

# Xponent Rewards Prepaid Card

## Cardmember Customer Journey



Customers see POP displays at Chevron and Texaco stations, hear ads on the radio, and see ads online.



They sign up for the Xponent Rewards Card at XponentCard.com via web or mobile app and load funds from their bank account.

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Their Xponent Rewards Card arrives in the mail in 7–10 days ready with funds customers pre-loaded. Cardholders activate their cards via a toll-free number or online.

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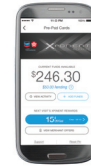
Cardholders can now use the Xponent Rewards Card everywhere Discover® is accepted, including participating Chevron and Texaco stations where they will save 5¢ on every gallon every time they use their card.

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Cardholders can earn rewards toward Chevron and Texaco fuel by using the Xponent Rewards Card at a participating merchant like Outback Steakhouse—for every \$50 spent at Outback Steakhouse, cardholders earn an additional 10¢ per gallon in rewards for their next Chevron or Texaco fill-up (up to 20 gallons).\*



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Cardholders can conveniently keep track of participating merchant offers, available rewards and account funds on the mobile app or website.

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Cardholders return to Chevron and Texaco stations for quality fuel and use their Xponent Rewards Card to save at least 5¢ on every gallon, every time they go to the pump.



\*Restrictions and exclusions apply. Rewards redeemable at participating Chevron and Texaco stations only. New account and merchant rewards apply to the first 20 gallons in a single purchase. Please see brochure or visit XponentCard.com for participating merchant locations, how rewards work and other details.

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## Customer FAQs

### **Q: What is the Xponent Rewards Card?**

**A:** The Chevron and Texaco Xponent Rewards Card is a reloadable, prepaid card that allows you to earn rewards towards fuel purchases at participating Chevron and Texaco stations. Like many other prepaid cards, the Xponent Rewards Card is funded through your bank account. Once you activate your card and load it with money, you can use it everywhere Discover is accepted.

Whenever you use it for fuel purchases at participating Chevron and Texaco stations, you save 5¢ per gallon on quality Chevron and Texaco fuel. Pay with your Xponent Rewards Card at participating merchant locations to earn additional rewards you can combine with the Everyday 5¢ per gallon reward to save even more on your next fuel purchase.

### **Q: Where do I get the card and how do I load money onto it?**

**A:** You can easily sign up and manage your account online at XponentCard.com or with the Xponent Rewards app. Load and reload funds to your card account through a secure link to your bank account. Card funds never expire. Cards cannot be purchased or reloaded at Chevron and Texaco stations.

### **Q: How do I save 50¢ or more per gallon on my first fill-up with the Xponent Rewards Card?**

**A:** Xponent Rewards cardholders always save 5¢ on every gallon of Chevron and Texaco fuel purchased with their card. With the New Account Bonus, you can save 40¢ per gallon on your first fuel purchase at participating Chevron and Texaco stations (up to 20 gallons) instead of the Everyday 5¢ per gallon reward. And, when you earn 10¢ per gallon in Merchant Rewards for every \$50 spent with your card at a participating Outback Steakhouse® location, you can save 50¢ or more per gallon on your first fuel purchase (up to 20 gallons)!

**40 cpg (New Account Bonus) + 10 cpg (Outback Merchant Reward) = 50 cpg savings**

### **Q: Are there any fees with this card?**

**A:** Unlike many other prepaid cards, there are no sign-up fees, overdraft fees, or annual fees with the Chevron and Texaco Xponent Rewards Card. There are fees for receiving refunds, paper statements and other services. Visit XponentCard.com or the Xponent Rewards app for additional program details, including the Cardholder Agreement and fee schedule.

### **Q: Who are the participating merchants?**

**A:** Please visit XponentCard.com for participating merchant locations. Cardholders may also see participating merchant locations via the Xponent Rewards app.

### **Q: Do all Chevron and Texaco stations accept the card?**

**A:** The card can be used everywhere Discover is accepted, including participating Chevron and Texaco stations.

### **Q: Do I use DEBIT or CREDIT to process my transactions?**

**A:** Cardholders can either use DEBIT or CREDIT to process their transactions and earn rewards at participating merchant locations. At Chevron and Texaco stations, you must use CREDIT to process your transactions. The Point-of-Sale systems will automatically default to CREDIT. If you select DEBIT and enter your PIN, you will receive a message asking you to select CREDIT.

### **Q: Can I redeem rewards at all Chevron and Texaco stations?**

**A:** Xponent rewards can be redeemed at all Chevron and Texaco stations where Discover is accepted.

### **Q: Can I choose when I want to use/redeem my rewards when paying for fuel with my card?**

**A:** No. The Everyday 5¢ per gallon reward is applied every time you pay with your card at a participating Chevron or Texaco station along with any available earned Merchant Rewards. The New Account Bonus and Merchant Rewards apply to the first 20 gallons of gas you pump in a single transaction.

### **Q: Do the Rewards expire?**

**A:** The Everyday 5¢ per gallon reward will always apply and has no expiration date. Merchant Rewards expire on the dates available on XponentCard.com.

### **Q: Can I get cash back or use the card at an ATM?**

**A:** No. Cardholders cannot get cash back with the Xponent Rewards Card or use it at an ATM.

### **Q: How do I check my rewards or account balance?**

**A:** You can easily manage your money, track spending and see your earned and available rewards balance online at XponentCard.com or with the Xponent Rewards app.

### **Q: My fuel transaction receipt does not show any savings. Were my rewards applied to the fuel transaction?**

**A:** Yes. Your rewards are applied instantly. The station receipt will not show the rewards that were applied or the actual amount charged to your card. You will receive receipts via email that show the rewards applied to the total purchase price and the amount that was actually charged to your account for that transaction. You can opt-in to receive these receipts via SMS. Standard message and data rates will apply.

### **Q: Why was my Xponent Card transaction declined?**

**A:** A card may be declined if:

1. The card has not been activated. Be sure that you have activated your card at XponentCard.com or by calling Customer Service at 1-844-XPONENT.
2. There are no funds available on the card. You can add funds to your account via XponentCard.com.

### **Q: Who can I contact for questions about the program, technical help or specific questions about a cardholder's account?**

**A:** Contact Customer Service by phone at 1-844-976-6368 (1-844-XPONENT) M–F 10:00 am–7:00 pm ET or via email at support@XponentCard.com.

**Get additional program details and answers to FAQs at XponentCard.com or via the Xponent Rewards app.**