

Frequently Asked Questions

Who is Genesis FS Card Services, Inc?

Genesis FS Card Services, Inc. (“Genesis”) is a servicer of credit card accounts, such as the Sprint Credit Card and Home Credit Visa® Card Accounts issued by the Bank of Missouri as of October 1, 2020.

Will there be any changes to the terms and conditions of my Account with the transfer to Genesis?

No, the Cardmember Agreement and Pricing Terms and Conditions that govern Sprint Credit Card and Home Credit Visa® Card Accounts will remain unchanged.

What is the Cardmember Agreement?

Your Cardmember Agreement is your contract for your Home Credit product and states the terms and conditions which apply to your account. You can view your Cardmember Agreement by visiting <https://HAccount.com/disclosures>

Can I still use my Credit Card to make purchases?

No, the decision was made to shut down the Sprint® Credit Card and Home Credit Visa® Card portfolios.

On March 17, 2020, all Purchases and Cash Advances on your Account and all other Sprint® Credit Card and Home Credit Visa® Card Accounts were suspended and on May 13, 2020, all open Sprint® Credit Card and Home Credit Visa® Card Accounts were closed.

Returns will continue to be allowed based on the retailer’s return policy.

Why was my Account closed, when I have paid every month?

The decision was made to shut down the Sprint® Credit Card and Home Credit Visa® Card portfolios.

All Sprint® Credit Card and Home Credit Visa® Card Accounts were closed on May 13, 2020. This was a portfolio-wide decision and not a reflection of the payment behaviors of any individual customer or Account.

How will the closure of my account impact my credit?

When your Account was closed on May 13, 2020, it was reported to the credit bureaus as “Account Closed at Credit Grantor’s Request.” Although we do report accurate information to the credit reporting agencies, we do not know how each customer’s credit may be impacted by individual changes in such customer’s information. For more information about your specific score, we recommend you contact the credit reporting agencies.

Can I opt out of the closure of my Account and still be able to use my card?

No, you cannot opt out of the closure of your Account and will not be able to use your card in the future except for returns based on the retailer’s return policy.

Does the transfer of my Account to Genesis impact terms of the hardship program I’m on?

The terms of your hardship program remain in place. Please refer to the confirmation letter you received.

What if I see fraud on my Account? / What if I don’t recognize a charge?

If you do not recognize a charge, you may initiate a billing dispute by calling Customer Service at 855-456-8048.

You may also send the dispute in writing to the following address: Genesis FS Card Services – Disputes, PO Box 2087, Omaha, NE 68108.

Timely notification is important. Most transactions must be disputed within 60 days of the date of the statement where the error appeared. We will respond to your written dispute within 30 days after we receive the dispute. Contact us at 855-456-8048 to cancel a dispute. Disputes can generally take 60-90 days to resolve.

What if my card is lost or stolen?

If your card is lost or stolen, please call Customer Service at 855-456-8048.

What happened to my Rewards?

The Rewards Program associated with your Account was cancelled on April 15, 2020.

Payments

How is my minimum payment calculated?

For information on how your minimum payment is calculated, please refer to your Cardmember Agreement.

When is my payment due date?

Your payment due date is shown on your statement and on online within the "Account Summary" page.

Who do I make payments to for my Account?

Starting October 1, 2020 make your payments payable to Genesis FS Card Services, Inc.

How can I pay my credit card bill?

Online: Visit our website <https://www.haccount.com>

Schedule a payment from your bank account or debit card for a one-time payment. To do this, sign in to your account and go to the "Payments" menu located on the left side of the page and choose the appropriate method of payment. Once you have selected the method, you will need to provide the requested information to proceed.

Set up automatic payments to be deducted monthly on your due date. After enrollment, it may take at least one billing cycle to be effective. To do this, sign in to your account and go to the "Payments" menu located on the left side of the page and choose "Schedule Auto Pay." Once you have selected the method, you will need to provide the requested information to proceed.

Use the "My Home Credit" Mobile App: On the "Overview" page, click on the "Begin a Payment" button. You can then pick what dollar amount you want to pay towards your balance. You can pick the payment send date as well. You will need to add a debit card or bank account as a form of payment before you can finalize the payment. Once you have entered all the requested information, slide the button saying "Slide to Complete Payment" to finalize the payment.

By Mail: Send your payment to Genesis FS Card Services, Inc, P.O. Box 5470, Carol Stream, IL 60197. Please be sure to include your account number with your payment.

By Phone: Contact us at 855-456-8048.

Online Services

How do I set up access to online services for my Account?

Go to <https://www.haccount.com> and click on the "Create Your Login" button. Enter the requested information to begin the registration process.

What if I forget my username and/or password?

Click the "Login" link at the top of the page located at <https://www.haccount.com>. Once on that page, you may retrieve your username and/or reset your password by completing the appropriate section of the page.

Can I view my Card transaction history online?

To view your transaction history, access your account using your Username and Password. Select "Transaction History" from the left hand navigation bar.

How do I view my Statement online?

If you are enrolled in e-Statements, your statement information is available by selecting “View Your e-Statement” from the “Statement” option on the left hand navigation bar.

You may view information online for the three most recent statements. If you need additional statements, please contact us at 855-456-8048 to request these documents. There may be an additional charge to request a mailed copy of your statement. Please see your Cardmember Agreement for more information.

How do I change my mailing address, e-mail address, or phone number online?

Sign in online, then select “Cardholder Info” from the “Account Info” option on the left hand navigation bar. To update your information, delete the existing information, type in the correct information and click “Submit.”

What are Alerts?

Alerts are one-way communication via e-mail or text message about your account. You can set up Alerts by logging into the online services and selecting “Manage Registration” from the “Alerts” option on the left hand navigation bar.

How often will I get Alerts?

Some Alerts may be sent multiple times in a billing cycle as they are tied to the number of transactions on your account; others are sent once a billing cycle.

How do I contact Genesis?

Click on the “Contact Us” link at the bottom of our website for our contact information.

My Home Credit Mobile App

Does Home Credit have a mobile app?

Yes! Our mobile app, My Home Credit, combines the benefits of our website along with the power of your phone. Download the My Home Credit app from your device’s app store.

How do I start using the mobile app?

Once the app is downloaded and installed on your device, click on the mobile app and log in using the same Username and Password you use for the online services. If you have not previously created an account for the online services, you will need to create an account. You can create an account on My Home Credit for iPhone or Android by selecting “Create Account” on the logon screen.

How do I unlock my account if I have too many incorrect login attempts on the mobile app?

Call us at 855-456-8048 to unlock your account.

What if I forget my username and/or password?

On the My Home Credit mobile app, click the “I Can’t Log In” link on the home screen. This will take you to the “Login Help” page. From this page, choose “I forgot my username” or “I forgot my password” to go to the appropriate page. Once on the applicable page, you may retrieve your Username and/or reset your Password by completing the appropriate section of the page.