FAQ

My Account

How do I know how many points I have?

Your current available points balance is listed in the top right corner of every page.

Will my points expire?

Points expiration rules are available within the Program Terms and Conditions and additional details can be found within the My Account Statement page on the rewards website.

I have more than one participating rewards card, can I use my user name and password for both?

Each card needs to have its own unique user name and password.

Are there any fees for participating in the rewards program?

Please review the Program Terms and Conditions provided by your financial institution for more information.

How can I earn points?

Points are awarded for qualifying purchases using your financial institution issued rewards card. Please view the Program Terms and Conditions for more details.

Order Placement

General

How can I place my order?

There are multiple ways you can order your reward; by phone or via the rewards website.

- To place your order over the phone, please call our customer service number. When speaking to a representative, please be as specific as possible regarding the brand and name of the reward you want, the color and size (if this applies) and the item number (if you know it) to ensure the desired reward is ordered correctly.
- The most popular way to order your reward is directly through this website. Just browse through the various rewards categories right from the home page. Then:

1. Select the reward you want.
2. Select "Add to cart" to place your order and click on the cart icon in the top header at any point to "Check out". You can also change quantities of items directly from the cart or remove items from the cart.
3. Review items in cart and click ‘Proceed to Checkout’.
4. Confirm redemption information and enter your phone number and email address. Then, click on ‘Continue to Shipping Address’ to move to the next step.

5. If the address for the shipping address can be modified on the screen, you can either enter the shipping address or select the check box ‘Same as Redemption Information”. In most instances, the redemption will be sent to the address on file. Click on ‘Continue to Review’.
6. Select "Place Order" to complete your order. You will receive an order confirmation with the option to print the confirmation for your records, and an email confirmation will be sent to the email address you provided.

Why do I need to provide my phone number?
Occasionally the delivery service may need to contact you in order to complete the delivery, especially if you have ordered a larger item that will be delivered by truck. If your reward request was mailed, we may need to contact you regarding the request to ensure that the desired reward is ordered correctly.

Why do I need to provide my email address?
We will send you a redemption confirmation for your order(s) via email at the email address you provided to us so that you can easily maintain the information for your records. If you are redeeming your points for an eGiftCard, you will need to provide your email address so that you can receive your eGiftCard code.

What if the reward I ordered isn't available?
If you already placed the order but the item is no longer available, we will contact you at the phone number you provided. We will make every effort to substitute a similar item of equal or higher value. If a substitute is not available, you will be notified and your points will be credited back to your account so you may browse for another reward.

Shipping
Will I be charged for shipping?

Merchandise shippable by UPS or UPS Surepost will be available to all US territories at no additional cost. Items being shipped to Alaska, Hawaii, Puerto Rico, Guam and the US Virgin Islands may have additional freight charges. We will contact you to confirm any additional points redeemed to cover additional freight charges.

How will my order be shipped?
UPS usually delivers small packages, but larger items will be shipped by common carrier. Although we are unable to pre-arrange delivery for a specific day or time, we will notify the common carrier to contact you prior to delivery. Common carrier shipments are curbside deliveries. Please make arrangements to be available and assist with unloading at the time of delivery.

Are gift cards the only item that can be shipped to a P.O. Box?
Yes, gift cards that are valued under $1,700.00 can be delivered to a P.O. Box because they are shipped via First Class US Mail. Prepaid Visa and Mastercard can be shipped to a P.O. Box. Gift cards that are over $1,700.00 cannot be shipped to a P.O. Box because they are shipped via FedEx 2nd day. Merchandise is also shipped through UPS or FedEx and requires a valid street address to ensure proper delivery.

Can I ship my order to a different address?

In most cases, the shipping address cannot be changed. When submitting your order, your item will ship to the address on record unless the screen shows that you can make a change to the shipping address. Please be aware that there are fees associated with shipping outside of the contiguous US and that not all redemptions may be shipped outside of the contiguous US. If you have any further questions, please call customer service for more information regarding shipping policies.

Can I ship to an address outside of the United States?
No, you may only ship within the United States and its territories. Please be aware that there are fees associated with shipping outside of the contiguous US (eg Alaska, Hawaii, Puerto Rico, Guam and the US Virgin Islands). If you have any further questions, please call customer service for more information regarding shipping policies.

Order Status
How can I check on the status of my order?
You can check the status of your order online by going to the 'Order History' section within your Account menu or by calling customer service to speak directly to a representative.

How can I cancel my order once it's been placed?
Once an order is placed, it cannot be altered or canceled.

How long will it take to receive my order?

Merchandise rewards may take two to four (2-4) weeks to be **shipped** from the time of order. **Specialty or custom orders may take six to eight (6-8) weeks to be shipped.** Multiple rewards may arrive at different times because they may be provided by different vendors. Delivery times may increase during peak holiday periods. Please allow 5-10 days for gift card orders to be shipped. Please note if you do not receive your order within the recommended time frame, you should contact us to file a claim. Any claim must be filed within 120 days of the ship date.

Delivery

What should I do upon receipt of my order or if I receive a damaged order?
If your order is delivered by common carrier or freight line:

- Open the box and inspect the item for damage. If damaged, refuse the shipment. For deliveries without apparent damage, please sign the bill of lading "Subject to inspection". If concealed damage is found, contact customer service by phone within 24 hours of receipt for further instructions. Please retain all boxes and packaging associated with damaged items as we will request photos to file any claim.

If your order is delivered by small package carrier such as UPS or FedEx:

- Inspect the order immediately. For damaged items, refuse the package. If the package was dropped off, please keep all packaging and call customer service for further instructions.

I ordered multiple items but only one has arrived, what should I do?
If you ordered two or more items, do not be concerned if the first shipment contains only part of your order. Our merchandise is shipped directly from our vendors and therefore it may arrive at different times. In the case of an unusual delay, a customer service representative will contact you at the phone number you have provided.

Post-delivery

General

Can items be returned?
Most orders are not returnable. In the event that we are able to accommodate a request for a return, the merchandise must be unopened and in its original packaging. Electronics must have any manufacturer's seal still intact. Customized merchandise is not returnable. All returns must be completed within 30 days of receipt and at the recipient's expense. A 30% restocking fee may also apply. Other restrictions may apply. In the event that an incorrect, damaged or defective item is received, contact customer service for further instructions.

What if I have a problem with an item that I've had for a while?
All items come with the warranty provided by the manufacturer; those warranties may vary by manufacturer. Please review the manufacturer's warranty carefully. The materials you received with your purchase may also give information regarding authorized repair centers and are covered for up to 30 days from purchase. If you have a problem with an item, please contact the manufacturer at the toll-free number located in the owner's manual for service. All electronics must be handled through the manufacturer's warranty. The card issuer does not provide any product or service warranty.

I need a copy of my receipt for the warranty, what should I do?
Most manufacturers will accept your order confirmation as proof of purchase. If you need a hard copy of the receipt, contact customer service and they will submit a request for a copy of your receipt. You should receive it within 5-7 business days.

Gift Cards

I lost my gift card; can I get a replacement sent to me?
Gift cards should be treated as cash. Once they are received, if lost, stolen or damaged, they cannot be replaced.

When does my gift card expire?
Gift cards do not expire.

I ordered a $100 gift card but I received two $50 gift cards, why?

For your convenience, we generally have gift cards with smaller denominations in stock and readily available for shipment.

eGift Cards

What are eGift cards?
eGiftCards are gift card barcodes that can be used online or in-store at the participating merchant. When you redeem your points for an eGift card, we'll send it to the email address you provide at check out immediately. Since eGift cards don't have to be shipped, you can redeem your gift card even sooner!

Why do I need to enter an email address when I redeem my points for an eGift card?
Your eGift card code will be sent to you via email. After you receive a confirmation email from us, you can use the code immediately to redeem at the participating merchant.

When will my eGift card be emailed to me?
You should receive an order confirmation email from us immediately after placing your order. Your eGift card may take up to 72 hours to arrive after ordering. To ensure your confirmation email and eGift card will not be accidentally misplaced, please add noreply@vcdelivery.com and gc@vcdelivery.com to your safe senders list.

How do I know which gift cards are eGift cards?
eGift cards are labeled with a flag in the gift cards reward category. You can also view eGift cards in the eGift cards subcategory.

Why are some gift cards available in both plastic and eGift card form?
We've added eGift cards for some of our most popular merchants in an effort to cut down on shipping time and allow you to redeem your gift card even faster!

I redeemed my points for an eGift card, but I haven't received a confirmation email, what should I do?
Unfortunately we cannot resend confirmation emails. Please check to see if the confirmation was accidentally filed in your spam folder. If you still cannot find the confirmation, you can always see your orders on the Rewards website in the order status section.

Travel redemption

How can I place an order for an airline ticket or book a hotel reservation?
All airline ticket and hotel reservation redemptions can be made by clicking on the "Book Your Travel" link under the Travel category.

- To book a *flight*, fill out the criteria for your reservation. Once you have found the flight you would like to book, select "Choose this flight". Fill in the passenger information carefully, and select "Continue". Then, enter the billing and contact information and select "Continue". Review the

information on the "Confirm booking details" page and if this information is correct, confirm the reservation. Please be patient while the website completes your reservation. Once your reservation has been processed, an order confirmation will appear for your records.

- To book a *hotel reservation*, fill out the criteria for your reservation. Once you have found the hotel room you would like to reserve, select "Select". Then, enter the guest information and select "Continue". Next, fill in the billing and contact information and select "Continue". Review the information on the "Confirm booking details" page and if this information is correct, confirm the reservation. Please be patient while the website completes your reservation. Once your reservation has been processed, an order confirmation will appear for your records.

To speak with a travel service representative, please call the customer service. To find additional information on how to redeem your points for travel or book your next vacation, select Redemption Information under the Travel category.

Are there additional fees that I need to pay in order to make my reservation?
There may be some additional fees in order to fulfill a travel reward. The online reservations portal or travel service representative will notify you prior to charging your rewards credit card.

Can I cancel a travel reservation?
Some reservations may be canceled online. Please check the details in the My Trips section of the website. Terms and Conditions will apply. Please call customer service for more information regarding our travel reservation cancellation policy.

Are there any other rules related to travel redemption?
Please view the Program terms and conditions of the program in order to view all travel rules and restrictions.

Fuel With Points

How does Fuel With Points work?

1) To redeem points at the pump or inside at the register, swipe your participating financial institution's rewards card at a participating fuel retailer. If you have the required points available, you will receive a message on the pump or at the register asking if you would like to use your rewards points to get a discount off per gallon. The offer may also be presented while prepaying for fuel.
2) Upon selecting "Yes", the per gallon charge will be lowered by discount presented. There is a maximum limit

on the discount at each visit, presently 20 gallons, which is subject to change at any time.

3) Once pumping is complete, your receipt will show that you received a discount off the fuel purchase (specific wording may vary by location).

Checkout With Points

How does Checkout With Points work?

1) To redeem points at the point of sale (POS), use your participating financial institution's rewards card at a participating merchant. If you have at the minimum number of points needed available, you will receive a message at the point of sale asking if you would like to use your

rewards points to get a discount. The discount offer may also be presented when ordering online with some merchants.

2) Upon selecting "Yes", your total charge will be lowered by the discount displayed, as offered by the merchant. Your receipt will show that you received a discount off the total purchase (specific wording may vary by location).

How many offers will a merchant provide?
A merchant will provide only one discount offer during any given checkout. Offers will vary by merchant and may change from time to time. Please review merchant offer details on our website.

There are multiple registered cardholders connected to my rewards account. Who may use the offer?
Offers are made available to any authorized user on the account, provided the transaction is eligible and the account has sufficient points to redeem for the offer.

I like using my points for Checkout With Points. Why did I not receive an offer?
Your transaction value must exceed the merchant minimum purchase after exclusions. Offers are subject to exclusions listed in the merchant details on our website. Exclusions may be for legal, regulatory or other reasons.

I want to return an item I purchased using Checkout With Points. Will my points be refunded?
Refunded policies vary by merchant. Where merchants offer a return, points will be refunded to your account on a pro-rata basis, up to the total amount redeemed. Instead of refunding points, a merchant may choose to issue a gift card or other form of credit for later use at that merchant. Please refer to the merchant details on our website.

Pay With Points

What is Pay with Points?
Pay with Points is a redemption method that lets you redeem points for a credit for specific credit or debit signature transactions. You can select the transactions you'd like to redeem against on your reward program website. You can also sign up to receive notifications via text or e-mail when an eligible transaction has occurred and redeem instantly by responding to the text or through one click in the e-mail.

How do I use Pay with Points Real Time Notifications?
Complete your preference profile on our registration site, and respond to the opt-in text or e-mail you receive. Then, every time you make a purchase that qualifies for notification under the preferences you provided, and you have sufficient points in your account, you will receive an e-mail or text. Simply reply "REDEEM" via text or click the redemption button in the email and your points will be redeemed for that purchase. A statement credit for the purchase will appear on your monthly billing statement.

Can I sign up multiple accounts for Pay with Points with the same phone number?
Yes, you may assign a 10-digit U.S. mobile number to all eligible accounts in good standing.

Can I sign up multiple phone numbers in the same household for Pay with Points?
You may only assign one 10-digit U.S. mobile number per household or account.

I received Pay with Points text/e-mail messages after several consecutive purchases. Are they all valid for redemption?
You may only redeem against the most recent e-mail or text message received. You can go to the Pay with Points section of your reward program website to choose to Select & Credit from up to the last 45 days of qualifying transactions that have not already been redeemed.

Can I still redeem if the text or e-mail message delivery is delayed?
The text or e-mail message is sent at the time of the qualifying purchase. You have 72 hours from the time the purchase is made to respond and redeem, otherwise you can go to the Select & Credit section of your reward program website and choose the transaction there.

Why didn't I receive a text message for my purchase?
Certain categories of transaction, such as dining or gas stations may not receive a message due to the authorization process needed. You must also have enough points in your account to cover the redemption and the transaction must fall in the categories and dollar threshold you have selected. Some dining transactions may not include the tip when processed, which may also impact the transaction's inclusion based on your dollar threshold.

Will I receive Pay With Points e-mail or text messages for international transactions?
If an international merchant transaction qualifies and is coded under a category and dollar threshold you have selected, you will receive a message. Please note that not all international merchant transactions may process due to differences in categorization by the processor and foreign exchange rates. Your statement credit may also vary from the exact transaction amount due to foreign exchange differences.

Will I receive notifications while I am traveling internationally?
Yes, you will receive notifications for qualifying transactions. Please consult with your carrier for any applicable SMS charges that may apply during your travel.

Will I receive a Pay with Points e-mail or text message for my auto bill pay transactions?
If the transaction falls within your preferences and dollar threshold, and you have enough points to redeem against it, you will receive a notification.

Why is the Pay with Points credit on my statement different from my transaction amount?
The statement credit may be different from your final purchase amount if the transaction included a gratuity, fees, estimated taxes, or foreign exchange.

How do I stop receiving text messages or e-mails for Pay with Points? You can opt-out of texts at any time by going online to your reward program website, by texting 'STOP' in response to a notification or by calling 888.946.7868. You can opt-out of e-mails at any time by going online to your reward program

website, or by calling 888.946.7868. After you opt-out, you may still receive messages for up to 24 hours.

My points are combined with my spouse/significant other's, will I receive message for purchases made on his/her account?
Yes. If your transactions qualify to earn combined points under a program, the household member who has opted in to receiving messages will receive notification for any qualifying Visa credit transaction.

Do I need to make the required minimum payment on my credit card statement if I have received Pay with Points statement credits?
Yes. Payment requirements for your credit card are governed by your cardholder agreement.

Why is my transaction not displaying for redemption on my loyalty program website?
Transactions begin to be collected when you first come to the rewards website or opt-in for notifications. Transactions before this date will not display. Transactions that are not of the amount or in categories allowed by your program will not display. And you will only ever see qualifying transactions for which you have enough points to redeem.

When will my statement credit appear on my account?
Please allow up to ten business days for your statement credit to appear.

How will my statement credit appear on my account?
Your statement credit will be listed with the description "Paid With Points".