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How to Activate an Emerald Card Image Credit: Ridofranz/Stock/GettyImages If you're among the approximate 70 percent of Americans who get a tax refund each year, you likely already know you have a variety of methods for receiving your payment. One of those is a prepaid, reloadable card called the Emerald Card. To activate your Emerald Card so you can begin using your tax refund, you'll need to call 1-866-353-1266. You'll be given the opportunity to apply your refund to an Emerald Card when you file your taxes through H&R Block. You can have the funds directly deposited into your account, have a check issued or have the money put on an Emerald Prepaid MasterCard. The benefit is simply the convenience you'll get from having your money on a card that you can then use to spend the money. You don't have to visit a location to get a card, though. You also can't order a card through the HRBlock.com Emerald Card site, but you will be offered the opportunity to apply if you use the company's digital tax preparation product. Once you've activated the card, you'll be able to manage your account completely online. To activate your Emerald Card, you'll need to call the Emerald Card help line at 1-866-353-1266. You'll be asked to input the last four digits of your card number. Follow the prompts to activate. In addition to activating your card, you should also set up an account so that you can manage it. You can do this at the Emerald Card login webpage. Once you're set up, you can view your transaction history, monitor your balance, make payments and transfer funds between various Emerald accounts. If you plan to regularly manage your card, though, you may prefer the app to going to the HRBlock.com Emerald Card site every time. You can find the MyBlock mobile app in the iTunes App Store or on Google Play. Using the app, you'll be able to authenticate using touch and facial recognition, eliminating the need to keep up with a password. When you sign up for an HRBlock.com Emerald Card, you aren't limited to using it for your tax refund. You can continue to reload money from sources like payroll, government benefits, cash and checks. This gives you an option for direct deposit, saving money if you would have otherwise had to rely on a fee-based service to cash your check. It's important to note that not all reloading services are free. If you deposit cash at a retail location providing card reloading services, you may pay a fee of as much as \$4.95. Depositing a check to your card can also come with a fee. If it's a preprinted payroll or government check, those fees can be as low as 2 percent, rising to 4 percent with other types of checks. As convenient as the Emerald Card can be, it isn't a way to get your refund immediately. For that, H&R Block offers the Emerald Advance Line of Credit. This feature issues you a line of credit in amounts varying from \$350 to \$1,000, depending on your anticipated refund. This service comes with a \$45 annual fee and a 36 percent annual interest rate, though, so there likely are better options. You can only apply for the Emerald Advance Line of Credit during a limited window of time each year. This happens between November and January and the specific dates change each year. You'll need to visit a participating H&R Block location and apply for the program. Once approved, you'll be able to use your line of credit, paying the greater of \$25 a month or 4 percent of the balance. If you pay down your balance by Feb. 15, you'll qualify to continue to use your line of credit year-round. I still remember the first time I heard about refund-loaded prepaid cards. It sounded convenient—no bank account, no waiting for paper checks, no credit check drama. Fast-forward to 2025, and the Emerald Card has quietly become one of the most popular options for people who want quick access to their tax refunds, reliable budgeting tools, and a path for those with imperfect credit to manage money. And yet, it isn't without its quirks. Maybe your card got declined at the checkout, or your reload fee surprised you, or you wondered why a simple balance inquiry cost a dollar. Those frustrations happen, sure—but they're usually easy to solve once you know the ropes. In this guide, we'll walk through every step: what the Emerald Card is, the perks you'll enjoy, how to activate and reload, what fees to expect, how to troubleshoot hiccups, tips for getting the most rewards, and how to stay safe. No jargon, no buried surprises—just straightforward advice to help you feel confident using your Emerald Card every day. What Is The Emerald Card? The Emerald Card is a prepaid Mastercard issued by MetaBank for H&R Block clients. Think of it as a reloadable debit card that you can use anywhere Mastercard is accepted—online, in stores, even at ATMs—once you load it with funds. Key Features Instant access to tax refunds and other deposits once they post No credit check, no traditional bank account required FDIC®-insured funds (up to legal limits) Mastercard Zero Liability fraud protection How It Works When you file your taxes with H&R Block and choose the Emerald Card for your refund, your money is sent directly to the card. You can also set up direct deposit for paychecks or benefits, transfer from another bank, deposit checks via mobile, or add cash at participating retailers. Once the funds clear, you just use the card like any debit card—swipe, tap, or enter your PIN. Comparison With Other Prepaid Options Emerald Card vs. Netspend vs. Online-Only Debit Netspend has a similar fee structure but often charges per-purchase fees and higher ATM costs. Some mobile-banking apps waive most fees but require a qualifying direct deposit. Traditional bank debit cards offer perks like overdraft protection but need a full bank account and credit checks. Emerald Card sits in the middle: more convenience than a bank account for people who don't want one, and a more predictable fee schedule than many other prepaid cards. Even with a handful of fees, the Emerald Card offers advantages that make it a solid choice for many. Hassle-Free Refund Access No more waiting weeks for a paper check. Once the IRS or your employer sends the deposit, the funds are often available in one to two business days. That beats trekking to a check-cashing store or waiting for a mailed check. Built-In Budgeting Tool Because it's prepaid, you can only spend what's on the card—no overdrafts. The companion mobile app lets you view transactions in real time, track categories of spending, and receive low-balance alerts so you never get caught off guard. Security And Peace Of Mind Funds are held in FDIC-insured accounts, so your money remains protected up to the allowable limit. If someone steals your card number, Mastercard's Zero Liability policy means you won't be on the hook for unauthorized charges—provided you report them promptly. You earn points on qualifying purchases that can be redeemed for statement credits or gift cards. The earn rate and eligible merchants rotate with promotions, so checking the app for the latest offers can earn you a little extra bank on everyday spending. Pros & Cons Pros Instant tax refund access No credit check or bank account required FDIC insurance and fraud protection Real-time spending alerts in the app Cons Fees for ATM withdrawals and cash reloads Inactivity fee if you don't use the card for two months Customer service only during business hours How To Activate & Set Up Your Emerald Card Getting started usually takes less than five minutes. Activate your card. Call the activation number on the sticker or head to the activation site, enter your card details and security code, and follow the prompts. Set up direct deposit. Give your Emerald Card's routing and account numbers to your employer, IRS refund processor, or benefits provider so funds post automatically. Download and sign into the mobile app. The Emerald Card app is available for iOS and Android. Log in to check balances, view transactions, set up alerts, and deposit checks with your camera. Tip: Turn on low-balance alerts so you get a notification before you accidentally try to spend more than you have. Managing Your Emerald Card: Fees, Limits & Reloading Knowing the fee schedule and daily limits will help you avoid surprises. Monthly inactivity fee: \$9.95 if no purchases or loads occur for 60 days ATM withdrawal fee: \$3.50 per withdrawal (plus any ATM operator surcharge) Balance inquiry fee at ATMs: \$1.00 Cash reload fee: Up to \$4.95 at participating retailers Over-the-counter withdrawal at a bank: 1.5 % of the amount Replacement card fee: \$15 for expedited; no fee for standard mailing There's no fee each time you make a purchase, and no monthly maintenance fee as long as you keep the card active. Reload Options Direct deposit: Free and fastest—ideal for tax refunds and paychecks. Bank transfer: Link an external account; typically takes one to three business days. Mobile check deposit: Snap a photo in the app; standard deposits post within one to two business days. Cash at retailers: Add cash at participating stores for a convenience fee. Daily Limits ATM withdrawals: Up to \$300 per day Purchases: Up to \$3,500 per day total via PIN or signature Over-the-counter withdrawals: Varies by bank branch policy Troubleshooting Common Issues Every card has its hiccups, but most problems are easy to fix. Declined Transactions This usually means insufficient funds, an expired card, or merchant restrictions on prepaid cards. Check your balance, make sure the card is active, and ensure you're using it at a place that accepts prepaid Mastercards. Lost or Stolen Card Report it immediately through the mobile app or by phone. A replacement is free via standard mail; expedited replacement carries a fee. Once you report it, the old card is deactivated so no one else can use it. Delayed Deposits Standard direct deposits post in one to two business days. If you see the deposit marked "complete" but don't have access yet, a quick call to customer service or a review of the pending items in the app usually clears it up. Maximizing Emerald Card Benefits A few small habits can save you serious dollars over the year. Watch the promotions in your app—sometimes certain merchants or categories earn bonus points. Redeem points when you have enough for a statement credit, effectively lowering your net spending. Avoid Unnecessary Fees Use ATMs in the MoneyPass network to dodge the ATM fee. Load via direct deposit whenever possible. Make at least one transaction every couple of months to skip the inactivity charge. Stay Secure Enable transaction alerts so you see every swipe. If something looks off, freeze the card right away in the app and report it. Regularly review your statement for unfamiliar activity. Emerald Card FAQs Where can I withdraw cash for free? At ATMs in the in-network group—just look for the network name on the ATM and in your app's ATM locator. How do I check my Emerald Card balance? Use the mobile app, log in on the website, or sign up for text alerts that send your balance on demand. Can I use the Emerald Card internationally? Yes, it works worldwide on the Mastercard network, but foreign transactions incur a 3 % fee. How do I close my Emerald Card account? Call customer service and request account closure. Any remaining balance will be issued via a mailed check. Does using the Emerald Card build my credit? No—prepaid cards don't report to credit bureaus, so they have no impact on your credit score. Security & Fraud Protection Your funds are held in FDIC-insured accounts, providing the same level of protection as a bank account up to the insurance limit. Mastercard's Zero Liability policy shields you from unauthorized charges, as long as you report them promptly. Tips To Avoid Scams Never share your PIN or full security code with anyone. Beware of phishing calls or emails claiming to be from H&R Block; always verify through your app or official statements. Only use official channels to manage your card and deposits. Conclusion The Emerald Card offers a flexible, secure way to get your refund funds in hand quickly, manage spending without overdraft worries, and even earn a bit back through rewards. By understanding the fee schedule, using direct deposit, sticking to in-network ATMs, and keeping the card active, you can avoid most charges. And with FDIC insurance plus fraud protection, your money stays safe. Whether you're looking for faster tax-refund access, a budgeting tool, or a solution for rebuilding credit, the Emerald Card delivers. Give it a try next tax season or set it up for your paycheck deposits—it might just simplify your financial life. Home » Wiki » How Do I Find Out My Emerald Card Pin? Asked by: Ms. Dr. Clara Garcia B.A. | Last update: June 1, 2022 star rating: 4/45 (16 ratings) Yes. Call 1-866-353-1266. How do I change my PIN on my H&R Block card? PIN Change - for H&R Block Mastercard Select "My Profile" (see Image 1 below) Select "Card and Account Settings" (see Image 2 below) In the "Change PIN" section, enter your new PIN and re-enter your new PIN and press "Submit" Logout when change PIN is confirmed. . How do I get cash off my emerald card? Since the Emerald Card is a prepaid Mastercard, you can go to any ATM and get funds from your card. Keep in mind, you will end up being charged a fee for using most ATMs unless you're using one that is associated with the bank that issued the card. In some cases, you might be lucky enough to find a no-fee ATM. Can I transfer money from my emerald card to my debit card? Emerald Savings account features. You can transfer funds between your Emerald Card® and Emerald Savings account by logging in at Emerald Card Online, or at an ATM Go to disclaimer for more details117. Does cash App accept Emerald card? You currently can't use a prepaid card on Cash App to add funds to your account. Cash App accepts linked bank accounts and credit or debit cards backed by Visa, American Express, Discover, or MasterCard. I forgot my emerald card pin. Can't remember- YouTube If you have an Emerald Card, it's a reloadable card that you can add funds to for the convenience it provides. You can transfer funds on your Emerald Card to a Chime account by completing a simple request form and submitting it to H&R Block Bank. To get an IP PIN that is lost, forgotten, or never arrived in a CPOIA Notice, use the IP PIN request portal at IRS.gov. If you can't access your IP PIN online, call (800) 908-4490 for help getting your IP PIN reissued. i) Via ATM You use your Emerald Prepaid MasterCard at any ATM with Maestro, Mastercard, or Cirrus brand mark. You may pay a withdrawal fee of \$3 at some ATMs. Accessing money at an ATM point makes it possible to get cash when the need arises. You can actually withdraw cash at any ATM that displays Mastercard, Maestro, or Cirrus brand marks. The card uses Axos bank for ATM withdrawals. This is the Emerald Card ATM network in the US. The maximum cumulative amount that may be withdrawn from an ATM per day is \$3,000.00 per Card, subject to any lower limits imposed by an ATM owner or operator. net banking step 1: open your bank's website. step 2: log in to your credit card account. step 3: select the transfer option. step 4: enter the amount you want to transfer. step 5: enter the required details mentioned in the form. step 6: follow the prompts to complete transactions. . Venmo accepts most prepaid cards, as long as they're from Visa, American Express, Mastercard, or Discover — and registered in your name. The company does make this qualifying statement: "Cards may be declined by the card issuer or Venmo for funds availability or fraud prevention reasons. It's easy — Zelle is already available within Emerald Empire Federal Credit Union's mobile banking app and online banking within Bill Pay! Check our app or sign-in online and follow a few simple steps to enroll with Zelle today. For in-store and online purchases, there is no transaction fee. To use the card online, be sure to enter the name and address of the cardholder as it appears on the DCBank agreement signed at H&R Block. How to use a credit card at an ATM to withdraw money Insert your credit card into an ATM. Enter your credit card PIN. Select the "cash withdrawal" or "cash advance" option. Select the "credit" option, if necessary (you may be asked to choose between checking, debit or credit) Enter the amount of cash you'd like to withdraw. . The funds you transfer to your PayPal balance cannot be transferred with a credit or debit card. If you make a PayPal payment, you can use your credit or bank card instead of your PayPal payment. Here is how: Log into the CARD.com App or website and select Transfer Money. Select your external bank institution to transfer money from. Follow the prompts. Cash Withdrawal Limits You can withdraw up to \$500 per day via ATM at any ATM, however there is a \$2.50 fee every time you make a withdrawal from an out-of-network ATM. If you lost or don't know your IP PIN, go to the IRS Retrieve Your Identity Protection PIN (IP PIN) webpage. Once you've learned your number from there, you'll be able to use H&R Block to enter your IP PIN using the steps above. You get your Self Select Pin when you e-file your tax return: You simply choose a 5 digit number as your pin (one for you and if married and filing a joint return, one for your spouse) The pin can be any five numbers except all zeros. . After the taxpayer passes authentication, an IP PIN will be mailed to them within three weeks. Taxpayers should never share their IP PIN with anyone but their tax provider. The IRS will never call to request the taxpayer's IP PIN, and taxpayers must be alert to potential IP PIN scams. - H&R Block (NYSE: HRB) announced that third stimulus payments to Emerald Cards finished processing today. Late last week, the IRS shared in a press release that the first wave of stimulus payments would arrive in bank accounts by Wednesday, March 17. How Do I Find Out My Debit Card Balance? How Do I Find Out My Extracare Card Number? The Emerald Card is a powerful financial tool that can help you manage your money more effectively, but it can also be intimidating to use. That's why we've created this ultimate Emerald Card Prepaid Mastercard from H&R Block user's guide.In it, you'll find everything you need to know to get the most out of your Emerald Card, from understanding how it works to taking advantage of its features and benefits. We'll explain how to activate your card, transfer money, pay bills, and more, so you can take full advantage of the Emerald Card's potential.So let's get started!The Emerald Card is a prepaid debit card (see official website) that gives you access to your settlement funds ahead of time. It is designed to help you avoid having to wait for a check in the mail or cash payment. This prepaid debit card allows you to pay for purchases and access your funds in a secure, fast, and hassle-free way.The Emerald Card is issued by Meta Bank, a large financial company based in Iowa. The Emerald Card is one of the first prepaid debit cards that is personalized and branded according to the needs of each customer. It allows you to create your own image and customize the card design.It can be used anywhere you can use a debit card, including online and by phone. It also allows you to use cash at any ATM with no fee when you use your Emerald Card.There are many great benefits of the Emerald Card. It is a secure, convenient, and hassle-free way to access your settlement funds. It is also a great way to manage your finances and avoid overdrawing your account. You can also work with an investment firm to improve your financial efforts. A leading investment firm, such as PennantPark, provides businesses with essential capital, strategic guidance, and financial stability, enabling them to expand, innovate, and navigate market challenges successfully.The Emerald Card offers the following benefits: - No wiring fees: If you have received an advance from your settlement funds, you won't have to pay a fee to get the money wired to your bank account. This can save you money and time.- No waiting for a check: With the Emerald Card, you can access your settlement funds as soon as you are approved for the card. You don't have to wait for a check to arrive in the mail, which can take several weeks. - No risk of overdraft: If you have access to settlement funds on the Emerald Card, you don't have to worry about overdrawing your account. This can help you avoid hefty penalties and fees.- No risk of identity theft: If you are receiving an advance on your settlement funds, you can avoid having your funds stolen in an identity theft scam.- No risk of check fraud: When you receive an advance on your settlement funds, you don't have to worry about counterfeit checks being made out in your name.If your Emerald Card is being declined, it's likely because you have insufficient funds in your account to cover the transaction. Or it could be that you haven't set up Auto Pay to ensure your bills are always paid on time.To avoid being declined, try increasing the amount of money you have in your account, setting up Auto Pay to avoid missing payments, or adding a secondary form of payment like a credit card, to your Emerald Card account.If you're still having problems, reach out to Customer Service. They can help get things straightened out.You can add funds to your Emerald Card at any credit union branch or online. Most credit unions offer a Money Network card, which you can use to reload your Emerald Card. You can also use a debit card or a bank account. If you're near a participating retailer, you can use cash to reload your Emerald Card as well. Be sure to check with your credit union to see where you can reload your Emerald Card.For most Emerald Cards, funds are posted the day after the transaction; however, some accounts may post funds sooner depending on the type of account. If you have questions about your account, reach out to your credit union to find out more.If you need to replace your Emerald Card due to theft, loss, or damage, you can report it and request a new one. First, ensure you have a new and accurate email address on file to receive communications from your credit union.Then, call Customer Service to report the card lost or stolen. You should also report a change of address or phone number if you've moved recently. Once you've reported the card lost or stolen, it's a good idea to request a new one if you suspect anyone may have had access to your previous card.You can request a new card online, over the phone, or in person at your credit union branch.You can withdraw money from your Emerald Card at any credit union branch, an ATM, or by using the Emerald Card Mobile app. While there are many ATMs that you can withdraw from, you may incur a fee from the ATM owner if you use one that isn't owned by your credit union.You can also use the Emerald Card Mobile app for free. Be sure to check if your credit union offers a preferred ATM or any locations where you can withdraw money for free.You can add money to your Emerald Card a couple different ways. You can setup recurring payments from your bank account, add a Money Network card, or use a debit card to load money onto your Emerald Card.Be sure to check with your credit union to see which options are available to you.Funds are added to your Emerald Card on a regular basis, depending on your account type. You can set up recurring payments like a mortgage or car payment, or set up an account that automatically transfers funds to your Emerald Card each month.The Emerald Card offers a reward program that allows you to earn points on purchases and redeem them for gift cards, cash back, or airline miles. You can also earn points with each card you have linked to your Emerald Card account.Points are earned as a percentage of your purchase amount, with certain merchants offering bonus points for certain purchases. Points can be redeemed for gift cards or cash equivalents at a 1 cent value, or you can use them to buy airline miles. You can also redeem points for charity.The points you earn are tracked in your online account, so you can keep track of how many points you have.You can check your account balance online, through the Emerald Card Mobile app, or by calling Customer Service. You can also check your account balance when you make a purchase or withdraw money from an ATM.The maximum amount you can withdraw from your Emerald Card depends on the type of account you have and the amount of money you have in your account. In general, you should have enough money in your account to cover the full amount of the transaction and any fees that may accompany it.You should also know the amount of money you have in your account at all times, in case you need to make an important purchase.The Emerald Card has a \$300 daily withdrawal limit. You can choose to lower or increase this limit in your account settings. When you go to make a withdrawal, you'll be prompted to enter your PIN. You can only make one withdrawal per day.The Emerald Card has a \$1000 withdrawal limit per day and a \$1000 purchase limit per day.Meta Bank is the bank that offers the Emerald Card. You can find more information about the bank and its services on their website.To get all your money off the Emerald Card, you need to request a "cash out" of your funds. To do so, you will need to provide the following:- Copy of your identification: You will need to provide a copy of your identification (such as a driver's license, state ID, or passport). Be sure to include your full name, date of birth, and full address.- Amount you want to withdraw: You'll need to specify the amount of money you want to withdraw from your Emerald Card. This will depend on how much you have available on your card.- Payment method: You'll also have to specify your preferred payment method for the amount you want to withdraw. You can choose between a check and an electronic transfer to your bank account.- Bank account information: You'll need to provide the name of your bank, account number, and routing number. You'll also need to specify the type of account you have, such as a savings or checking account.You can check your Emerald Card balance online. To do so, visit the Emerald Card website and log in to your account. Click on the "My Card" tab and you will find your account information, including your balance. You can also call the Emerald Card customer service team at 1-855-837-5018 for account information.You can contact Emerald Card customer service via email and phone. To contact them via email, visit the Emerald Card website and click "Contact Us". You can also call the Emerald Card customer service team at 1-855-837-5018.Visit the Emerald Card website to learn more about this prepaid debit card and how it can benefit you. You can find helpful information about how to apply, how it works, and other great tips to get the most out of your card. Visit EmeraldCard.comYou now have a better understanding of the Emerald Card Prepaid Mastercard from H&R Block works. It's a versatile card, especially for those with bad credit or no access to it.