## **Score Card Rewards Overview**

Score Card Rewards program also known as Loyalty Rewards is available for Platinum Rewards Visa cards. Platinum cardholders earn one point for every dollar spent. Points can be earned on purchases only, cash advances and balance transfers are excluded. Platinum cardholders can redeem points towards:

- Merchandise
- Airfare

To redeem points cardholders will need to login to their Score Card Rewards online account at <u>https://www.scorecardrewards.com</u> or by calling 1-800-854-0790.

**Premium Payback** is the latest innovation and is the ability to use points in real time, rather than logging in to ScoreCard to make a redemption. Premium Payback currently offered for:

- PayPal Redemptions
- Fuel Rewards
- SMS Redemptions
- Walgreens Redemptions
- Dollar General<sup>®</sup> stores (will now take place in 2021)

**PayPal Redemptions.** Platinum cardholders can use their points to pay for qualifying online purchases at millions of PayPal merchants globally.

**How it works?** Platinum cardholders can enroll their credit card and the associated rewards points to their PayPal wallet. When they use PayPal to pay at participating merchant online, they will have the option to convert their points to currency as an alternative form of payment.

**Fuel Rewards.** This is a new redemption option to redeem points for real time discounts at participating gas stations.

**How it works?** Cardholders swipe their card at participating gas station. If they have enough points for the redemption, they'll receive a redemption offer right on the point of sale terminal/pump. They will need to Select YES to accept the offer. The price rollback will appear on the pump. They'll get 50 cents off per gallon up to 20 gallons on a single visit.

## Where can I find locations near me to redeem?

Visit <u>http://hq.scorecardrewards.com/fuel\_discount</u> to see all of the fuel retailers in the network. Search for your favorite fuel brands find out their nearest locations.

**SMS Redemptions** is a brand-new option to pay with points at participating merchants *(including retail stores and restaurants)* in near-real-time after the transaction. To start using SMS redemptions, Platinum cardholders will be required to enroll through their scorecard/loyalty rewards account online.

**How it works?** After a cardholder completes an eligible transaction, they will receive a SMS text to their registered mobile number and email within minutes of the purchase asking if they would like to redeem "X" amount of points for "Y" amount off their most recent purchase. The cardholder has the option to select yes, and the points are deducted from their point bank through a statement credit. Cardholders will have 72 hours in order to redeem their offer. The expiration date will be on the offer to notify the cardholder of the time they have to redeem. If a cardholder tries to redeem after the expiration date, they will receive a notice stating the offer is no longer available and re-direct them to their loyalty account for other pay with points opportunities.

**Walgreens Redemptions.** Platinum cardholders can use their points to pay for discounted purchases at over 8,000 Walgreens<sup>®</sup> stores nationally.

**How it works?** When Platinum cardholders use their card at Walgreen's (in-store only), they will have the option to convert their eligible loyalty point balance to currency as an alternative form of payment. If the cardholder has enough points and makes a purchase of at least \$10, they will receive a message prompt at the terminal asking if they would like to use 2,000 points for \$10 off their purchase. If the cardholder selects "YES", the purchase amount will be discounted by \$10. If the cardholder selects NO", points will not be deducted from their points balance and they will pay the original purchase amount.

**Pointopia** is a mobile application available for Apple iPhones. Pointopia can easily and instantly convert ScoreCard Rewards points into a virtual gift card that can be used at the point of sale with participating merchants. More information is available by visiting <u>www.mypointopia.com</u>.

**Games & More** is a new way to use points in online games, actions and sweepstakes. Cardholders can use points to play Spin to Win, Coin Drop and Memory Watch. There are also online auctions where cardholders can bid to win merchandise from favorite brands like Apple<sup>®</sup>, Samsung<sup>®</sup>, and KitchenAid<sup>®</sup>, or use points to enter a sweepstakes for a chance to win amazing prizes, like a \$500 Visa<sup>®</sup> gift card or the latest Apple iPhone<sup>®</sup>.