



Royaltiessm

COMING SOON...

SHOP YOUR FAVORITE RETAILERS

Use your Visa Rewards card to shop at your favorite online retailers. Shop for merchandise, gift cards, travel, experiences, and more. Apple Vacations Branded Merchandise available.

We hit the "REFRESH" on Royalties!

Putting the power of Points back in your hands with the xChange program!

Convert your Royalties Points to a Visa Rewards card and redeem online in the Rewards xChange Retail Rewards Mall, at the retailer of your choice.

MOBILE RESPONSIVE

Access your account and shop with Rewards xChange from any mobile device.

TAKE ADVANTAGE OF RETAILER SPECIAL PROMOTIONS & SALES FREE SHIPPING

Take advantage of free shipping where offered.

SYNC WITH YOUR MOBILE WALLET

Sync your Visa Rewards card to your mobile wallet and take your reward experience with you wherever you go.

FAST DELIVERY

Many retailers ship same or next day. You can even expedite shipping if you choose.

BUY OVER YOUR REWARDS BALANCE

Not enough value on your Visa Rewards card to get the item you want? Now you can use your personal debit or credit card to pay for the overage. See next page...



APPLE VACATIONS[®]



1

Convert your Points into dollars on your virtual Visa gift card

RoyaltiesSM

Employees use the sliding scale point-converter at any time, and can convert as many points as they choose.

2

Shop at your favorite retailers using the funds you added