



Buzz Points Real-Time Rewards FAQs

What you need to know about Buzz Points Real-Time Rewards

When will the Real-Time Rewards redemption process launch?

Real-Time rewards will be introduced on Tuesday, January 29, 2019.

I have outstanding redemptions that have not been validated, can I still use them?

Yes, the last day to use any paper or QR code redemptions will be Monday, January 28th. As of January 29, 2019 any outstanding redemptions you have not validated at a local merchant will be reversed and the points will be credited back to your Buzz Points account. All redemptions beginning January 29, 2019, will assume the Real-Time Rewards redemption process.

What are the steps to enroll in Real-Time Rewards?

- ✔ Visit www.buzzpoints.com/fortcommunity or download the Buzz Points Mobile application from the [iTunes](#) or [Google Play](#) store.
- ✔ Login to your Buzz Points profile.
- ✔ Link your FCCU Mastercard
- ✔ Once you've linked your card, Real-Time Rewards will be active!

What are the steps to redeem rewards for purchases using Real-Time Rewards?

- ✔ Use your points to purchase local rewards by logging into your Buzz Points profile online at www.buzzpoints.com/fortcommunity or via the Buzz Points Mobile application.
- ✔ Make a qualifying purchase at the local merchant business using your linked FCCU Mastercard, and run it as a **signature-based (credit)** transaction. *Please note: One (1) qualifying transaction will trigger one (1) reward. If applying more than one reward, separate qualifying purchases are necessary.*
- ✔ You'll see the reward as a cash back credit to your account from Buzz Points within 7-10 business days. It's that easy!

What is considered a qualifying purchase?

A qualifying purchase is any purchase using your linked FCCU Mastercard that exceeds the amount of the reward being redeemed at the local merchant you requested the reward for. *Please note: One (1) qualifying transaction will trigger one (1) reward. If applying more than one reward, separate qualifying purchases are necessary.*

What is a signature-based (credit) transaction?

Signature-based (credit) transactions are purchases that you sign for. PIN-Based (debit) transactions are purchases you enter your PIN for. All purchases using an FCCU Mastercard can be run as a signature-based (credit) transaction or a PIN-based (debit) transaction. Both are valid transaction types. However, in order for Buzz Points to detect your qualifying purchase and provide you with your cash back reward, the transaction must be run as a signature-based (credit) transaction. Many times the merchant defines the way they will run your FCCU Mastercard. If the merchant's terminal prompts you to enter a PIN for your purchase, ask the merchant if you can run the transaction as a signature-

based (credit) transaction- they will walk you through how to make that selection on the terminal. If you are making a qualifying purchase at a restaurant, or any establishment that takes your FCCU Mastercard from you to run the payment, that transaction will automatically be coded as a signature-based (credit) transaction.

Since Real-Time rewards are delivered in the form of cash back, will I be required to pay for my entire qualifying purchase at the local merchant business?

Yes, you will pay for the entire purchase amount at the time of sale. A cash back credit for the reward amount will be deposited into your FCCU account within 7-10 business days after the qualifying purchase.

Can more than one eligible FCCU Mastercard be linked?

No. Currently, Buzz Points only allows one FCCU Mastercard to be linked at a time. Therefore, make sure to use the linked card for purchases where redemptions are being applied. If points are redeemed for a reward, and the linked card is not used for the qualifying purchase, the cash back reward will not be applied to your account. The card that is linked *must* be used to make the qualifying purchase in order for the cash back reward to be credited to your account.

I am a joint account holder, will both FCCU Mastercard cards associated with my FCCU account continue to earn points?

Yes, both cards will continue to earn points for purchases. Real-Time rewards only change the point redemption process.

Can I link and redeem rewards for local merchants within the FCCU Mobile Application?

No. Buzz Points is no longer accessible via the FCCU Mobile Application. Visit www.buzzpoints.com/fortcommunity or download the Buzz Points Mobile application from the [iTunes](#) or [Google Play](#) store to link your card and redeem rewards.