawing the funds and telling them that I did not. I want my money.

Chase Bank has a card called XXXX I applied and got the temp, card someone in Texas tried to send me money on it then Chase cancelled my card and said I could n't do any business with them any more. No reason for it at all this showed me the thing is a fraud and need 's to be shut down.

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Xerox State & Local Solutions, Inc.	FL	331XX	Consent provided
JPMorgan Chase & Co.	OH	452XX	Consent provided
PayPal Holdings, Inc.	VA	22207	N/A
Empowerment Ventures, LLC	OR	97641	N/A
Amex	CA	944XX	

Prepaid Card Complaints

Based on Consumer Complaints

Web	10/24/2016	Closed with explanation	Yes	
Web	09/27/2016	Closed with explanation	Yes	No
Referral	09/21/2016	Closed with monetary relief	Yes	No
Referral	12/02/2016	Closed with explanation	Yes	
Web	12/02/2016	Closed with explanation	Yes	Yes

Prepaid Card Complaints

Based on Consumer Complaints

2049493

2128047

2118448

2231642

2232213

Prepaid Card Complaints

Based on Consumer Complaints

08/29/2016	Prepaid card	Other special purpose card
11/28/2016	Prepaid card	Other special purpose card
11/18/2016	Prepaid card	General purpose card
10/05/2016	Prepaid card	ID prepaid card
11/23/2016	Prepaid card	ID prepaid card
09/26/2016	Prepaid card	General purpose card
10/25/2016	Prepaid card	Payroll card
09/21/2016	Prepaid card	General purpose card
11/21/2016	Prepaid card	Gift or merchant card
12/06/2016	Prepaid card	Gift or merchant card
06/10/2016	Prepaid card	Other special purpose card
12/06/2016	Prepaid card	General purpose card
11/18/2016	Prepaid card	ID prepaid card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Managing, opening, or closing account
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Advertising, marketing or disclosures
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Adding money
Fraud or scam
Managing, opening, or closing account
Managing, opening, or closing account

Prepaid Card Complaints

Based on Consumer Complaints

I reported fraudulent activity to American Express on XX/XX/XXXX for my Serve Prepaid account. There were approximately XXXX charges totaling {$430.00} from XX/XX/XXXX-XX/XX/2016. American Express has since closed my account, told me that the charges were authorized, and has refused to provide any additional information or credit. The fraudulent charges triggered a balance transfer and used up all my funds.

I received a RUSHCARD in the mail this week. I did not apply for the card. I 've tried contacting the folks at Rushcard XXXX and they insist they ca n't close the

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response
Company has responded to the consumer and the CFPB and chooses not to provide a public response
Company believes it acted appropriately as authorized by contract or law
Company believes it acted appropriately as authorized by contract or law
Company has responded to the consumer and the CFPB and chooses not to provide a public response
Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Xerox State & Local Solutions, Inc.	CA	90043		Consent not provided
U.S. Bancorp	CO	80017		N/A
PayPal Holdings, Inc.	AZ	72015		N/A
Comerica	WI	53005		Consent not provided
NetSpend Corporation, a TSYS Company	IL	60626		Consent not provided
Amex	NY	100XX		Consent provided
NetSpend Corporation, a TSYS Company	GA	31542		Consent not provided
Comerica	NY	10031		N/A
Incomm Holdings, Inc.	CA	95035		
Blackhawk Network Holdings Inc.	OH	44106		
Xerox State & Local Solutions, Inc.	VA	20146		N/A
Amex	CO	80631		N/A
Empowerment Ventures, LLC	VA	220XX	Servicemember	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	10/24/2016	Closed with monetary relief	Yes	
Referral	11/29/2016	Closed with monetary relief	Yes	
Referral	11/21/2016	Closed with non-monetary relief	Yes	
Web	10/07/2016	Closed with explanation	Yes	Yes
Web	11/23/2016	Closed with explanation	Yes	
Web	09/28/2016	Closed with explanation	Yes	No
Web	11/26/2016	Closed with explanation	Yes	
Referral	09/23/2016	Closed with monetary relief	Yes	No
Web	11/21/2016	Closed with explanation	Yes	
Web	12/06/2016	In progress	Yes	
Phone	10/24/2016	Closed	Yes	
Referral	12/06/2016	Closed with monetary relief	Yes	
Web	11/18/2016	Closed with explanation	Yes	

Prepaid Card Complaints

Based on Consumer Complaints

2084868
2225932
2215516
2145575
2221956
2131959
2177093
2124322
2217787
2235664
1964256
2238397
2214116

Prepaid Card Complaints

Based on Consumer Complaints

11/22/2016	Prepaid card	General purpose card
12/04/2016	Prepaid card	General purpose card
12/02/2016	Prepaid card	General purpose card
09/21/2016	Prepaid card	Government benefit payment card
12/07/2016	Prepaid card	General purpose card
12/02/2016	Prepaid card	General purpose card
11/08/2016	Prepaid card	General purpose card
10/26/2016	Prepaid card	Other special purpose card
11/23/2016	Prepaid card	Gift or merchant card
11/28/2016	Prepaid card	General purpose card
11/26/2016	Prepaid card	Payroll card
11/28/2016	Prepaid card	Gift or merchant card
11/15/2016	Prepaid card	Mobile wallet
11/09/2016	Prepaid card	General purpose card
10/03/2016	Prepaid card	Gift or merchant card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Fraud or scam
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Managing, opening, or closing account
Managing, opening, or closing account
Fees
Unauthorized transactions/trans. issues
Fees
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Fees

account unless I provide my date of birth, social security number and Email address. I refuse to give them this information. I will only release my full name and the card number. How do I get them to close my account without providing privacy act information?

Amex XXXX prepaid cards charge the card holder {$3.00} per month re regardless

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response
Company has responded to the consumer and the CFPB and chooses not to provide a public response
Company has responded to the consumer and the CFPB and chooses not to provide a public response
Company has responded to the consumer and the CFPB and chooses not to provide a public response
Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Citibank	DC	20001		Consent not provided
Blackhawk Network Holdings Inc.	NJ	087XX		
Amex	CA	907XX		
Comerica	KY	42164	Older American	N/A
Amex	CA	900XX		
Citibank	MA	02144		Consent not provided
Xerox State & Local Solutions, Inc.	NY	11784		N/A
Xerox State & Local Solutions, Inc.	NY	10011		N/A
Wells Fargo & Company	MD	21041		N/A
Citibank	FL	333XX		
Amex	TX	760XX	Servicemember	
Incomm Holdings, Inc.	NY	100XX	Older American	
NetSpend Corporation, a TSYS Company	TX	770XX		
NetSpend Corporation, a TSYS Company	TX	77705		N/A
Amex	IL	600XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	11/23/2016	Closed with explanation	Yes	
Web	12/05/2016	In progress	Yes	
Web	12/05/2016	Closed with monetary relief	Yes	
Phone	09/23/2016	Closed with explanation	Yes	No
Web	12/08/2016	Closed with explanation	Yes	
Web	12/04/2016	Closed with monetary relief	Yes	
Postal mail	12/04/2016	Closed with non-monetary relief	Yes	
Referral	12/04/2016	Closed with monetary relief	Yes	
Referral	11/28/2016	Closed with monetary relief	Yes	
Web	11/29/2016	Closed with explanation	Yes	
Web	11/28/2016	Closed with monetary relief	Yes	
Web	12/04/2016	Closed with explanation	Yes	Yes
Web	11/26/2016	In progress	Yes	
Referral	11/26/2016	In progress	Yes	
Web	10/06/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

2220832
2234498
2232903
2124161
2240693
2233348
2199604
2180491
2221961
2224405
2224097
2225760
2208904
2201619
2143905

Prepaid Card Complaints

Based on Consumer Complaints

11/22/2016	Prepaid card	Gift or merchant card
10/28/2016	Prepaid card	Government benefit payment card
12/03/2016	Prepaid card	General purpose card
12/07/2016	Prepaid card	General purpose card
10/05/2016	Prepaid card	Government benefit payment card

Prepaid Card Complaints

Based on Consumer Complaints

Advertising, marketing or disclosures
Fees
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues
Fraud or scam

of balance after 6 months of issuance.

This is seems to violate usery and common sense. The longer Amex has use of the funds the more they make on the unclaimed balances on these cards. Charging {$36.00} in fees annually on a {$50.00} gift card is obscene and lacks any ethical justifications.

In late XXXX of XXXX I received a letter from Chase (Financial Services?) saying that I had unclaimed funds that were about to be turned over to the state, and giving me both a phone # to call and a form to fill out and return. In XXXX of XXXX I called the phone number and asked the Chase rep. what funds these were, and was told they dated back to XXXX and a XXXX claim. That made sense to me, so I agreed to have them mail me a prepaid card with the remaining funds, in the amount of XXXX (sorry, ca n't remember the unit figure). I was told I did n't need to send in the form, but a few days later I got worried and filled out and sent in the form anyway.
I still do n't have the card.
Today, XXXX XXXX, XXXX, I looked up a number for Chase and called it. First I spoke to a person who denied that I had ever had monies there, but she quickly changed and said that I used to have an account, but I had spent it all to XXXX. I disputed that, and finally got bumped up to a supervisor, who gave her name as something unintelligible, but it sounded like XXXX-bunch more syllables. This supervisor (the " first supervisor ") informed me that my funds had been

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Incomm Holdings, Inc.	AZ	857XX		
Wells Fargo & Company	NV	89015		
Amex	SC	29440	Older American	
Amex	FL	34655		N/A
JPMorgan Chase & Co.	OH	432XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	12/04/2016	Closed with explanation	Yes
Web	11/01/2016	Closed with explanation	No
Web	12/05/2016	Closed with monetary relief	Yes
Postal mail	12/08/2016	Closed with explanation	Yes
Web	10/11/2016	Closed with explanation	Yes

Prepaid Card Complaints

Based on Consumer Complaints

2219683
2184193
2234491
2239753
2148232

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

transferred to the State of Ohio, as there had been no contact with me. I protested that I had called in XXXX, and she interrupted me and said yes, they have a record of my call, but they did not send the card as I requested, because the call was not sufficient and I had needed to return the form. I told her that I had in fact also returned the form, and she told me that since I was now changing my story, she " did n't know what to do with me. " I told her that I was NOT changing my story, that I had called first and sent the form in later. She denied receipt of it, so I asked what I could do now. She told me I needed to contact the Unclaimed Property Department of the State of [state], and I asked her for that phone number. She insisted that she could not provide it, as " We can not give you information about the State of [state] that the [state] has not provided to us. " At this point the phone call was disconnected, and I called back and eventually was speaking to another supervisor (" second supervisor '). This one confirmed that not only did they have a record of my phone call, but that they HAD sent me out a card. She informed me that it was " too late " for me to be saying I had not received it. I asked her to confirm whether that card had ever been " activated, " and she informed me it had not. I said that was because I never received it, and she repeated that it was too late for that. She (as had the 1st supervisor) informed me that {$38.00} had been transferred to my state. I asked why that was less, and she informed me that since there had been " no contact " and the account was " not active " that they had been taking {$1.00} fee each month. She told me that I should have known that I only had 7 days to respond (no card), and that fees applied immediately, as they had sent me that info in XXXX. I can not understand that. She would not inform me how many months this has been happening, nor would she agree that my request for a card less than 2 months ago constituted " contact. " She did, unlike the first supervisor, give me a phone number for the state.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

10/04/2016	Prepaid card	Government benefit payment card
10/05/2016	Prepaid card	Mobile wallet
09/22/2016	Prepaid card	General purpose card
10/05/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fees

Adding money

Fraud or scam

Managing, opening, or closing account

I called the Dept of the state, and they have no record of that money being sent to them. I was informed that Chase should have waited 12 months after my contact in XXXX XXXX. I was unable to provide the state with a date for the alleged funds transfer, as neither supervisor would provide me with that or other information I requested.
The state 's department is working to find it through their research department, but in light of the conflicting answers I got from 2 supervisors at Chase just this morning, and in case they are still holding my money and continuing to deduct fees from, I believe I need to initiate a complaint.

Around XXXX, I moved into a new apartment. After changing my address, my First Tennessee Bank XXXX Card (Prepaid debit) was locked for security reasons. I called in shortly after to unlock my account, and it had to be escalated to a security team. I never heard back from them about this, but my account remained locked.

In late XXXX, I called back in to try and get this issue settled XXXX and for all. They, once again, escalated my account to the same security team. I was told to call back after 5 business days to see what updates had been made on my account. A week or so later, I called back in and the customer service rep told me to wait a couple more days to see if an update goes through.

A few days later, I called again, and the rep then said she would escalate my account again because there had been no such update. Five business days later, I

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Amex	FL	33624	N/A
Blackhawk Network Holdings Inc.	TX	78705	Consent not provided
Wells Fargo & Company	KS	67220	N/A
First Tennessee Bank	GA	303XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Phone	10/07/2016	Closed with explanation	Yes	No
Web	10/11/2016	Closed with explanation	Yes	
Referral	09/28/2016	Closed with explanation	Yes	No
Web	10/11/2016	Closed with monetary relief	Yes	

Prepaid Card Complaints

Based on Consumer Complaints

2145603

2148649

2127603

2148547

Prepaid Card Complaints

Based on Consumer Complaints

09/27/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

account again because there had been no such update. Five business days later, I call in and the rep says that she does n't see the second escalation, but then does re-escalate my issue.

I 'm honestly unsure which rep told me this, but I was informed that the issue was that they could not verify my previous address (but this was n't an issue until I changed my address to my new apartment). This rep asked for my old address and said that she sent it in with the escalation.

Five more business days later, I call in again, and the rep is flabbergasted and says that my account has been escalated twice and there is still no update. She said she would notify her superior regarding the issue and to call back today (XXXX XXXX, 3 business days later) to see if there is any update. Of course, the rep told me that the escalations can take up to 3-5 days and to call back after a little more time.

This is unacceptable. I have been unable to access my funds (& gt ; {$500.00}) for months now because my account is locked and nothing the reps seem to do makes any progress towards unlocking it. To make matters worse, there 's a XXXX $ monthly fee that might be being charged to me even though I ca n't access my account.

USAA advertised to me, a veteran of the XXXX XXXX that a pre-paid card would turn into a regular credit card after one year of giving them {$1000.00} and letting them hold it without interest and {$240.00} in fees.

It did not turn into a regular card even though credit was fixed and they decided to change the agreement. I 'm growing weary of this bank which has been so

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

USAA Savings	FL	336XX	Servicemember	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	09/29/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

2133564

Prepaid Card Complaints

Based on Consumer Complaints

09/26/2016	Prepaid card	General purpose card
09/30/2016	Prepaid card	General purpose card
09/07/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account

Overdraft, savings or rewards features

Unauthorized transactions/trans. issues

predatory of military veterans

I had a wells fargo gift card worth {$500.00} which i lost, (remaining balance was about {$480.00}) I reported it lost XX/XX/XXXX. I called in to report and completed the verification and requested a cheque for the balance to be issued. I was informed of the {$15.00} fees for the cheque to which i agreed. However it has been 4 months and i still have not received the cheque. I called in XX/XX/XXXX as well as XX/XX/XXXX to check on the status and was assured that the funds have been processed and cheque would be sent out shortly.

Now, as i try to follow up, I am being asked to verify the transactions right to the dollar amount. I last used the card in XX/XX/XXXX and i am unable to remember the exact dollar amount.

I had previously verified my identity and confirmed the remaining balance on the card, however now i am only givin XXXX option to verify the card which is my last transaction.

I think this is very wrong and non flexible policies by wells fargo to make me jump over the same hoop over and over again

My account was used to make purchases I did not authorize. When I noticed these transaction the same day they were made I reported to Netspend XXXX/XXXX/16. On XXXX/XXXX/2016 I received an email that the dispute was started and gave me a dispute number. There were XXXX transactions totaling around {$700.00}. I get XXXX and that is my only income and I have no money to survive. Netspend is refusing to credit my money back pending the investigation and told me I have to

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Wells Fargo & Company	CT	060XX	Consent provided
Citibank	UT	84642	N/A
NetSpend Corporation, a TSYS Company	TX	763XX	Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	09/28/2016	Closed with explanation	Yes	No
Phone	10/04/2016	Closed with explanation	Yes	No
Web	10/04/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

2131704

2141126

2099920

Prepaid Card Complaints

Based on Consumer Complaints

09/29/2016	Prepaid card	General purpose card
10/03/2016	Prepaid card	Gift or merchant card
10/06/2016	Prepaid card	Mobile wallet
10/05/2016	Prepaid card	Mobile wallet
10/03/2016	Prepaid card	Gift or merchant card
09/02/2016	Prepaid card	Government benefit payment card
09/09/2016	Prepaid card	General purpose card
12/08/2016	Prepaid card	Gift or merchant card
10/08/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues

Managing, opening, or closing account

Fraud or scam

Managing, opening, or closing account

Advertising, marketing or disclosures

Managing, opening, or closing account

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Managing, opening, or closing account

refusing to credit my money back pending the investigation and told me I have to wait till XXXX/XXXX/2016 to find out the results. I had possession of my card the whole time and I dont know how this happened. But the charges were for uninversal studios in XXXX and XXXX XXXX!! Some of the transactions have cleared but some are still pending.

Wells Fargo has repeatly taken money out of my account for items that I have not done, such as cash advance fees, and interest charges.

This is about a gift card.
The cfpd site says they should be good for 5 years??
Had this card for not even close to a year. It expired on XXXX. I called CITI on XXXX/XXXX/16 and they pretty much said, tough luck it is no good.
Its not that is much $, but the gift card was only some months old.

I purchased a {$500.00} XXXX prepaid card issued by ITC Financial. The card was destroyed and I have requested a refund or replacement. I have been told that such request is not possible. I do not find this acceptable as I have the number for the card, the original purchase receipt and can confirm that as I know for a fact it was destroyed it has not been otherwise used or claimed.

Unable to open an account.

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response
Company has responded to the consumer and the CFPB and chooses not to provide a public response
Company has responded to the consumer and the CFPB and chooses not to provide a public response
Company believes it acted appropriately as authorized by contract or law

Prepaid Card Complaints

Based on Consumer Complaints

Wells Fargo & Company	FL	337XX	Older American, Servicemember	Consent provided
Citibank	CO	815XX	Older American	Consent provided
Incomm Holdings, Inc.	NY	101XX		Consent provided
Amex	VA	20170		Consent not provided
Citibank	CA	90703		Consent not provided
CARD Corporation	NC	28262		N/A
First Tennessee Bank	MD	21202		Consent not provided
Blackhawk Network Holdings Inc.	MN	551XX		
Amex	WI	549XX		Consent provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	10/04/2016	Closed with explanation	Yes	No
Web	10/06/2016	Closed with explanation	Yes	No
Web	10/12/2016	Closed with explanation	Yes	
Web	10/12/2016	Closed with explanation	Yes	
Web	10/07/2016	Closed with monetary relief	Yes	No
Phone	10/11/2016	Closed with explanation	Yes	No
Web	10/12/2016	Closed with explanation	Yes	
Web	12/09/2016	In progress	Yes	
Web	10/13/2016	Closed with explanation	Yes	

Prepaid Card Complaints

Based on Consumer Complaints

2139553

2141316

2148744

2148466

2144255

2094452

2104540

2242015

2152508

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

I purchased an American Express Blue Bird pre-pay debit card at XXXX, paid {$5.00} for the card, and loaded {$5.00} onto the card, with the intent of having the company send me a Permanent Card. The paperwork with the card says to register at XXXX I followed the directions and went to that site, entered all of my personal information, including my social security number. Each time I did this process, the page would respond slightly different, and sometimes would prompt me with verification questions relating to my vehicles, which looks like a normal verification process.

I updated my web browser, thinking that maybe it needed a newer version of firefox. That did not improve anything. I tried several different combinations of the information. Sometimes it would prompt me to confirm a slight variation of my address, using N instead of north.

No matter what I did, I always ended up at the Unable to Sign Up message. " Sorry, we are unable to approve you for an Account at this time.Thank you for your interest in Bluebird. " There was no reason given. Further, there was no customer service number given to call to resolve the issue. I tried to call the number on the back of the card, and it stated that I MUST use the online process to activate and that customer service can not do this process.

During this process, while it may be encrypted, I sent my social security number, name, and birth date, at least 20 times across the internet. Most companies will prompt the user with an error message, such as " please verify your " XXXX " is the correct information, if something is a typographical error. At one point I had wondered if I typed the birth date year with XXXX digits or XXXX. One of the

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

10/24/2016	Prepaid card	General purpose card
10/21/2016	Prepaid card	Gift or merchant card
08/26/2016	Prepaid card	ID prepaid card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Advertising, marketing or disclosures
Fees

questions it asked me about a vehicle was something I was uncertain of. I had a XXXX Buick, but I was not sure if it was a " custom " or not ... I presume they use a list of VIN numbers for that system, but manufacturers do n't always have the right VIN numbers attached to extensions of the car name. That could have caused confusion. I wonder where they get this from anyway, since I have opted out of the DMV in Wisconsin.

Regardless, I have tried fruitlessly to have them send me a permanent card with my name on it that i can reload, and as far as I can find, there is no way to call them.

So, I have spent {$5.00} for a worthless card, and have {$5.00} on a card ... .it cost me {$5.00} to put {$5.00} on a card, that I was supposed to be able to use as a reload product that I could use with XXXX , XXXX XXXX etc to buy stuff online.

I have a XXXX card that works fine, though they have a software glitch that presumes that you bought a temporary card at the store, and then they were to send you a card. When you have them send you a temporary card in the mail, the system thinks you have been sent a permanent card, and it will not send you a permanent card, which is corrected by calling them and explaining the problem.

But with Bluebird by American Express, I can not get a card that I can use as a re loadable debit card.

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Blackhawk Network Holdings Inc.	TX	787XX		
Blackhawk Network Holdings Inc.	MI	481XX		
Synovus Bank	CA	92592	Older American	Consent not provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	10/26/2016	Closed with explanation	Yes	
Web	10/25/2016	Closed with explanation	Yes	
Web	09/28/2016	Closed with explanation	Yes	No

Prepaid Card Complaints

Based on Consumer Complaints

2175811
2170616
2082496

Prepaid Card Complaints

Based on Consumer Complaints

11/30/2016	Prepaid card	General purpose card
12/01/2016	Prepaid card	Payroll card
11/23/2016	Prepaid card	Mobile wallet
11/01/2016	Prepaid card	General purpose card
09/29/2016	Prepaid card	General purpose card
10/07/2016	Prepaid card	General purpose card
10/23/2016	Prepaid card	Gift or merchant card
10/07/2016	Prepaid card	Gift or merchant card
09/26/2016	Prepaid card	Government benefit payment card
12/06/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Managing, opening, or closing account
Fraud or scam
Fraud or scam
Unauthorized transactions/trans. issues
Fraud or scam
Unauthorized transactions/trans. issues
Fees
Fees
Unauthorized transactions/trans. issues
Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

I was getting ready to travel to the XXXX for work and was told best thing to do was to get a prepaid card to travel with I then got an American Express serve card. Money was then deposited into account. I started receiving emails about transactions being made went online and ATM card was used a total of XXXX dollars gone. I called immediately and reported this I was told I would not be responsible for the charges and would be issued a credit within XXXX7 days of investigation within XXXX3 days I received an email stating my dispute was declined I was in XXXX with no funds and no help. I 'm not sure what type of investigation was done that fast. I then went online to look into reviews on this card and nothing but negative reviews. I will never use this card again and to be stuck in a foreign country with no help was the worst feeling

I have been on the phone and ca n't get through this horrible phone system and sit and wait for the fraud area to pick up for over an hour and then it just disconnects. I am out {$100.00} that I need to feed my kids with and I ca n't get any response. I have had it! I ca n't get anyone to provide the police report details to.

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

				provided
Amex	GA	30170		N/A
First Data Corporation	PA	191XX		
PayPal Holdings, Inc.	CO	81425		N/A
Blackhawk Network Holdings Inc.	PA	152XX		
U.S. Bancorp	WA	99352		Consent not provided
Amex	NJ	080XX	Servicemember	Consent provided
Blackhawk Network Holdings Inc.	MI	488XX	Older American	
Blackhawk Network Holdings Inc.	ME	04103	Older American	N/A
Comerica	TN	370XX		Consent provided
Amex	NC	27617		

Prepaid Card Complaints

Based on Consumer Complaints

Referral	12/01/2016	Closed with monetary relief	Yes	
Web	12/02/2016	Closed with explanation	Yes	
Referral	11/28/2016	Closed with explanation	Yes	
Web	11/06/2016	Closed with monetary relief	Yes	
Web	10/03/2016	Closed with monetary relief	Yes	No
Web	10/13/2016	Closed with explanation	Yes	
Web	12/12/2016	In progress	Yes	
Phone	11/17/2016	Closed with monetary relief	Yes	
Web	09/28/2016	Closed with explanation	Yes	No
Web	12/07/2016	Closed with monetary relief	Yes	

Prepaid Card Complaints

Based on Consumer Complaints

2229897

2231726

2221232

2189355

2137918

2149501

2173786

2151752

2131913

2237485

Prepaid Card Complaints

Based on Consumer Complaints

12/03/2016	Prepaid card	General purpose card
10/02/2016	Prepaid card	General purpose card
10/13/2016	Prepaid card	General purpose card
11/28/2016	Prepaid card	General purpose card
11/28/2016	Prepaid card	General purpose card
10/04/2016	Prepaid card	General purpose card
10/12/2016	Prepaid card	General purpose card
11/11/2016	Prepaid card	Government benefit payment card
11/17/2016	Prepaid card	Gift or merchant card
11/04/2016	Prepaid card	General purpose card
10/15/2016	Prepaid card	General purpose card

Prepaid Card Complaints

Based on Consumer Complaints

Fraud or scam

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Advertising, marketing or disclosures

Managing, opening, or closing account

Fraud or scam

Unauthorized transactions/trans. issues

Fraud or scam

Managing, opening, or closing account

Managing, opening, or closing account

Unauthorized transactions/trans. issues

Prepaid Card Complaints

Based on Consumer Complaints

netSpend refused to activate pre-paid gift card, asked us to send them social security cards and marriage license in order to activate. This was all for a {$100.00} pre-paid card that was a gift. Froze account and refused to do anything unless we met their demands.

My wife went to XXXX and attempted to make a purchase, it was declined. She attempted the same purchase again, it was declined also. However, when I looked at the statement, both purchases were taken out of my account. I contacted Bluebird by American Express, my prepaid card company. They started a dispute, and after about two weeks with no update, I called again. I was told they have no update and that I could not speak with the dispute team because they are a BACK office and have no phone number. I went to the store and found that neither of the transactions were in their system, with the transactions being declined, that is normal. I have been waiting for 6 weeks and I still do not have any update or my money back. Any help in this matter will be greatly appreciated.

Prepaid Card Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

Empowerment Ventures, LLC	MO	630XX		
NetSpend Corporation, a TSYS Company	CA	913XX		Consent provided
Blackhawk Network Holdings Inc.	NC	28645		
NetSpend Corporation, a TSYS Company	NY	148XX		
NetSpend Corporation, a TSYS Company	TX	75803		N/A
Amex	SC	29072		N/A
Amex	MA	010XX	Servicemember	Consent provided
Bank of America	MD	21234		Consent not provided
Blackhawk Network Holdings Inc.	CA	94043		N/A
Incomm Holdings, Inc.	TX	752XX	Servicemember	
U.S. Bancorp	CA	94087		Consent not provided

Prepaid Card Complaints

Based on Consumer Complaints

Web	12/05/2016	Closed with explanation	Yes	
Web	10/19/2016	Closed with explanation	Yes	
Web	10/18/2016	Closed with monetary relief	Yes	
Web	11/29/2016	Closed with explanation	Yes	
Phone	11/28/2016	Closed with explanation	Yes	
Referral	10/07/2016	Closed with monetary relief	Yes	No
Web	10/14/2016	Closed with monetary relief	Yes	
Web	11/14/2016	Closed with monetary relief	Yes	
Referral	11/17/2016	Closed with explanation	Yes	Yes
Web	12/04/2016	Closed with explanation	Yes	
Web	12/01/2016	Closed with explanation	Yes	

Prepaid Card Complaints

Based on Consumer Complaints

2234197

2143013

2159468

2225379

2225236

2145220

2154867

2204990

2213735

2196117

2161094

Prepaid Card Complaints

Based on Consumer Complaints

12/07/2016	Prepaid card	Payroll card
12/06/2016	Prepaid card	General purpose card
08/16/2016	Prepaid card	General purpose card
11/29/2016	Prepaid card	General purpose card
10/26/2016	Prepaid card	Government benefit payment card
12/06/2016	Prepaid card	General purpose card
11/30/2016	Prepaid card	Government benefit payment card

Prepaid Card Complaints

Based on Consumer Complaints

Unauthorized transactions/trans. issues
Fees
Managing, opening, or closing account
Unauthorized transactions/trans. issues
Fraud or scam
Unauthorized transactions/trans. issues
Fraud or scam

Prepaid Card Complaints

Based on Consumer Complaints

Prepaid Card Complaints

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Prepaid Card Complaints

Based on Consumer Complaints

First Data Corporation	TX	770XX	Servicemember	
Amex	MA	020XX		
First Tennessee Bank	GA	30342		Consent not provided
Amex	TX	77081		N/A
Bank of America	CA	93637		Consent not provided
Empowerment Ventures, LLC	FL	32209		
Comerica	IL	60091		N/A

Prepaid Card Complaints

Based on Consumer Complaints

Web	12/07/2016	Closed with explanation	Yes	Yes
Web	12/06/2016	Closed with monetary relief	Yes	
Web	08/18/2016	Closed with explanation	Yes	No
Phone	12/08/2016	Closed with explanation	Yes	
Web	11/28/2016	Closed with explanation	Yes	Yes
Web	12/06/2016	Closed with explanation	Yes	
Referral	11/30/2016	Closed with monetary relief	Yes	

Prepaid Card Complaints

Based on Consumer Complaints

2238227
2237968
2067173
2226816
2180773
2237804
2229717