

## FREQUENTLY ASKED QUESTIONS

### **Q: Why set up your online Walmart Rewards™ Mastercard® account?**

Your Walmart Rewards™ Mastercard® online account gives you access to all your account information 24 hours a day, 7 days a week including:

- Sign up to get instant access to your statement as soon as it is posted – no need to wait for the mail.
- Help prevent unauthorized use of your account by locking and unlocking your card online
- Have peace of mind as you use your credit card – enroll for account alerts sent to you by text as soon as we notice a change in your account activity.

## MANAGING YOUR ONLINE ACCOUNT

### **Q: I had a username and password for the old online account for Walmart Rewards™ Mastercard®, do I need to re-register and create a new password?**

Great news – if you were previously accessing your Walmart Rewards™ Mastercard® account online, you can simply [sign-in](#) to the new online account website with your same Username and Password. No need to register.

### **Q: How do I access or set up Walmart Rewards™ Mastercard® online account?**

If this is your first time [signing in](#), simply click the **‘Register’** link below the **‘Sign-In’** button on the main page. If you are registering, be sure to have your card handy.

### **Q: How do I register my account?**

Click on the **‘Register’** button below the **‘Sign-in’** button. Enter your current Walmart Rewards™ Mastercard® card number and some account information then click **‘Submit’**. For additional security, an authentication code will be sent to the email address you provided.

If you don't have an email address attached to your Walmart Reward Mastercard account information you will have to call our Contact Center at 1-888-331-6133 to have them add an email address to your account information. Once you have done that, then you can continue with the online registration/enrollment process.

Please note that only the Primary Cardholder can register their card online. Supplementary cardholders are not able to register for the online account services.

### **Q: Do I have to enter the enrollment information each time I Sign-in?**

No. After you have completed the enrollment process and created a unique - Username and Password, using your online account is easy. Simply enter your Username and Password on the main page to access the site's services.

However, when you login to your Walmart Rewards™ Mastercard® account from a new or different device for the first time an authentication code will be sent to the email address you provided. This is part of our secured two-factor authentication process. This is for the additional security of your online account.

#### **Q: What if I forget my Password and /or Username?**

Click on the **'Forgot Username or Password'** link on the **'Sign-in'** page. You will be asked to enter your personal and card information. You will then receive an email with an authentication passcode. After you enter the One-Time Passcode into the website, the site will display your Username and ask if you would like to reset your Password. If you wish to change your Password, click the **'Reset Password'** link and you will be prompted to create a new Password. It is advisable to reset the password as the temporary One-time passcode is only good for 90 minutes.

#### **Q: Will my Password ever expire?**

Your account password never expires. But it is good practice to change it regularly for additional security.

#### **Q: I am not the primary cardholder; can I register my Walmart Rewards™ Mastercard® to use the online services?**

No, unfortunately, only the primary cardholder may enroll their card to use the Walmart Rewards™ Mastercard® online account services.

#### **Q: How do I change personal information like my email address, home address, password, or phone number?**

To change your personal information, follow the steps below:

1. [Sign-in](#) and click on the top menu (three horizontal lines on the top-left of the screen) to open the drop-down/slide menu. Click **'View Profile'**
2. Then, click on the pencil icon to edit your information.
3. You will receive an email confirmation of the change made.

You can view the status of your request within the section **'Online Service Request'** from the **'I want...'** drop down mini-menu on the **'My Account'** page.

#### **Q: Why sign-up for e-statements/paperless statements?**

Walmart Rewards™ Mastercard® is committed to sustainability in every way possible and by choosing to go paperless you are helping protect our environment for future generations to live better. Electronic versions of your statements and letters (e Communications) are available online. E-Statements are more secure than paper statements delivered through the mail. They can't be delivered to the wrong house or even taken from your trash. Plus, your Walmart Rewards™ Mastercard® online account gives you access to all the information your paper statement provides, 24 hours a day – 7 days a week!

Enjoy:

- Instant access to your statements as soon as its posted – no need to wait for the mail
- Convenient access to your online statements from the previous 24 months, any time you like, at no charge.

- Instant notification – get an email notification as soon as your statement is available.

#### **Q: How do I enroll in paperless statements?**

If you wish to receive your communications and statements electronically and not receive paper versions of them in the mail, simply follow these steps:

1. Sign-in to your online account
2. Select “Go Paperless” from the main drop-down menu’
3. Go to the Paper Statement section and click the button to ‘Turn ON’ to turn Paperless Statements ON.

By enrolling in paperless you will receive an email reminder each month when your statement is available, and you will no longer receive these documents in the mail. You may change your communication choice at any time.

Note: Depending on your enrolment date, you will continue to receive statements and letters for one or more statement cycles.

To learn more about Electronic Delivery of Communication and Statements, [click here](#)

#### **Q: I forgot my credit card PIN, how do I reset it?**

If you forgot your Walmart Rewards™ Mastercard® PIN and you need to reset it, you need to call our Customer Service team at 1-888-331-6133.

#### **Q: What is lock/unlock card and how do I use it?**

If you temporarily misplaced your card you can block new purchases on your primary card (if you have a supplementary card, it cannot be locked). Pre-authorized (recurring) payments and pending transactions will continue to go through normally while your card is locked. You can still redeem your Walmart Reward Dollars and receive credits on your card when it is locked. You can unlock your card at any time. [Sign-in](#) now to lock or unlock your card.

If your card is lost or stolen, call us immediately at 1-888-331-6133.

#### **Q: How do I add an authorized user or supplementary card to my account?**

Request a supplementary card for authorized users at no charge and earn reward dollars even faster! You can add supplementary cards during the application process or you can add them through your online account. The Primary cardholder remains liable for all charges to the account made by the authorized user.

#### **Q: How can I request additional convenience cheques**

You can now order convenience cheques online.

1. [Sign-in](#) to your Walmart Rewards™ Mastercard® online account.
2. On the account page, click on the drop-down ‘I want to...’ menu and select ‘Request Convenience Cheques’
3. A pop-up screen will appear, and you can click ‘Request Cheques’

4. A confirmation screen will advise of the request success and provide you a confirmation number.
5. Four (4) cheques will automatically be mailed to the address on file.
6. To follow-up on your request – go to ‘I want to...’ menu and select ‘Online Service Request History’ and you can follow the progress of your request.

## **ALERT MANAGEMENT**

### **Q: What are account alerts and how do I set it up?**

Account alerts provide you with additional peace of mind to help manage your credit card. Using this tool, we will notify you by text as soon as we notice certain changes in your account activity. You can even customize your alerts based on what matters most to you, whether that’s managing your budget or setting up monthly payment reminders.

### **How to set up alerts**

1. Sign-in to your Walmart Rewards™ Mastercard® online account and select ‘Manage Alerts’ on the main menu.
2. First you will need to enroll to receive and manage alerts, you can do this by reading and accepting the terms and conditions for Alerts and clicking on the “Enroll” button.
3. Select the language you would like to receive your alerts, either English or French. Read and accept the terms and conditions before clicking the ‘Submit’ button.
4. You will then need to set up your contact information. The contact information we have on file is provided for your convenience. Select a mobile phone number to receive the alerts, select the country code +1 before proceeding. You can edit or remove this information at any time.
5. You will receive a text message to opt-in. A yellow flag beside your mobile phone number means your ‘NOT VERIFIED’ to receive account alerts; this will be displayed until you respond YES to the text message within the next 24 hours. When we receive your response, a green checkmark will be displayed which means you are now ‘VERIFIED’ to receive account alerts. Alerts are only sent to Canadian mobile phone numbers, and only during EST time zone.

NOTE: Changing your account alert contact information does not affect the contact information we have on file to send communications, monthly e-statements, and authentication codes.

6. Now you are ready to customize your alerts based on your account management needs. Click the pencil icon beside the type of alert you would like to add. To turn on an alert click on the right of the slider until it is green, select a contact and enter your criteria, if applicable.

### **Q: How do I manage my alert contact information?**

Before selecting the account alerts, you would like to receive, add your contact information. Account alerts are sent to your mobile phone. Please review the steps below to add your contact information:

1. From the ‘I want to...Manage Alerts’ menu, scroll down until you see the ‘Contact Information’ section and select the + icon to add a ‘Mobile Number’ (default is the mobile phone number we have on file). Account alerts are only sent to Canadian mobile phone numbers.
2. Add your phone number without dashes, in this format, 6472223333.

3. Read and review the terms and conditions, click the 'Submit' button to add another mobile phone number.
4. If this is your first time setting up account alerts you will receive a text message to opt in within the next 24 hours. A yellow flag will be displayed beside your mobile number until you respond Yes to the text message. The yellow flag means your mobile number is, 'NOT VERIFIED' to receive account alerts. When we receive your response, you will see a green checkmark beside your mobile number, which means you are 'VERIFIED' to receive account alerts.

Now you are all set to select the account alert types you would like to receive.

#### **Q: How do I edit/delete contact information?**

If you would like to edit or delete your contact information, first you will need to remove that contact from the enrolled account alert. Then scroll down to the 'Contact Information' section and click the 3 circles stacks beside the contact you would like to edit or delete. Click the 'Delete' button from the pop-up window to confirm your request. If you would like to edit the contact, select the 'Edit' option and click 'Submit' to complete your request.

#### **Q: How do I modify account alerts?**

You can modify or unenroll account alerts at any time. From the 'I want to...Manage Alerts' menu click on the pencil icon, to modify an account alert

##### **To modify an existing alert:**

1. Click the pencil icon beside the type of alert you would like to add or edit.
2. To turn on an alert click on the right of the slider until it is green, select a contact and enter your criteria, if applicable. (You can edit your criteria at any time).
3. To turn off an alert click on the left of the slider until it is gray.
4. Click 'Submit' to complete your edits.

The green dot beside the alert type on the 'Alerts Management' page, let's you know which alert you've enrolled in.

#### **Q: How do I unenroll from receiving Alerts?**

If you no longer want to receive account alerts, scroll down the page on the Manage Alerts section until you see 'Unenroll' button, click to unenroll from all account alerts.

#### **Q: What type of Alerts are available on my account?**

There are 2 groups of Alerts currently available on your Walmart Rewards™ Mastercard®

##### **Transaction Activity Alerts**

These are alerts that can advise you when a transaction is greater than a certain amount (that you can set). There are also alerts you can set to advise you when your credit limit has reached a certain limit (that you set).

##### **General Account Information Alerts**

These alert types allow you to set alerts to advise you of an upcoming payment due date and to advise when you have missed a payment.

## **TRANSACTIONS**

### **Q: Will I have up-to-the minute ability to view transactions posted to my account?**

You will have access to the same up-to-the-minute account transaction information that our customer service representatives provide when speaking with you on the telephone. The only difference is that this information is right at your fingertips. You will be able to view transaction history for the last 12 months.

### **Q: How can I obtain a copy of my statement?**

To obtain a copy of your statement follow the steps below:

1. **Sign-in** to your Walmart Rewards™ Mastercard® online account.
2. After sign-in, on the 'My Account' page go to "I want to..." mini drop-down menu and select 'View Statements'
3. Click on 'View Statements' and you will be able to select and view your monthly statements

You can view 24 months of statements in your online account.

### **Q. How may I make a payment to my account?**

A. Your Walmart Rewards™ Mastercard® payment options are:

- [Pre-Authorized Payment Request](#) or to request a form by mail call Customer Service toll-free at **1-888-331-6133**.
- In-Store at any Walmart Store with an Associate at the Customer Service desk or any sales register
- By mail - please make your cheque or money order payable to Walmart Rewards™ Mastercard® and mail to Walmart Rewards™ Mastercard®, P.O. Box 187, Orangeville, ON, L9W 2Z6
- In person at your bank or financial institution
- Online and Telephone Banking may also be available depending on the financial institution you use

### **Q: How do I dispute a charge?**

If you notice any charge on your account from an unauthorized merchant, even if for \$0.00, contact customer care to report it at 1-888-331-6133.

Enroll for Walmart Rewards™ Mastercard® alerts to monitor your account activity in real time. Go to 'I want to...' 'Manage Alerts' to enroll.

### **Q: How long does it take a payment to reflect on my account?**

Payments can take 1-5 business days to be processed; however, the date we use to post your payment is the business day following the 'withdrawal date' of the funds from your banking institution.

### **Q: Can I pay any other bills with my Walmart Rewards™ Mastercard®?**

Yes! You can use your Walmart Rewards™ Mastercard® to pay for any bills that accept credit card payments. Contact the company you wish to set up a recurring payment for and provide them with your Walmart Rewards™ Mastercard® account details. This is a great way to automatically pay bills and earn reward dollars at the same time!

#### **Q: Where can I use my Walmart Rewards™ Mastercard®?**

You can use your Walmart Rewards™ Mastercard® everywhere Mastercard is accepted. Download the “Mastercard Nearby” app to find locations that accept Mastercard. Visit [mastercard.ca](https://www.mastercard.ca) for details.

### **YOUR CREDIT LIMIT**

#### **Q: How can I get my credit limit increased?**

You are now able to manage, and request credit limit increases online. Follow these steps:

1. Sign-in to your Online Account,
2. go to mini menu “I want to...” and select ‘Manage Credit Limit’
3. A “Manage Credit Limit” pop-up screen will appear that will allow you to request an increase to your existing credit limit.
4. A recommended credit limit amount will be displayed and if there is an amount listed there you will be able to request a credit limit up to that amount.
5. Enter a new credit limit amount that you would like to have your limited increased to and click on “Submit” to submit your request for the credit limit increase.

If there is no recommended credit limit amount is indicated, no credit limit increase is available at this time.

We value your business and want to ensure that you have a credit limit that is enough for your needs. For new accounts, we typically need to establish a minimum of 6 months account history before increasing your credit limit. For further information about credit limit increases or decreases you can contact our customer service team at 1-888-331-6133.

#### **Q: How do I know if my credit limit increase or decrease was approved?**

You can view your new credit limit after you [Sign-in](#) to your online account on the ‘My Account’ summary page; or you can view your new credit limit on your next statement.

### **Interest Rates**

#### **Q: What is the interest rate of the Walmart Rewards™ Mastercard®?**

You can view the Walmart Rewards™ Mastercard® interest rate and fees within the [disclosure statement](#)

#### **Q: How is the interest calculated?**

If you don’t pay your statement within the interest-free grace period, the interest is calculated from the time of the purchase. See Cardholder Agreement for complete details [here](#).

#### **Q: How do I avoid interest charges?**

You can avoid being charged interest by paying the full statement balance by the statement due date. This interest free grace period does not apply to cash advances, cash like transaction or balance transfers.

## **REWARDS & REDEMPTION**

### **Q: How do I manage my Walmart Reward™ Dollars?**

It's simple! Always know how many Walmart Reward™ Dollars balance in 4 simple ways:

1. Every time you use your card at Walmart stores, the credit card reader will show you how many Reward Dollars you have earned and available to redeem.
2. Every time you use your card shopping online at Walmart.ca, at checkout when you select the Walmart Rewards™ Mastercard® – or better yet have it set as your default method of payment to ensure you are earning rewards with all your Walmart.ca purchases.
3. When you **Sign-in** to your Walmart Rewards™ Mastercard® online account you will get up to date Reward Earned Balance.
4. Your Walmart Reward Dollar balance is also included in your monthly account statements.

### **Q: Where and how do I redeem my reward dollars?**

It's Simple! Every time you shop at Walmart whether its in-store or online at Walmart.ca, you can redeem your Walmart Reward™ Dollars as your payment method.

It's easy when you go to check out either in-store or online:

1. Select and Insert your Walmart Rewards™ Mastercard® as a form of payment
2. You will see an option 'Redeem Walmart Reward™ Dollars' in the left-hand column.
3. Select this option, you will be able to choose how many reward dollars to redeem, in \$5 increments.
4. Once you have set the rewards amount, you'd like to redeem, click 'Apply'
5. On your receipt and/or order confirmation page you'll see how many Walmart Reward™ Dollars were applied to your purchases and any remaining payment amount that will be charged to your card.

If you don't wish to redeem rewards, click 'Skip', and continue with your transaction as usual.

### **Q: What can I redeem my Walmart Reward™ Dollars for?**

You can redeem your Walmart Reward™ Dollars for anything Walmart sells online or in-store. That includes Walmart Marketplace and Online Grocery purchases at Walmart.ca.

*Note: Walmart Reward™ Dollars cannot be redeemed for cash, or the purchase of tobacco, lottery tickets, alcohol, and prescription medication.*

### **Q: How do I cancel a Walmart Reward™ Dollars redemption on Walmart.ca**

If you decide against redeeming Walmart Reward™ Dollars after placing an order on Walmart.ca, please go online and cancel the order within 30 minutes. The rewards will then be refunded to your account.



**Q: What if I decide to return an item to the store that I've purchased with my Walmart Rewards™ Dollars?**

When you return your purchase, your reward dollars will be refunded to your Walmart Rewards™ Mastercard® account. If you return a portion of purchase, partial rewards will be refunded.

Please refer the [Walmart and Walmart.ca Return Policy](#) . For Marketplace items, each Third-Party Seller on Walmart.ca has its own return policy, which may differ from Walmart's corporate policy. To learn more please refer to the [Third Party Sellers return policy](#).

**SECURITY**

**Q: How secure is the Walmart Rewards™ Mastercard® Online website?**

Yes, the Walmart Rewards™ Mastercard® online website is secure. The privacy and security of Walmart Rewards™ Mastercard® cardholders is one of our highest priorities. Here are some of the security features that we use to protect your information:

**HTTPS or Hyper Text Transfer Protocol Secure:** Is a secure communications protocol that is used to transfer sensitive information between your web browser and a web server. This helps guarantee that you are communicating with the server that you expect and that nobody else can intercept.

**Password Protection:** For additional protection, we recently updated the password criteria.

Your password must include:

- Between 8 and 20 characters
- At least 1 letter, case-sensitive
- At least 1 number
- Characters from the following set  
\_ ' , ; / - . \* & ( ) \ ! @ # \$ % + ^ = ?

Your password cannot contain the word "password", or your user name, and you may not re-use any of your last 4 passwords.

**Q: What happens if I forget to sign-off?**

For added security, your online session will automatically "timeout" after ten minutes of inactivity. This ensures that no one can manipulate your online accounts if you leave your computer when still logged on. To re-access your account, simply return to the Main page and '**Sign-in**' again. We also encourage you to use the '**Sign-out**' function for maximum security when you're finished with the system or you walk away from your computer.

**Q: How secure is the Walmart Rewards™ Mastercard® online website?**

A. The privacy and security of our Walmart Rewards™ Mastercard® cardholders is one of our highest priorities. Some of the most advanced online security in the industry is used in our systems. The very latest state-of-the-art encryption of all data transmitted between your computer and our secure site is provided at every step of the way. Most browsers use an encryption method called Transport Layer Security (TLS) which is software-based security protocol that encodes data before it is transmitted over the Internet. During your online registration process, you will be able to select your own username and

password. We recommend that you do not share this information and that you memorize it or keep it in a safe place.

**Q. Many Internet users have been targeted through e-mail messages by criminals claiming to be from their bank. I have an e-mail message that looks like it's from Walmart Rewards™ Mastercard®. How can I tell if it's legitimate?**

A: Looks can be deceiving. As criminals make more credible forgeries of legitimate e-mail messages and Web sites, you can no longer rely on seeing familiar graphics like the Walmart logo. Please be assured that Walmart Rewards™ Mastercard® will never ask you to enter personal information directly into the message, threaten to close your account if you do not take immediate action to providing personal information, ask you to reply by sending personal information, or share your name with any contacts outside our firm in a manner inconsistent with our Privacy Statement. If in doubt, do not reply, do not click on the message and do not enter any personal information, and you may call Walmart Rewards™ Mastercard® Customer Service toll-free at 1-888-331-6133 or the Fraud line anytime at 1-888-925-6218.

**Q: What should I do if I'm suspicious of an e-mail message bearing the Walmart logo?**

A: If you are suspicious, don't reply to, click on, or enter any information. If it says it's from Walmart Rewards™ Mastercard® and you're suspicious, please contact Walmart Rewards™ Mastercard® Customer Service toll-free at 1-888-331-6133 or the Fraud line anytime at 1-888-925-6218. If you entered information about one of your Walmart Rewards™ Mastercard® account, you should call us immediately. We investigate each incident and take steps to prevent further unauthorized e-mail messages from being sent.

## **TECHNOLOGY**

**Q. How do I enlarge the page font so that it is easier to read?**

A. You may adjust the font size by changing the settings of your web browser.

**Q. What is the Adobe Acrobat Reader and why do I need it?**

A. Adobe Acrobat Reader is computer software that presents documents in a unique, high-quality form called Portable Document Format (PDF). Your eCommunications (electronic statements and letters) are displayed on the website as PDF files and you will need Adobe Acrobat Reader to view them. You can download Adobe Acrobat Reader for free by clicking on the following link: [Adobe Acrobat Reader](#)