



May 2013

Vertex Standard V Rewards Program Frequently Asked Questions

1. When will the Vertex Standard V-Rewards Visa® Prepaid Card be issued?

Approved rewards will initiate an automatic process to create and send the Vertex Standard V-Rewards Visa® Prepaid Card. Please expect additional 7-10 business days beyond the regular payment cycle to receive your card from Visa.

2. How long will it take to receive my Vertex Standard V-Rewards Visa® Prepaid Card once my rewards are approved?

Please expect an additional 7-10 business days beyond the regular payment cycle to receive your card from Visa.

3. Why am I asked for my SSN?

The income generated by the Vertex Standard V-Rewards program is considered taxable and therefore requires that your account be associated with the participants SSN.

4. How often will approved payouts be loaded onto my Vertex Standard V Rewards Visa® Prepaid Card?

Earnings will be paid bi-monthly. Sales claims will be funded within 2-3 weeks after the sales claim approval date.

5. Bi-Monthly Processing Timeline?

Sales claims submitted will be approved within 3 business days and payouts will be loaded onto cards within 2-3 weeks after sales claims are approved.

6. How do I check my available Vertex Standard V-Rewards balance?

You may view your card balance real time via www.vrewardsna.com and selecting **My Account Menu > My Debit Card > Card Statement**. You may also check your card balance by calling the phone number 1.855.210.3660 on the back of the card 365/24/7 days.

7. How do I activate my Vertex Standard V-Rewards Visa® Prepaid Card?

When you receive your card, there will be activation instructions on a sticker label on the front of the card. You will be asked to call 1-877-840-1083 and follow the prompts to complete the activation. This is also the time in which you will be able to setup a PIN for ATM cash access.

8. When can I start using my Vertex Standard V-Rewards Visa® Prepaid Card?

Your card can be used immediately after it has been activated.

9. How does the Vertex Standard V-Rewards Visa® Prepaid Card work?

Once your card is activated, Vertex Standard will remit value to your card representing incentive pay due to you. You may then use your Vertex Standard V-Rewards Visa® Prepaid Card to make purchases anywhere Visa prepaid cards are accepted. If you have questions about the card or its use, you may refer to your Cardholder Terms and Conditions or call the phone number on the back of the card.

10. Who has access to my Vertex Standard V-Rewards Visa® Prepaid Card information?

The card and funds are in your name and the information is held in confidence for your access only by providing your PIN or password. Vertex Standard only remits money to your card. Vertex Standard is not responsibility for the card, or for your use of the card.

11. What happens when the funds run out? Do I destroy the card?

If the pre-loaded funds run out on your card, do not destroy it. Incentive payments may still be made as long as the card has not expired and you are still a participant in the V Rewards program.

12. What do I do if the Vertex Standard V-Rewards Visa® Prepaid Card is declined?

This means that the amount authorized by the merchant is more than the remaining card balance plus any associated fee.

13. Can I use my Vertex Standard V-Rewards Visa® Prepaid Card for automatic recurring payments?

Yes. However, recurring payments can be a problem and may result in service being discontinued if a payment is declined due to insufficient funds on the card. Vertex Standard is not responsible for recurring payments being declined due to insufficient funds on your card.

14. Is the Vertex Standard V-Rewards Visa® Prepaid Card a credit card?

No, the Vertex Standard V-Rewards Visa® Prepaid Card is a pre-funded card. However, when used for purchases at a merchant it requires your signature. Merchants with the INTERLINK symbol will allow you to purchase using your 4-digit PIN number like a debit card.

15. If the purchase is for more than my balance on the Vertex Standard V-Rewards Visa® Prepaid Card, can I pay the difference?

Yes, you can pay the difference between the purchase price and the remaining value of the Vertex Standard V-Rewards Visa® Prepaid Card if the merchant will allow this type of transaction.

16. Do I need a PIN number to use my Vertex Standard V-Rewards Visa® Prepaid Card?

No. You can use your card anywhere and sign the receipt just like a Visa credit card transaction. However, you will need your PIN to check the card balance on the phone or online or withdraw cash from an ATM.

17. Can I use my Vertex Standard V-Rewards Visa® Prepaid Card at “pay at the pump” gasoline stations?

Yes, but please be aware of the process used at “pay-at-the pump”. The card terminal in the “pay at the pump” stations automatically checks with the Bank to see if your Vertex Standard V-Rewards Visa® Prepaid Card has enough money left to pay for an “average purchase of gas” which varies among merchants but will be at least \$40. Should your Vertex Standard V-Rewards Visa® Prepaid Card be insufficient to pay for this amount, your attempt to pay at the pump will be declined. The average gas purchase amount changes just as retail gas prices change. If this occurs, we suggest you go inside and ask the cashier to authorize an amount that is within the remaining balance of your card.

18. Are there any other merchants where a transaction may be authorized for a large amount?

Yes. Restaurants, auto rental, hotels, cruise lines and other merchants may authorize an amount that is anticipated. If this amount is higher than the balance on your card it will result in a decline. Also, the amount authorized will restrict those funds from use until the merchant presents the transaction for payment.

19. Does this card expire?

Like a Visa credit card, the expiration date for this Vertex Standard V-Rewards Visa® Prepaid Card is printed on the front of the card. Should the expiration date approach and you are still enrolled in this program, a new card will be issued to you automatically. Program continuation is solely at the discretion of Vertex Standard. Should the program be terminated or changed for any reason that might shorten the expiration date of your card, you will be notified within 60 days of this change so that you may exhaust all funds remaining on your Vertex Standard V-Rewards Visa® Prepaid Card.

20. Can I order a second Vertex Standard V-Rewards Visa® Prepaid Card that has access to my funds?

No. The card is intended to be used only by the V- Rewards program participant. Should you need a replacement for a lost or stolen card, please refer to FAQ #19.

21. Can I load additional funds to the Vertex Standard V-Rewards Visa® Prepaid Card?

Funds can only be loaded through Vertex Standard by direct deposit into the card account as a result of funds earned through the V-Rewards program.

22. What should I do if my Vertex Standard V-Rewards Visa® Prepaid Card is lost or stolen?

Immediately notify the issuer of the card by calling 1-877-840-1083. They will status your card lost or stolen, and if you request, a new card can be issued to you for a \$15.00 replacement card fee. This fee will be deducted from your available card balance and mailed out via USPS mail.

23. How do I find details regarding the sales claims I have submitted?

Go to www.vrewardsna.com <Claims < View Claims to view the current status of your claims.

24. What do the various statuses mean?

Queued: The claim was successfully verified by Vertex Standard and will be processed during the next reward payout period.

Action Required: The claim requires additional information to be submitted. Please review the claim details for more information.

Denied: The claim was found to be an invalid sale by Vertex Standard and will not be paid during the next processing cycle. A denial reason will be listed. You are not allowed to edit this record. If you feel this denial was in error a new submission must be made for re-verification.

Funded: The claim has been verified and paid by Vertex Standard.

Pending: The claim has been submitted successfully and is waiting to be verified. Sales are verified on a weekly basis once the file of all manufactured products has been received.

Incomplete: The claim has not been submitted yet. You can modify this claim and submit it for approval.

25. Can my card be issued in my business' name?

No. Award cards are meant for personal use only and should be registered using your personal tax identification number.

26. Will I be taxed on dollars earned?

Yes, \$600.00 or more earned during the calendar year are considered taxable and a 1099 (U.S.) or T-4 (CAN) will be mailed to you.

27. Where can I find out my Vertex Standard V-Rewards Visa® Prepaid Card balance?

You may verify your card balance by calling the phone number on the back of your card 855-210-3660 or by accessing www.vrewardsna.com.

28. Can I cash out my card balance to receive a check?

No.

29. As my prepaid card expires, will my funds expire?

No. Funds will rollover and you will be issued a new card once your card expires.

30. Can I transfer funds from my card to someone else's card?

No. Earnings are meant only for the sales representative that sold the product.

31. How do I know if I am eligible to be a member of the V Rewards program?

To be eligible for the V Rewards program, you must be involved in selling Vertex Standard products in the United States and/or Canada, be an authorized Vertex Standard dealer and have fully registered to participate in the V Rewards program.

32. What is the duration of the V Rewards Program?

Unless advised by Vertex Standard, the program is ongoing and may be subject to change without notice or obligation.

33. When can I submit claims?

Sales claims have a limited time frame to be eligible for payout based on the manufacturer ship date:

- For **products purchased directly from Vertex Standard**, your claim must be **submitted** to the V Rewards website within **180 days** of from date from which the radio is shipped from Vertex Standard to your company.
- For products that **HAVE NOT** been purchased directly from Vertex Standard (by resellers who purchase from an authorized Vertex Standard distributor/dealer), your claim must be **submitted** to the V Rewards website within **365 days** from the date from which the radio is shipped from Vertex Standard to the authorized dealer/distributor.

34. How do I earn award payouts for my sales?

You will earn award dollars whenever you make a sale of approved Vertex Standard products to End Users. Award dollars will ONLY **be accrued** upon submission of verified and **approved** sales claims.

35. Where can I view the eligible products and rewards for selling different types of Vertex Standard products?

Please refer to the **Rewards > Promotions** menu at www.vrewardsna.com for a complete list of participating products along with their respective award dollars.

36. How do I update my personal information?

You can update your address, phone number or email at any time via the My Account < Manage Account menu location. However, you are not permitted to change your tax identification information after enrolling in the V Rewards program without calling Program Headquarters at 855-210-3660 as all sales records are tied to the tax identification number you provided during enrollment.

37. Who can I contact if I have questions or issues regarding the V Rewards program?

Please “contact us” any of the following ways where a program expert will be able to assist you.:

V Rewards Homepage: www.vrewardsna.com and click on “contact us”

V Rewards Toll-Free Hotline: 855.210.3660

V Rewards Email: vrewards@mtcperformance.com