

Our FAQs below answer the majority of questions, but if you can't find the answer you are looking for please email customersupport@vivup.co.uk

Q. My Invitation code or Unique reference code is saying invalid?

A. Please ensure you have entered the correct codes required at each step of the process that has been provided and please note that these are case sensitive. If you are still having an issue with your code, please contact Vivup and they will be able to assist.

Q. I do not want to download the app, can I still access Vivup highfive?

A. Please contact Vivup and they will provide web access instead. Please ensure you have your employee number and email address handy so they can validate your identity.

Q. I am unable to click the save button to set my password for the browser version of the Vivup Highfive Site

A. You will need to refresh the screen and then try again. The password save button only changes to blue once both passwords match perfectly to all progress through. To ensure the passwords match you can click on the 'eye' symbol at the end of the password entry line, to view as you enter the password to ensure a complete match. Please also ensure that you are using one of the special characters that are permitted.

Q. I have registered and cashed out but the HighFive app is not loading?

A. You may be on a weak signal area so please try and connect to WiFi if you are using your data or vice versa. If you are still having problems, please contact Vivup.

Q. I am not receiving the cash out email to my personal or work email address.

A. If the email address is correct, it is likely to be the security on your device preventing it coming through and may need to add the email address to your list of 'safe senders' (vivuphighfivereward.com). It is always instantaneous once sent from system. If this is not working, please contact Vivup and they can send this to an alternative email address.

Q. What is a digital token?

A. A digital token is a 14-digit alphanumeric code. A token is given to you as a reward or payment for an approved program and will usually be embedded in an email link. When you click the link or enter a valid token, you can choose from various products approved for the program.

Q. Do digital tokens expire?

A. Yes. The digital tokens have an expiration date, they will expire after 3 months. Digital tokens can't be used after expiration, so please pay attention to the date.

Q. Why do I need to create a username and password?

A. If you may get multiple digital tokens, you'll be able to create a password-protected Digital Wallet, where you can see all your cards in one place including card details, mail dates, balances, PINs, spend history and more.

Q. Rules for username and password creation?

A. For your security, it's important that passwords and usernames are unique and hard to guess.

Digital Wallet username rules:

1. Your username and password can't be the same.
2. Your username must be at least 6 characters and no more than 50 characters.
3. Your username can have letters, numbers and special characters, but no spaces.
4. Letters within your username aren't case sensitive. If you enter your username as lowercase the first time and uppercase later, both will work.
5. You can use your email address for your username, or something else if you'd like.

Digital Wallet passwords rules:

1. Your password can't be the same as your username.
2. Your password must be at least 7 characters and no more than 32 characters, including spaces.

Q. Why do I have to show I'm not a robot?

A. This security protocol is part of CAPTCHA, which is a test used by many financial and e-commerce websites to protect the sites and their users from automated fraud robots, or "bots". The test helps the website tell humans and bots apart because it's easy for humans to solve but hard for bots and other malicious software to figure out. CAPTCHA helps us protect this website and your information.

Q. I forgot my password, how do I get into my wallet?

You can reset your password by clicking on the Forgot Your Password? link on the home page. You'll need to enter your username and answer the Security Question you set up when you made your Wallet. If your answer matches, they will email you a temporary password to use. You'll pick a new password when you log in.

Q. Do I need to provide my address?

A. The address will be used to mail a physical plastic card to you, if you choose to get a physical card. The card address is also an important part of making sure you can use your virtual or physical card successfully. Most web merchants run address verification when you check out to make sure that the address of the card and the address you give the merchant are a match. If you move or need to make an address correction for any reason, you can edit the card address at any time.

Q. How do I update my address?

A. If you need to make an address correction for any reason, log in to your Wallet and click My Profile. Here, you can edit your Wallet address, which means that the next card you add to your Wallet will use this address. You can also update the address of an individual card by clicking on a card in your Wallet or clicking on the original email that was sent to you. Then, select the Edit option above the address.

Q. What will you do with my personal information?

A. Your information will only be used to create, deliver and service your card. They will never sell it to other companies or use it to market to you.

Q. I didn't get my verification email. What should I do?

A. You may be sent a verification email when giving your profile information, which helps us verify your identity and protect your card. If you don't get the email within one minute, check your junk mail or spam folders first. You can also click Resend to have another email sent. If you still don't receive the email, please send us an email via Contact Us or contact Vivup

Q. What does save for later mean?

A. When choosing your card, you may see an option that allows you to save your digital token for later. This option saves your token so you can combine the value of that token with other tokens at a later date to get one card for a larger value. You can view or combine your saved tokens by logging in and selecting 'Saved Tokens'. Be sure to notice the expiration date of the digital token because expiration still applies to saved tokens.

Q. How do I look at my cards?

A. You can see card details at any time by clicking the original email link that was sent to you. Or, if you created a username and password for your Digital Wallet, log in and click on the card you'd like to look at. You'll be able to see card details, mail dates, balances, PINs, spend history and more.

Q. I have received my card, where is my PIN?

A. The 4 digit pin number for this card will be available on the banking portal where you activated your card.

Q. I haven't received my physical card?

A. They will send you an email when your card ships to let you know it's on the way. You should get this email within just a few business days of making your choice. Then, allow up to 20 days for your card to arrive. In the event that you've waited and still haven't gotten your card, please send us an email via Contact Us or contact Vivup.

Spending using your digital or physical MasterCard:

1. The Prepaid Card can be used wherever MasterCard is accepted and provides ultimate choice on where funds can be spent – online, over the phone, in app and in store
2. You can use the Prepaid Card to purchase items up to the total amount available on your Prepaid Card.
3. Most online retailers will not allow a 'split payment' between two types of card E.g. This prepaid digital Mastercard and a debit card. If the item you wish to purchase exceeds the amount on your card, we recommend purchasing a gift card for that retailer for the difference in payment if an available option. E.g. You wish to purchase an item on Amazon for £55.00. Use the digital card to top up your amazon account with the £50 or purchase an Amazon digital gift card for the difference.

Q. Where can I use my card?

A. Virtual cards and physical plastic cards can both be used online, over the phone and for mail-in payments. You can even add them to your favorite retailer, service or fast food mobile apps as a payment method. Physical cards can be used in stores and restaurants, like the way you would use your plastic debit or credit card. Some stores may be willing to type in your virtual card information but allowing a card to be typed in is up to the store's policy, so we can't guarantee it.

Q. How do I use my card online?

A. Virtual cards and physical plastic cards can both be used online. You'll need your 16-digit card number, the expiration date and the security code. Most web merchants run address verification during checkout to make sure that the address of the card and the address you give the merchant are a match. Be sure your card address is up to date.

If you move or need to make an address change for any reason, you can edit the card address at any time. Log in to your Wallet and go to My Profile. Here, you can edit your Wallet address, which means that the next card you add to your Wallet will use this address. You can also update the address of an individual card by clicking on a card in your Wallet or clicking on the original email that was sent to you. Then, select the Edit option, which is above the address.

Q. Where can I spend the prepaid MasterCard?

A. The prepaid card can be spent at any retail outlets which accept MasterCard.

Q. Do I have to have a manual card?

A. No, this is each individual's personal choice.

Q. Do I have to spend the money all at once?

A. No you can spend the money in full or in smaller amounts wherever MasterCard is accepted.

Q. Can I track how much is remaining on my MasterCard?

A. Yes, through the unique link you receive when activating your prepaid MasterCard, you can track your spend and remaining balance

Q. Can you change from a virtual card to a physical card once you have already agreed to the virtual?

A. Yes, only if no money on the card has been spent. Please contact Vivup and the card would be cancelled and you would be sent the token again and you can request a physical card.

Q. Can I change a physical card to a digital card?

A. Yes, you will need to contact Vivup and they will reset your token email so you customer can select digital. This can only be done if nothing has been spent. If the card arrives, it will be deactivated so you can dispose of it.

Q. Can I top up my prepaid card?

A. Unfortunately, you are not able to load any additional funds onto a prepaid card.

Q. What name do I enter for the name on card?

A. You would enter your own name but please ensure it matches how you have entered this in your wallet. You can edit this if required by logging into your wallet.

Q. My payment has failed when making an online purchase

A. There could be a number of reasons why a payment has failed, firstly please check the name, phone number, address and postcode match exactly what you have in your wallet (including punctuation and spaces) The card can also not be used against any subscription services.

Q. Can I pay for a subscription service or a click and collect service (e.g. Morrisons click and collect)

A. No - single load cards can't be used for subscription services. This would then cause the transaction to decline.

Q. How long does it take for the physical card to arrive?

A. Allow up to 20 days for your card to be received.

Q. Can I get the cash from a cash machine or bank?

A. No

Q. Can I travel with my card?

A. Your card has a Visa or Mastercard logo on it which means you can use it where Visa or Mastercard is accepted. The front of your card will tell you if the card can only be used in a certain country. For example, it may say that the card can only be used in the U.S.

If the front of your card doesn't show any restrictions, it will work when you travel to a different country. However, if you use it at a store that needs to convert the transaction to a different currency, a 2% conversion fee will apply, just like when you travel with a personal credit card.

Q. Do I need to activate my card?

No. Your card is active and ready for you to spend.

Q. Can my card be used to buy fuel?

The card cannot be used to pay at the pump. To purchase fuel, you must pay for your purchase inside with the cashier.

Q. I noticed that my card says ‘debit’ on the front? Do I need a PIN number to use it?

A. Stores can run your card as a credit or a debit transaction, and some stores may let you choose. For quick and easy checkout, just pick “credit”. If you’d like to make a debit purchase instead, you can click on a card in your Wallet or click on the original email that was sent to you to view your PIN.

Q. How do I make a purchase if the value is more than what is on my card?

A. To use your card on a purchase that totals more than the amount on the card, tell the cashier that you want to split the transaction and the current balance on your card. Then, use a different form of payment (cash, check, your own personal card, etc.) for the difference. Most stores will let you split a transaction, but it depends on their policy. If an online merchant’s website doesn’t let you split the transaction, you can try calling the website’s customer service number. They may split the transaction for you over the phone.

Q. How do I check my balance?

A. You can check your balance, card details, mail dates, PINs, spend history and more online at any time. Log in to your Wallet and click on a card or click on the original email that was sent to you.

If you have a plastic card, turn it over and check the back for a reminder of the website and phone number where you can call us with other questions.

Q. What should I do if my card is lost or stolen?

A. Contact Vivup- Your card will be closed to block it from fraudulent purchases. We’ll send you a new card for the remaining balance minus a card reissue fee.

Q. Does my card expire?

A. Yes, your prepaid card expires. You can find the expiration date on the front of your card or by logging into this website and viewing your card information. The card can be used until the last day of the month it expires, up until midnight Eastern Standard Time. If your card expires with a balance on it, please see the cardholder agreement for details.

Q. I returned something I purchased with my card, when will my credit show?

A. Even after you’ve spent the card, keep it until you know you won’t be returning anything you purchased. If you need to return something, the store may need you to swipe the card used to make the original purchase. Once the store does the return at the register, allow 7-10 days for the credit to show on your card balance.