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## Q&A for TuppCard by PayQuicker, Canada

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### **Q1. What is PayQuicker?**

A1. PayQuicker provides each Independent Rep with an insured bank account and debit card for their business. Funds are safe if card is lost or stolen. TuppCard by PayQuicker refers to both an account as well as a virtual/physical card for use.

### **Q1a. Does every Independent Rep get accepted for a TuppCard by PayQuicker?**

A1a. Yes, you will need your Name, Address, and Date of Birth and unique email address. In alignment with Canadian regulation, after earning a commission of \$1000 or more, you will be asked to verify your identity. You will need your Name, Address, Date of Birth and Social Insurance Number. Equifax will verify identity. This is not a credit check, and it is a soft hit on your credit report. If your identity cannot be verified (i.e. failed verification would be if new address on file within a couple of months) using provided information, you will be asked to upload documents.

### **Q2. Why is the number on my plastic card different from my number on my virtual card?**

A2. The numbers on the plastic and virtual cards will always be different but both numbers are tied to the same account. Since a virtual card can be activated immediately, if both cards had the same number the physical card would be activated while still in the mail.

### **Q2a. What is a virtual card and how does it work?**

A2a. A virtual card is not a plastic card. It is a digital card used for online purchases. A virtual card cannot be used at ATMs or to make purchases at retail locations. Virtual cards can be used for online purchases anywhere Visa is accepted. Simply enter the full name as it appears on the card, 16-digit card number, expiration date, and CVV2 number found on the virtual card. To access the virtual card, log in to your online payment account and navigate to the Use My Virtual Card button in the menu. Clicking on the Use My Virtual Card button will reveal the card information.

\*Two-Step Verification needs to be enabled in your account in order to view the virtual card again.

### **Q2b. What is a Mobile Wallet and how do I use the mobile wallet?**

A2b. You can load your virtual card to mobile wallet for in store purchases where available.

- Apple Pay
- Google Pay
- Samsung Pay

For those merchants who support Apple Pay, Google Pay or Samsung Pay, open the card in your phone mobile wallet and hold it up to the payment terminal card reader to complete in store purchases.

### **Q2c. Does the balance in my mobile wallet match my card or payment account?**

A2c. Yes, the balance in the mobile wallet is the same as it is on the plastic or virtual card and in the payment account.

### **Q3. How do I sign up/register for the TuppCard by PayQuicker?**

A3. Please check your email for an invitation to register for PayQuicker. The invitation will come from [no-reply@mypayquicker.com](mailto:reply@mypayquicker.com). Check your junk mail if the invitation does not appear in your inbox. Then, click on the link in the email invitation to register for your Tupperware commission account.

**Q4. If I do not have an email address, how will I sign up?**

A4. The link to register for a TuppCard by PayQuicker card is individualized. An email address is needed.

**Q5. What if I don't have an email address on file or my email address has changed?**

A5. If you do not have an email address, please create one using a site like Google or Yahoo. If your email changes, please update it in MyOffice.Tupperware.com > Sales Force Drop Down > My Profile. In addition, please update your TuppCard by PayQuicker account with the new information in order to still receive automated emails regarding payments, statements etc.

**Q6. Is there a cost associated with the TuppCard by PayQuicker account?**

A6. Yes, there are fees, please see separate fee schedule. However, Tupperware will cover two transactions per calendar month (up to \$4.50 CAD total per month).

**Q6a. Does a fee also apply to the physical card?**

A2a. No, currently we are waiving the fee and the card is free. It will be sent after your first earned commission. Cards are ordered on Sundays and in the mail by the Thursday after the commission.

**Q6b. When will I see my reimbursement/rebate for the fees covered by TW?**

A2b. The reimbursement/rebate will always appear between the 1<sup>st</sup> and the 7<sup>th</sup> of the month. For example, the rebate that is earned in June will appear sometime between July 1-7 and will show up as a separate line item.

**Q7. How quick are funds available on the TuppCard by PayQuicker once Tupperware deposits a commission?**

A7. When reps are paid commission, they have instant access to the funds through their card (both physical and virtual).

**Q8. Am I able to transfer money from the TuppCard by PayQuicker account into a bank account?**

A8. Yes. There is a fee associated with transfers. The fee is \$2.00 per transfer. As a reminder, Tupperware pays up to two transaction fees per calendar month, (up to \$4.50 CAD total per month).

**Q9. Since this new card is not connected to a bank account like the current Tupperware card is, am I able to transfer money into the TuppCard by PayQuicker account from a personal/business checking or savings bank account?**

A9. Not yet, but this feature is currently in development. When it becomes available, you'll need to apply for an account upgrade in order to use this feature. There will be no fee to transfer money into your TuppCard account.

To complete the upgrade when it's available, you'll need to enable EFT (electronic funds transfer) capability which requires that you apply for an upgraded account and complete a KYC (Know Your Customer) verification. KYC verification will be required after you've earned your first \$1,000. You can wait to reach that threshold, or you can complete the KYC verification during the upgrade process.

KYC verification requires your Name, Address, Birthdate and SIN. Your social insurance number is required to enable EFT capability.

**Q10. How quickly will funds be available when moving money from my TuppCard by PayQuicker to an account to personal/business account?**

A10. Once funds are available on your TuppCard, you can transfer to your bank account. Transfers will take approximately 1–3 business days to be available in your bank account. Remember that funds are available immediately if using the TuppCard for purchases.

**Q11. Am I able to set up an automatic transfer from PayQuicker to a bank account?**

A11. Yes, we offer automatic transfer and auto paper checks. For now, this feature is only available to our Amish/Mennonite Sales Force Members. This does not exempt you from signing up for a TuppCard by PayQuicker account. Every Rep. must have an account.

**Q11a. Can I receive my commission as a paper check?**

A11a. Yes, you may go to the PayQuicker site and manually select to be sent a paper check one at a time. Please note each check will incur a \$4.50 CAD fee, and counts as one of the two fees which Tupperware covers (up to \$4.50 CAD total per month).

**Q12. Can PayPal/Venmo be linked to TuppCard by PayQuicker account?**

A12. We are working with our partner, PayQuicker, and have a solution we are working on, more info to follow soon.

**Q13. Can a direct deposit from Tupperware to a PayQuicker account be in an amount over \$100,000?**

A13. Yes, the maximum balance on your TuppCard in Canada is \$500,000. There is no limit to how much you can transfer via bank transfer.

**Q14. Are there any tax issues when a large amount (\$100,000 for example) is transferred between accounts in CA?**

A14. No, when the transfer comes through, it looks like a Tupperware Deposit - EFT. You will be sent a T4A as we usually do each year.

**Q15. Is there a limit when selecting my TuppCard by PayQuicker account when placing Tupperware orders?**

A15. No, there is no limit.

**Q16. When using the TuppCard by PayQuicker as payment in person, is there a fee?**

A16. There is no fee.

**Q17. Are there any fees if my card is declined for insufficient funds?**

A17. Yes, the fee is \$1.10. Always make sure to check your balance so your card is not declined.

**Q18. How do I check my current balance?**

A18. You can check your balance at any time by logging into your TuppCard account. You can also use the mobile app for iOS and Android. Please look for MyPayQuicker Mobile in the app store.

**Q19. Is there a daily limit when using the TuppCard?**

A19. Yes, there are daily limits.

- ATM Withdrawals (Domestic); Maximum of \$500.00 per transaction, \$1,000.00 per day, no more than two (2) transactions per day.
- ATM Withdrawals (International); Maximum of \$500.00 per transaction, \$1,000.00 per day, no more than two (2) transactions per day.
- Bank Teller Cash Withdrawal; Maximum of \$1,000.00 per transaction, no more than one (1) transaction per day.
- Cash Back at Point of Sale; Maximum of \$1,000 per transaction, Maximum of \$1,000 per day. No more than two (2) transactions per day.
- Third parties may impose additional limitations and or third parties' fees may also apply.
- When using the TuppCard by PayQuicker online or at a store, there is a daily spend limit of \$2,500.

**Q20. Would I be able to call PayQuicker Customer Support Service to find out balances, get help with account settings etc.?**

A20. Yes, PayQuicker has a multi-lingual customer service team, providing support in English, Spanish and French. They are open from 7:00 am – 7:00 pm ET Monday to Friday and can be reached at 1-866-400-2712 as well as via live chat/email accessible directly through your TuppCard account.

**Q21. What happens when I go closed with Tupperware?**

A21. Once you go closed, you are no longer eligible to have a TuppCard by PayQuicker.

**Q22. What happens if I still have money on my TuppCard by PayQuicker account once my Tupperware account is closed?**

A22. You will still have access to your funds until you've spent or transferred your balance, however you will not be eligible for the fee coverage from Tupperware for any transactions (see question 6).

**Q22a. Does PayQuicker charge a monthly fee if there is no activity on the card/account?**

A22a. Yes: after four months of no activity (no money coming in or out), a fee of \$5 begins to be charged on a monthly basis. It continues to be charged until activity resumes, or funds in the account balance is depleted (or transferred out).

## **Account Activity**

### **Overview**

Think of your overview as a snapshot of your most recent activity, specifically the current balance as well as the most recent pending and completed transactions.

### **All Account Activity**

This page allows you to view a robust history of all account activity displayed in a list that you can sort and filter to meet your specific needs. You can navigate to this page by selecting Account > All Account Activity from the main navigation menu.

### **Pending Transactions**

All pending transactions can be viewed by selecting Overview from the main navigation menu.

### **Statements**

Your monthly statements can be viewed and/or printed anytime by selecting Account > Statements from the main navigation menu.

## **Account Management**

### **Account Settings**

By selecting Account > Account Settings from the main navigation menu, you can manage your personal information and account details.

#### **What you can edit**

- Contact information
- Email Address
- Addresses
- Business information
- Manage your card(s)
- Manage your Bank account(s)

## **Cards**

### **Activating a Plastic Card**

Your card must be activated in order for you to use the funds in the account on the card. The Virtual Card that is accessible when logging into your account does not need to be activated.

1. From the main navigation menu, select **Account > Account Settings**
2. On the Account Settings page, in the **Card Information** section any/all cards will be listed.
3. If the card is not yet activated, you will see an **Activate Your Card** link.
4. Verify that the last 6 digits of your card is correct.
5. Enter the CCV code printed on the back of your card (this is the 3-digit numerical code located on the upper right-hand side of the back of your card)
6. Create a 4-digit PIN (Personal Identification Number)
7. Verify the PIN
8. Click the Activate card button

### **Reporting a Card Lost or Stolen**

You can report your card(s) as being lost or stolen while logged in to your payment account

**This action will close your card immediately, and your card will no longer work.**

1. From the main navigation menu, select Account > Report Card Lost/Stolen (the "Report card Lost/Stolen" window will open)
2. If you have more than one card in your account, select which card you'd like to report from the pull-down menu.
3. Choose whether you believe the card to be lost or stolen and enter any additional notes/comments (where or when you remember using it last etc.)
4. Choose whether or not you'd like to order a replacement card (optional)
5. If ordering a replacement card, select the address you'd like the card to be mailed to
6. Click on the Submit button

### **Changing a Card's PIN**

You can change your card(s) PIN while logged in to your payment account. Once this action is performed, your previous PIN for that card will no longer work.

- From the main navigation menu, select Account > Change PIN (the "Change PIN" window should open)

## **User Profile**

### **Editing Your Profile Information**

Here you can change:

- Mailing and residential address
- Business information
- Phone numbers
- Password
- Email address
- Notification Settings

You can choose whether or not you'd like to be notified of certain account activity – as well as the type of notification you'd like to receive.

1. From the User Menu (the drop-down arrow located top-right of the main navigation menu), select Edit Profile.
2. On the "Edit Profile" page, the Notifications section will contain a list of account events. Check/uncheck which accounts events you'd like to be notified of by email.
3. Click the Save Changes button when finished.

### **How do I change my password?**

1. From Account (located in the main navigation menu), select Change Password (this will log you out of your account)
2. Click the Forgot Password button
3. Type in your email address for your reset link
4. Click the Submit button
5. Log into your personal email to access your password change link

### **I forgot my password, now what?**

1. From the login screen, click the Forgot Password button
2. Enter your email address
3. Click the Submit button
4. In a new browser window, log into your email account and open the "Password Reset" email

5. Click on the link in the aforementioned email to reset your password
6. Choose a new password (confirm)
7. Click the Submit button

**I forgot my username, now what?**

1. From the login screen, select the Forgot Username button
2. Enter your email address
3. Click the Send Reminder button
4. In a new browser window, log into your personal email address account to retrieve the link we have sent you via email, and click the link to reset