

**New for 2019! The more you sell, the more you earn...**

**Wilmer** **GOLDEN**  
*Opportunity*  
**REWARDS**



## The In's and Out's of Your New Card

### How do I get started?

You must sign the new Wilmer Rewards Agreement. [Request one here](#)

### Do I need to fill out the new coupon for rewards?

Yes, the required fields are needed to process your funding.

### Do I need to activate my new card?

Yes, please follow the instructions on the card carrier to complete your new card activation.

### Why am I getting another card when I have one already?

Wilmer will issue a new pre-paid rewards card each month you submit qualifying orders.

### Where can I use the card?

The card can be used everywhere Visa debit cards are accepted, except gas pumps and ATMs.

### What is the current balance on the card?

[Log in](#) to see your balance.

### Only use for the current balance or less

The card can only be swiped for the current balance or less. If your purchase amount is more than the value on the card, see "Using multiple forms of payment" below.

### Select credit, not debit

Select credit, not debit, and sign the receipt (even though the card says debit on the front). Although no PIN is required, you may still create and use a PIN if you prefer by [logging in](#) and clicking Set PIN at the top of the page. If you do create a PIN, swipe the card as debit.

### Why did I receive this card?

You have received this prepaid reward card because you participated in a loyalty, award, promotion, or rebate program. For more detailed information, contact your program administrator.

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## Using multiple forms of payment

Use the card last when using multiple forms of payment, so the amount due is equal to or less than the balance of the card.

## Does the card expire?

Yes, the card will expire on the last day of the month of the valid thru date printed on the front of the card. However, the funds do not expire. You may request the remaining funds after the card expires by calling Customer Service. Fees and restrictions may apply.

## Do I need a PIN for merchandise purchases?

No. Select credit and sign the receipt. However, you may still create and use a PIN if you prefer. Simply [log in](#) and click Set PIN at the top of this page. If you do create a PIN, swipe the card as debit.

## Can I use the card at an ATM?

No.

## Record the card numbers

Record the card number and the Customer Service number on the back of the card. You will need this information if the card is lost or stolen.

## Most common decline reasons

1. Card was swiped for more than the card balance.
2. Card was used at a gas pump or ATM.
3. Card was not activated before use.
4. Card was swiped as debit without creating a PIN.

## How do I use the card at a restaurant?

The card balance must cover the bill plus 20%, or it may decline. Some restaurants may seek an authorization of up to 20% more than the bill to cover the gratuity. In such cases, your transaction will be approved if the card balance will cover the bill amount, plus up to 20%. If the card is declined:

- Swipe the card for a lesser amount.
- Add the gratuity up to the remaining card balance, and sign the receipt.
- Pay the outstanding bill amount with a second form of payment.

## How do I use the card at a gas station?

The card will decline if used at the gas pump. You must go inside the station to use the card.

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## More Useful Information About the Card

### How does the 5% back feature work?

When you use your card at any of the [participating merchants](#) in the U.S., you receive 5% of the transaction amount back on your card within 7 to 10 days. However, the 5% back only applies to purchases (or portions of purchases) made with the actual card. For example, if you apply your \$25 value card toward an overall \$50 purchase, you receive 5% back on \$25, not \$50. Bonus funds expire with the card.

### Can I get text and/or email alerts?

Yes, but you must [log in](#) before opting in. Text messaging restrictions apply. Charges from your phone carrier may apply.

### What do I do if the card is lost or stolen?

Call Customer Service immediately and provide the card number. If you call before the expiration date, you will be sent a new card with the remaining balance at the time of your call. The first replacement card is free, although there will be a fee for subsequent replacements.

### Is this a credit card?

No. It is a prepaid reward card and it does not affect your credit rating.

### Are there any fees associated with this card?

Yes. Please [log in](#) to view the fees specific to your card.

### My card balance seems incorrect. What do I do?

[Log in](#) to view your Transaction History.  
If you still think the balance is incorrect, contact Customer Service.  
See [Please account for gratuity and fees](#) above.

### Returns, credits, and voided transactions

Please allow 8 days for the credit to be applied. Credits cannot be applied to expired cards.

### Where can I find a summary of my transactions?

[Log in](#) to view your Transaction History.

### How do I dispute an unauthorized transaction?

As long as your name appears on the front of the card and the transaction is less than 60 days old, you may [log in](#) and print a dispute form and follow the instructions on the form. The outcome of the dispute is not guarantee.