Joey Coin
Program Guide



Joey Coin is a simple rewards program that offers cash deposited automatically* to your account on a weekly basis.

Cash accrues after an order is shipped.
If you're not yet enrolled in the Joey Coin program, sign up at **amqsolutions.com/joey** (login with your Dealer Tools password).

*When your Joey Coin number is included on your P.O.

4 Steps to Joey Coin	
1	Sign up for Joey at **amqsolutions.com/joey**[1]. You'll receive your Joey # within 5 days.
2	Put your Joey # on all P.O.s to automatically earn cash on your account.
3	When a payment is issued, you'll receive an email with a Payment Notification link.
4	Get paid your way by choosing how you want to redeem your rewards.

AMQ

U.S. Members: Card is issued by MetaBank®, N.A., Member FDIC, pursuant to a license from Visa U.S.A. Inc. No recurring payments. Can be used everywhere Visa debit cards are accepted. Card valid until expiration date printed on Card, funds do not expire and may be available after card expiration date, fees may apply. Card terms and conditions apply.

Canadian Members: Use your card at millions of locations worldwide, everywhere you see the Mastercard Acceptance Mark. Issued by Peoples Trust Company pursuant to licence by Mastercard International Incorporated.

Products and SPIF Amounts (USD)

Product	SPIF	
	Standard Discounts / 62.5%-65%	SPA Discounts / 65.1%-66.5%
3F Privacy Screens[2]	$15	$10
Activ	$15	$10[6]
Cluvo Bases	$15	$10
Concur Training Table Bases	$15	$10
Kinex Bases	$15	$10
Monitor Arms	$15	$10
Storage (Revi & S-Series)[5]	$5	$5
Seating (Collaborative/Work)[1]	$20	$10
Seating (Tizu Nest)	$10	$5
Seating (Brin 4-pack)	$20	$16
Product	**Percentage-based SPIFs** (SPIFs are based on net pricing with discounts of 66.5% or less)	**Program Terms**
Embank, Uptake	2%	– Products included in Joey Coin are shown on this table.
Tektis[3]	2%	– Your Joey # must be included on all P.O.s to receive Joey Coins.
West Elm Work[4] (excluding Greenpoint)	3%	– Joey Coins are calculated at time of invoicing and prepaid cards will be funded weekly.
West Elm Work Greenpoint	2%	– SPA Discounts above 59% for West Elm, and 66.5% for all other products, do not qualify for Joey Coin.
Intro Monitor Arms, Intro Task Light and Intro Powerstrip	9.75%	
Intro Organizational WorkTools, Slatwall, Cable Management, LED Linear Shelf Light	2%	

Chairs:
[1] Jaku, Zilo, Personality Plus, Bodi, FL-X and Tizu Work

[2] 3F Hanging Panels and Wall Tiles are not on the Joey Coin program.
[3] Discounts (up to 67%) for Tektis qualify for Joey Coin.
[4] Only standard discounts (55%) for West Elm Work qualify for Joey Coin.
[5] Storage cushions do not qualify for Joey Coin.

[6] Effective 1/1/25:
SPA Discounts for Activ Pro 1.0 can be up to 75% to receive SPIF

FAQs

How do I sign up for Joey Coin?
Go to **amqsolutions.com/joey** (login with your Dealer Tools password) and fill out an application. Once approved, we'll issue your Joey # within 5 business days.

Can my company or team share a Joey #?
No, Joey numbers are only assigned to individuals.

What is the process for earning Joey Coin SPIFs?
Include your Joey # on all P.O.s submitted to AMQ to earn cash on those orders.

What if I forget to include my Joey Coin number on a P.O.?
We allow the 48-hour acknowledgment window to double check that your Joey # is included. Please note that after this 48-hour window closes we are not able to add your Joey # to your order and you will not earn SPIFs on that order.

Can I earn SPIFs on all AMQ products?
No, only products shown on the table on page 2 earn Joey Coin SPIFs.

Will I receive a monthly statement showing which orders received SPIFs?
Yes, AMQ will send a monthly statement showing orders and SPIF amounts. Customers can also view their balance and activity anytime **myprepaidcenter.com** (U.S.) / **prepaidcardstatus.com** (Canada).

Will I earn SPIFs on orders with special pricing?
On some products, discounts up to 66.5% will still earn Joey Coins (refer to table for adjusted SPIF amounts). Special pricing with a deeper discount than 66.5% do not qualify for Joey Coin.

Do my Joey Coins expire?
After funds are submitted to the prepaid card, they are subject to the Cardholder Agreement. Cards will have expiration dates; however, balances remaining on the expiring card can be transferred to a renewal card for active program participants. If the program were to be discontinued or a participant opts out of the program, the Cardholder Agreement will outline the process for transferring post-expiration balances.

Your Pay Your Way
Choose from multiple payment options tailored to your preferences:

Push to Bank
- Direct cash transfer to personal bank account
- Deposit up to $10,000 (fees apply)[1]

Virtual Cards
- Instantly view virtual card information
- No cost single deposit up to $2,500
- Spend online and easily add funds to your mobile wallet

Venmo & PayPal*
- Flexibility with distribution
- Deposit up to $10,000 (fees apply)[1]

Reloadable Physical Cards
- Redeemed your card? Just tap "Reload Deposit" to reload
- No cost single deposit up to $10,000
- Cash transfer available (fees apply)

Greater Control
Easily manage your payments through a user-friendly platform, putting you in charge of how and when you receive your rewards.

Safe and Secure
Joey Coin Choice Rewards provides an extra layer of security, reducing fraud and increasing peace of mind.

Support
A dedicated Joey Coin Choice Rewards customer service team will be available 24 hours a day, seven days a week to assist you with all questions related to deposit issuance and redemption options. Support is available using the Contact Us form on MyPaymentVault, by sending an email to **service@mypaymentvault.com**, or by calling 1-888-243-6690.

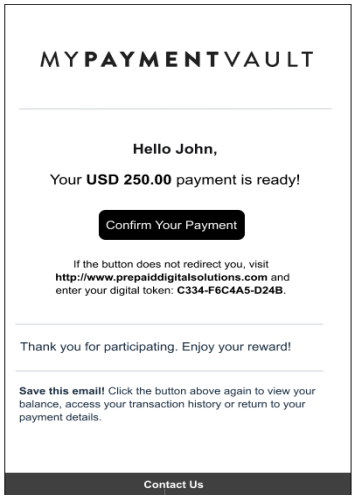
*Paypal not available for Canadian Dealers.

[1]Variable fee of 3% with $10 minimum and $25 maximum per transaction.

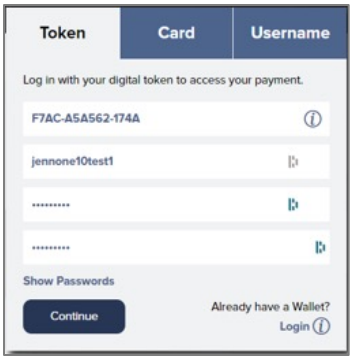
For all questions or assistance regarding the Joey program, please contact joey@amqsolutions.com

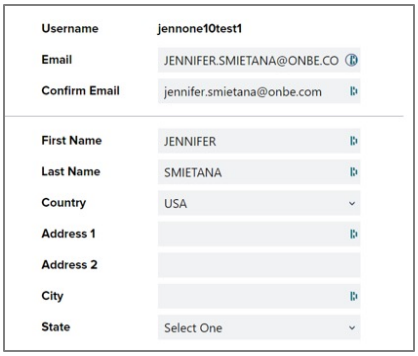
Getting Started

When your 1st payment is deposited you will receive an email.



Click Confirm Your Payment to open My Payment Vault from your computer, tablet or phone and follow the prompts to create your password protected Digital Wallet.





Follow these rules:

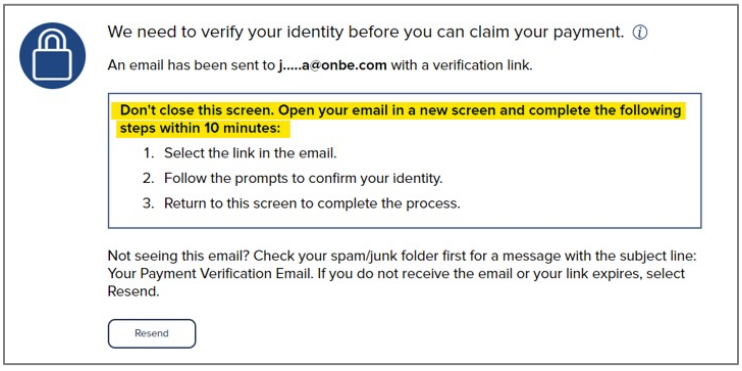
- **Usernames** must consist of 6 to 50 characters. Letters, numbers, and special characters may be used, but no spaces. Usernames are not case sensitive.
- **Passwords** are case sensitive and must differ from usernames. They must consist of 7 to 30 characters and must include 1 uppercase letter, 1 lowercase letter and 1 number. Special characters and symbols may be used.
- **Register your home mailing address**. Most merchants use the address as a part of the verification process at checkout, so it's important that it's correct. If your address changes, make sure to update both your Digital Wallet and your Joey Coin Rewards Enrollment Form.
- **Set a Challenge Question** that can be used if you ever lose your password and need to reset it.

Complete the process by verifying your Identity and claiming your payment.

Leave this window open and respond to an email sent to you within 10 minutes. It will verify your identity and help protect your information. If you don't see the email, check your junk or spam folder. You can also click resend to have another email sent.

Note:

- When you logon you'll be required to check the box "I am not a robot." This "Captcha" process is used by many financial websites and designed to protect both the website and your information.
- Your personal information will only be used to create, deliver and service your account. It will not be used for any marketing purposes.



Getting Paid

How will I receive my Joey Rewards payout?

Each time a payment is issued an email with a **14-digit Payment Notification** will be sent to your dealer email. Use the link to open your **Digital Wallet** and redeem by selecting a payment option. You will receive an email confirming your selection.

Payment Option	Fees	Policies
Physical Mastercard (reloadable) An email will be sent when the card is mailed and should arrive in 7-10 business days. **Note:** All subsequent payouts will be automatically deposited to the card unless you request a change.	– $2.95 ATM withdrawal fee – $0.75 ATM balance inquiry or decline – $8.00 Bank (ACH) transfer fee – Reissue fee $12.95 – Express shipping fee $25.00 – 2% International Conversion fee – A $4.95 monthly maintenance fee applies post expiration	– Maximum balance of $100,000 – Card transactions; Up to 10 daily transactions with a limit of $5,000 each and a total of $10,000 – ATM and ACH transfer limits of up to 3 transactions a day of up to $1,000 and for a total of $1,000 per day – Expires 24 months from issuance, auto-renewed 4 weeks early if there is activity within 90 days
Virtual Mastercard (single load)	– 2% International Conversion fee – Expires 6 months from issuance – $4.95 monthly maintenance fee after expired	– Maximum balance of $10,000 – Up to 10 daily transactions – Daily transaction limit of $5,000 each and a total of $10,000 – No access to cash through ATM, ACH
Transfer to Debit Card (personal bank account)	– Variable fee of 3% with $10 minimum and $25 maximum per transaction	– Transfer limit of $10,000 per 24 hours – Transfer to Debit Card is only available for Visa or Master Card

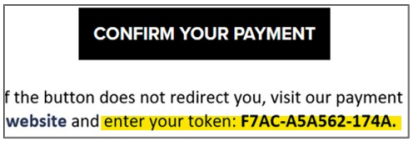
Use Your Digital Wallet on My Payment Vault to view and manage all your information in one place including payments, card details, mail dates, balances, PINs, spending history and more.

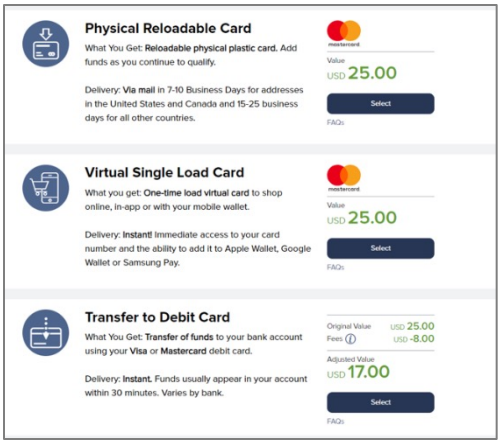
Payment Notification

A payment code is a 14-digit alpha-numeric code embedded as a link in the email sent when a Joey Coin Rewards payment is issued. Click the link or enter a valid payment code in your Digital Wallet and select a payout option.

What does “save for later” mean?

When choosing your payment, you may see an option that allows you to save your payment code for later. This option saves your payment code so you can combine the value of that code with other codes at a later date to get one card for a larger value. You can view or combine your Saved codes by logging in and clicking on ‘Saved Tokens’. Be sure to notice the expiration date of the Payment Code, because expiration still applies to saved codes.





Do funds expire if a Payment Code is not redeemed?

– Once funds are issued as a payment choice to a participant, they never expire. They belong to the cardholder but are subject to applicable inactivity and/or maintenance fees.

– **Payment codes expire in 3 months and can’t be used after expiration**. However, two reminder emails will be sent (2 days and 15 days after issue). After that the payout will be deposited to a physical single load card and mailed to the payment code recipient.

Card Information

What is similar or different between a virtual card and a physical card?

- You can learn about card terms and FAQs by clicking on a card in your Digital Wallet. Or, from the original email that was sent to you.
- Both virtual and physical cards can be used online and can be added to a mobile wallet such as Apple Wallet®, Samsung Pay® or Google Wallet™.
  - You'll need your 16-digit card number, the expiration date, and the security code. Most web merchants run address verification during checkout, to make sure that the address of the card and the address you give the merchant are a match.
  - If your address changes, log in to your Digital Wallet. Click Profile on the Menu and enter the changes. You can also update individual cards. Click on the card in your Digital Wallet, then select the edit option next to the address listed.
- A virtual Mastercard can be used online, over the phone, for mail-in payments, and be added as a payment method to your favorite retailer, service, or fast-food mobile apps. Some stores may be willing to type in your virtual card information, but it is up to the store's policy, and not guaranteed.
- A physical Mastercard can be used wherever Mastercard is accepted.
  - Use it online, over the phone, for mail-in payments, as a payment method to your favorite retailer, service, or fast-food mobile, plus in stores and restaurants. It can also be set up to be used for deposit of all future payments.
  - Traveling? The front of your card will indicate any restrictions of use in other countries. A 2% conversion fee will apply if used at a store that needs to convert the transaction to a different currency.
  - To buy fuel, you must pay for your purchase inside with the cashier. The card cannot be used to pay at the pump.

I chose a physical card, but I want to change to another payout option. What must I do?

To change payout options, deselect the "Set it and forget it" option in your Digital Wallet, and select a new payout option when redeeming your next Payment Code.

I chose a physical card and have not received it. What should I do?

Within a few days of choosing a physical card, an email will be sent when your card ships to let you know it's on its way. Your card should arrive within 7-10 business days of that email. If you do not get an email or your card does not arrive in the expected timeframe, please use the Contact Us form on My Payment Vault or call 1-888-243-6690.

How do I check my balance and view my cards?

You can check your balance, card details, mail dates, PINs, spend history and more at any time on My Payment Vault. Log into your Digital Wallet and click on a card or click on the original email that was sent to you. If you have a physical card, the back side includes the website and phone number.

Do I need to activate my card?

No, your card is active and ready for you to spend.

What if my card is lost or stolen?

Call Cardholder Services right away at 1-888-243-6690. Your card will be closed to block it from fraudulent purchases. A new card will be issued and mailed to you for the remaining balance, minus a card reissue fee.

My card says "debit" on the front. Do I need a PIN number to use it?

Stores can run your card as a credit or a debit transaction, and some stores may let you choose. For quick and easy checkout, just pick "credit". If you'd like to make a debit purchase instead, you can click on a card in your Wallet or click on the original email that was sent to you. Click "get PIN" to pull your PIN.

Do cards expire?

Yes, you can find the expiration date on the front of your card or by logging on to My Payment Vault and viewing your card information. Cards can be used until the last day of the month it expires, up until midnight Eastern Standard Time.

- **Virtual cards** expire in 6 months and are not renewed.
- **Physical reloadable cards** expire 24 months from issuance. However, they are automatically renewed 4 weeks ahead of expiration if they have had a deposit or spend transactions within 90 days.

If your card expires with a balance on it, call Cardholder Services 1-888-243-6690 or use the Contact Us form on My Payment Vault. Cards are subject to a monthly inactivity fee of $4.95 post expiration.

Can I request a check?

No, a check cannot be requested. Consider the transfer to bank account or the transfer to debit options.

Can I request that the funds on my card be transferred to my bank account?

If you have a physical/reloadable Mastercard, you may transfer funds to your bank account for an $10 fee from My Payment Vault. Transfers are limited to 3 transactions a day of up to $1,000 each, and for a total of $1,000 per day. This option is not available for virtual cards.

How do I make a purchase totaling greater than the amount on my card?

To use your card on a purchase that totals more than the amount on the card, tell the cashier that you want to split the transaction and the current balance on your card. Then, use a different form of payment for the remaining amount. Most stores will let you split a transaction, but it depends on their policy.

If an online merchant's website doesn't let you split the transaction, try calling the website's customer service number, to see if they will split the transaction for you over the phone.

How do I add my card to a mobile wallet such as Apple Wallet®, Samsung Pay® or Google Wallet™?

- You must include a U.S. mobile number in your card profile as a one-time validation passcode will be sent to you via SMS. To update or add your number, view your card details, and select the 'Edit' option located above your profile information.
- Eligible virtual cards can also be added after the redemption process by selecting the Add to Wallet button(s) under the Device Wallet section.
- The image of the card may look different in the mobile wallet, but the card number, security code and expiration date will be the same.

Can I add money to my card?

No, it cannot be loaded with your own money.

Can I use my card with funds transfer apps or services, such as Venmo, PayPal and Zelle?

No, your card is not compatible with apps or services that allow you to send funds digitally to numerous merchants or other people. However, you can use your card with most merchant-specific apps or services that allow you to load a balance to be spent at that specific merchant.

I returned something purchased with my card. When will the credit be shown?

If you return something, the store may need you to swipe the card used to make the original purchase. Once the store does the return at the register, allow 7-10 days for the credit to show on your card balance. Even if you've spent the balance, keep the card until you know you won't be returning anything purchased with it.

Can my card ever have a negative balance?

If a purchase totals more than the amount on the card and the merchant processes your card correctly by sending an authorization request, the transaction won't work, and your card will decline. However, there may be times when a merchant processes your card without sending us an authorization request. In addition, a restaurant tip can cause an overdraft to a card, so be mindful of your balance at restaurants when leaving a tip.

If the card overdrafts, you'll need to send a payment to Cardholder Services to cover the negative amount. Payments should be sent to: Card Holder Services, PO Box 5109, Buffalo Grove, IL 60089

What if I suspect that fraud has occurred on my card?

If you ever suspect that a fraudulent purchase has been made using your card, contact Cardholder Services right away by calling 1-888-243-6690. Your card will be closed to block it from fraudulent purchases. We'll help you through the process of identifying fraudulent charges and send you a new card for the remaining balance, minus a card reissue fee.

Transfer to Debit Information

What is a Transfer to Debit Card payment?

Transfer to Debit Card payments allows convenient, real-time delivery of funds directly to your bank account using your debit card. There is a variable fee of 3% with $10 minimum and $25 maximum per transaction with a maximum transfer of $10,000 in 24 hours. While payments are usually credited to your bank account within 30 minutes, note that time to credit your account varies by bank. Allow up to 3 business days for the credit to show in your account.

What information do I need to transfer this payment to my bank account via my debit card?

To transfer your payment, you will need a debit card that is in your name or your company's name. You will be prompted to enter your card information: card number, expiration date and security code (the three digits located on the back of the card). The profile information you provide, including your name and address, must also match your debit card account information for the payment to transfer successfully.

Get Help

I think a Payment Code was sent to me, but I can't find it. What should I do?

First, check your junk mail or spam folder for an email sent to you by **service@prepaiddigitialsolutions.com**. If you can't find it, please use the Contact Us form on My Payment Vault or call us at 1-888-243-6690.

How do I get help when needed?

Onbe Customer Service will support all questions related to deposit issuance and redemption options.

Support is available using the Contact Us form on My Payment Vault, by sending an email to **service@prepaiddigitalsolutions.com**, or by calling 1-888-243-6690.

How do I reach an agent?

Call 1-888-243-6690 and Press 1 for English, next Press either the number 1 or 2 as explained below:

- **Press 1** for Questions about your Card or Account
- **Press #** to hear information about Lost/Stolen or cards not received.
- **Press 1** to report card lost or stolen (card will not be deactivated because a card number was not provided)
  - Hold music will play and the next available agent will answer. If the hold times are long, you will be offered the opportunity to receive a call back when an agent is available.
- **Press 2** for Questions about a Payment Email or How to claim a payment
- **Press 2** for Did not receive payment email or accidentally deleted it
  - Please hold while we transfer your call. Hold music will play and next available agent will answer.

If additional assistance is needed, please contact joey@amqsolutions.com