Premium Payback
Frequently Asked Questions (FAQs): Cardholders

General:

Q. What is Premium Payback?

A: Premium Payback allows you to use your points on everyday spend. Enroll into the program to begin receiving pay with points opportunities through email and SMS. Simply use your card as you normally do and be surprised and delighted when an offer is presented to pay with points on your most recent transaction.

Q. How do I enroll into Premium Payback?

A: To enroll in Premium Payback, please go here.

Q. When will I receive an offer?

A: Premium Payback has a powerful engine that evaluates the best value offer we can provide based on the transaction amount and the number of points in your account. We will provide you the best value for your points straight to your phone and email, while taking the guesswork out of redeeming your points.

Q: Are there specific merchants I need to shop at to be eligible for an offer?

A: Premium Payback is eligible at the top retailers in the country as well as small businesses. We got you covered for where you shop most.

Q: I received an offer, but I ignored it, can I still redeem?

A: In the email or SMS, is a date of expiration. You have 72 hours from the time the offer was presented to redeem the offer. If you have missed this opportunity, no worries, you can sign into your Financial Institution's loyalty account and manually redeem points.

Q: Can I opt out of SMS offers?

A: Yes, at any time you reply "STOP" to the messages to opt-out of receiving any more Premium Payback offers. You will continue to receive email offers even after opting out of SMS offers. You must have an email address tied to Premium Payback in order to receive offers.

Q: Can I opt out of Email offers and only receive SMS offers?

A: No, you must have an email address tied to Premium Payback. To stop receiving emails, you must unenroll from Premium Payback.

PREMIUM PAYBACK

Q: Will opting out of Premium Payback opt me out of all loyalty communications?

A: No, Premium Payback is a separate redemption option that you can opt in and out of. You will still receive communications from your Financial Institution's loyalty program.

Q: My card was lost/stolen/replaced, do I need to re-enroll into Premium Payback?

A: Yes, whenever you replace your card, you will have to re-enroll into Premium Payback to begin receiving offers. To re-enroll, please go here.

Q: When will I see my points redeemed?

A: You will see your points pending on your account immediately and will be taken out of your account within 2-3 business days from the date of the transaction. You will see your points redeemed on your next billing statement, which will be sent based on your issuer's billing cycle.

Q: I have received an offer but didn't redeem, when I went to my loyalty account my available balance shows those points taken out of my available current balance?

A: In order to provide you an offer we had to lock your points for 72 hours in order to give you enough time to redeem your points. Your points will be released on the date listed on your offer.

Q: How do I unenroll from Premium Payback?

A: In order to unenroll from Premium Payback, please go here.

Q: I have never redeemed an offer am I opted out?

A: If you have not redeemed an offer within 24 months, you are automatically un-enrolled from Premium Payback. To re-enroll, please go here.

Q: I have a MasterCard credit card with my financial institution as well why can I not enroll?

A: Currently, Premium Payback is only available to Visa® portfolios.