

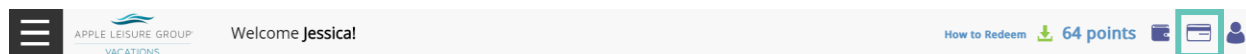
# WE'RE MAKING WAVES.



## Converting WAVES® Points to Cash

If you have earned at least 7,935 points—the equivalent of about \$30—you can convert your points to cash on a virtual Visa card. Once points are converted to cash, they may not be reverted back to points.

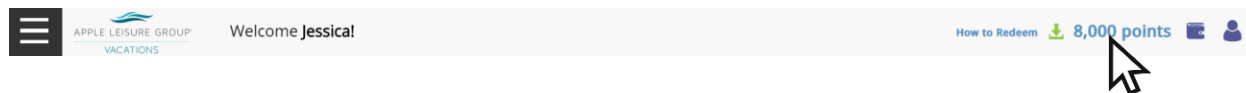
Before you can convert points to cash, you must activate your virtual Visa card. If you have already activated your card, you'll see a credit card icon appear at the top of your dashboard.



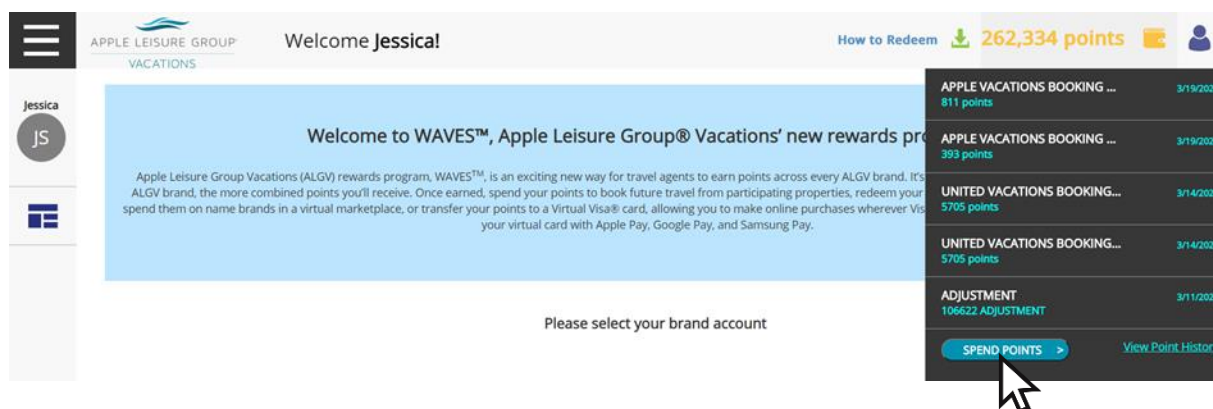
### Activating your virtual Visa

If you do not see the credit card icon at the top of your dashboard, follow these steps to activate your Visa:

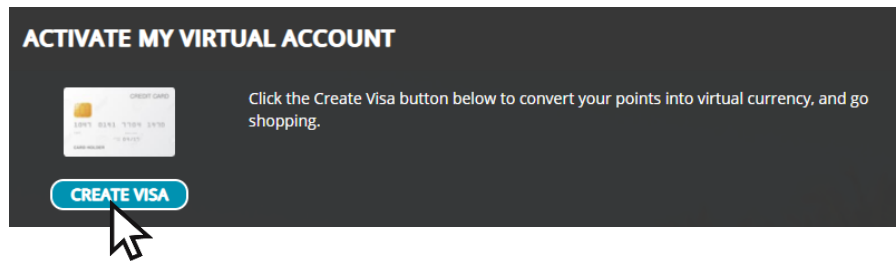
1. Log into your WAVES® dashboard and click on your points/wallet at the top of the page.



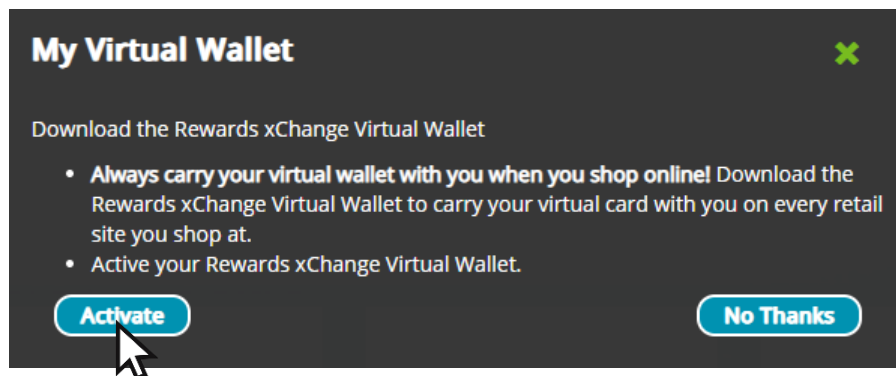
2. Your booking history will display below your point total. Click **Spend Points**.



- You'll receive a pop-up to activate your Visa. Click on the **Create Visa** button.



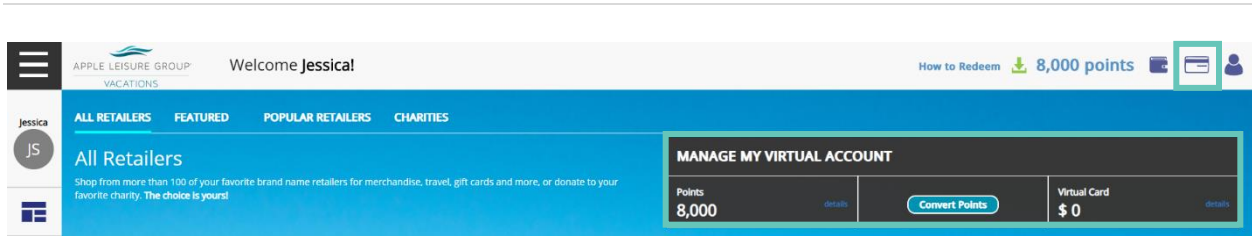
- Download the **Rewards xChange Virtual Wallet** by clicking **Activate**. If you change your mind, clicking **No Thanks** will return you to the dashboard.



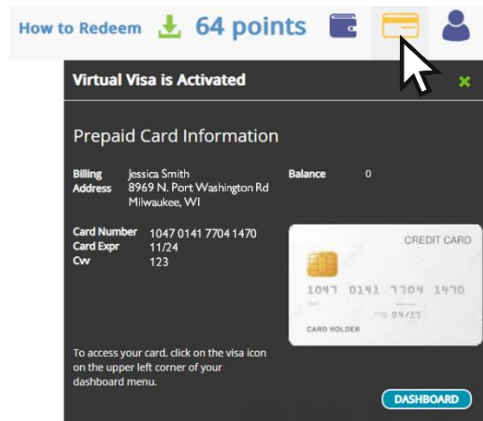
- A pop-up window with your prepaid card information will display when your card is successfully activated.



When you return to the dashboard, a credit card icon will display at the top of the page next to your wallet and you will see a new **Manage My Virtual Account** area.

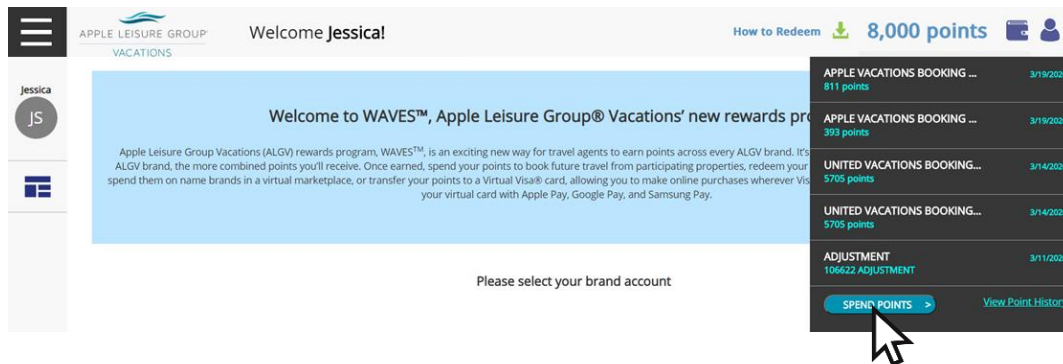


Click the credit card icon to view details of your card including your Visa card number, expiration date, CVV, and balance.

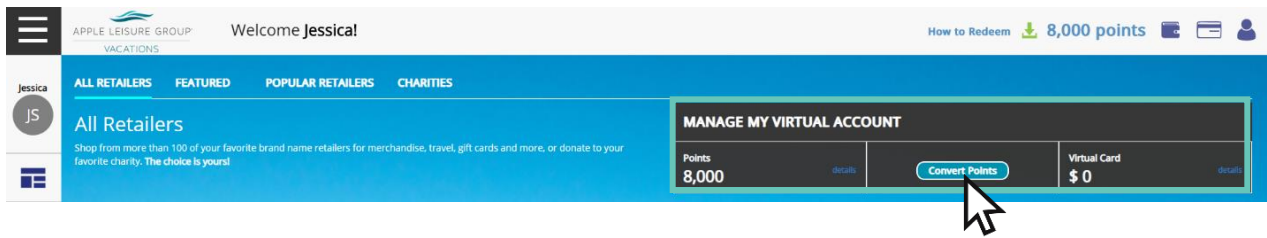


## Converting Points to Cash

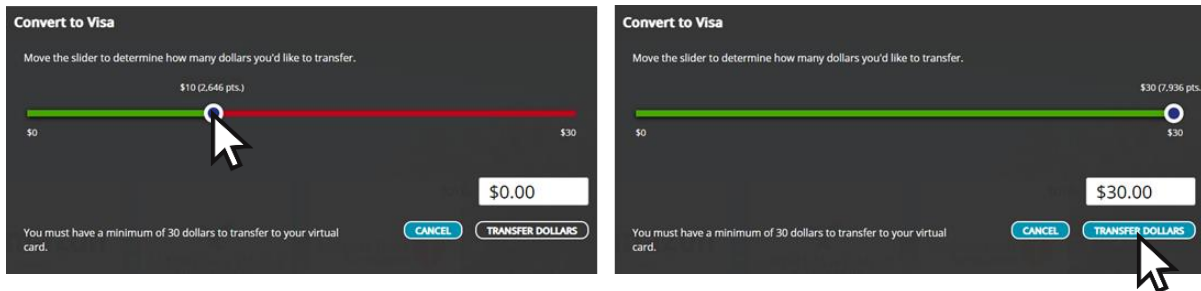
- When you earn at least 7,935 points, you can begin to exchange your points for dollars on your virtual Visa card. Click your point total/wallet at the top of your dashboard and then click **Spend Points**.



2. Within the **Manage My Virtual Account** display, you'll see how many active points you have and your card balance. Click **Convert Points**.

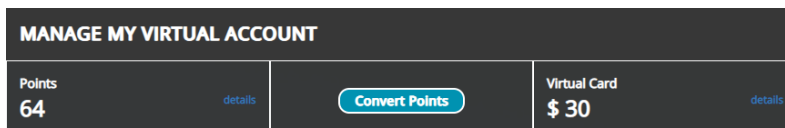


3. Drag the slider to identify how many dollars you want to place on your Visa. A marker above the slider indicates your point balance and dollar value. When the marker is placed at the desired transfer value, then click **Transfer Dollars**. No points will be converted until the **Transfer Dollars** button is clicked.

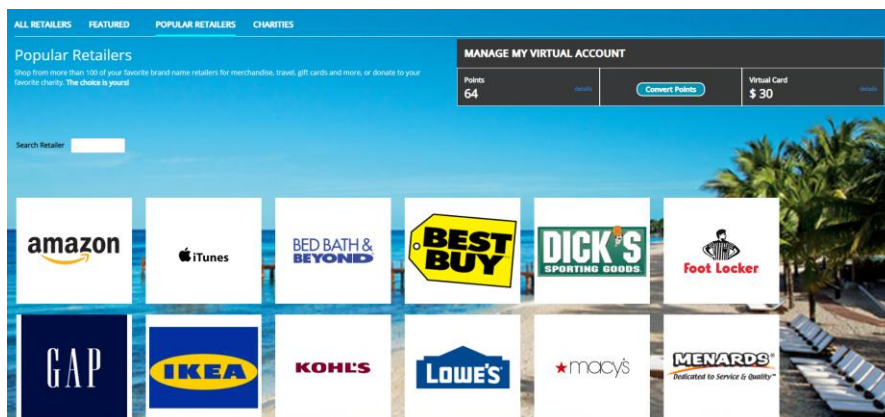


**Note:** Keep in mind that you cannot convert less than \$30. If the slider is moved under \$30, your balance will reduce to \$0 and the **Transfer Dollars** button will grey out.

4. You'll see the adjusted point balance and card balance now reflected in the **Manage My Virtual Account** display.



Now you're ready to go shopping. Spend your money anywhere Visa is accepted. Connect directly to your favorite retail and charitable sites by clicking the tiles right within your dashboard. You are not limited to spending your cash at only the retailers and organizations listed here.



## About Your Virtual Visa Card


- Your virtual Visa card is managed by a third party banking institution. ALG Vacations® has no access to your card information or transaction details for privacy and security purposes.
- Your card is “virtual.” You will not receive a physical card.
- Retailers and charities will only accept your Visa card as a form of payment. Purchases cannot be made with points.
- If you do not have enough money on your virtual Visa card to cover the entire amount of your purchase, you may use a second form of payment in addition to your virtual card.
- Your virtual Visa card is compatible with Apple Pay, Samsung Pay, and Google Pay and may be added to your mobile wallet to be used online or in-store.

## Your Virtual Visa Website

Visit [prepaidcardstatus.com](http://prepaidcardstatus.com) to check your balance, update your card information or profile, view and print your transaction history, find answers to commonly-asked questions, or contact customer support.

### Prepaid Card Status



For questions regarding your card balance, transactions, or card decline, please contact 1-866-230-3809 or submit an online customer support form by clicking the headphone icon  at the bottom left corner at [prepaidcardstatus.com](http://prepaidcardstatus.com).

Customer support may also be reached at [cs.waves@summitmg.com](mailto:cs.waves@summitmg.com) or call 1-800-466-9091.