

Welcome to your Tork Loyalty Starter Guide!



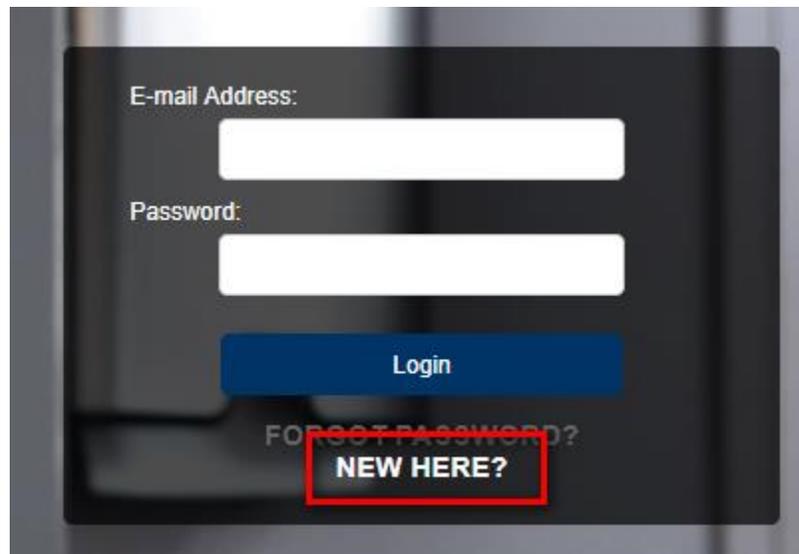
Think ahead.

This document will walk you through some simple processes that will get you started on Tork Loyalty

- How to Enroll
- How to Claim a TKAD
- Submit an Inquiry
- Tork Branded Visa Debit Card Key Facts
- Tax Information

How to Enroll in Tork Loyalty

1. Access the link <https://torkloyaltyprogram.com/login.aspx> to bring you to the Tork Loyalty home page
2. Click “New Here?”

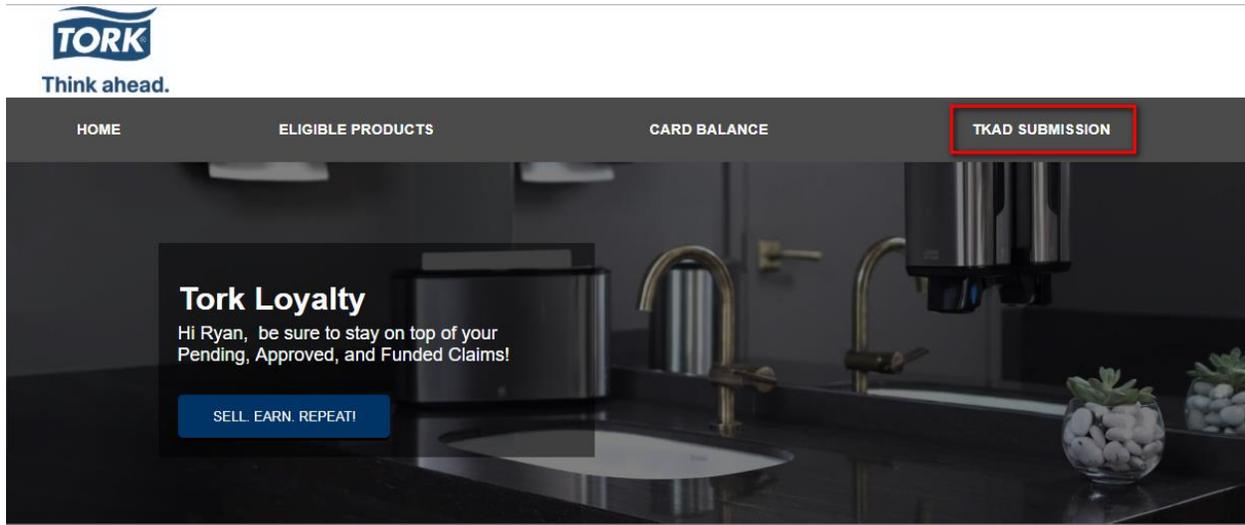


3. This will redirect you straight to the enrollment page where you will be prompted to enter your information that is necessary for the program. **Be sure to write down your password information as you will be using that and your email going forward as your Login credentials**

[How to Claim A TKAD](#)

Please note: This can only happen after you have enrolled and logged into Tork Loyalty.

1. From the Home page, click **TKAD Submission**



2. Enter your TKAD # in the box provided and Click **Submit**

! Your local Essity representative will review and Approve/Re. will be provided with a reason for your reference.

Please enter your TKAD:

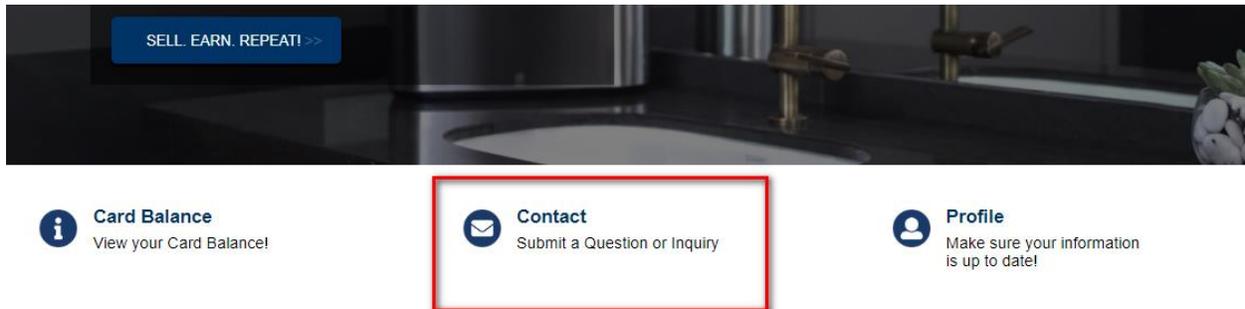
S RULES PRIVACY FAQ

3. Your submission will then be reviewed by your local Essity Representative to ensure that your submission is in fact **New Business**
 - a. If your TKAD Submission is **Rejected**, we require a reason to be provided by your local Essity representative so you will have full visibility as to why it was rejected

How to Submit an Inquiry

Please note: This can only happen after you have enrolled and logged into Tork Loyalty.

1. From the Home Page, click **Contact**



2. The page will redirect you to the Contact Us page, where you will see your profile information prepopulated. You will have to select the appropriate inquiry **Subject** from the list and add the appropriate question into the **Your Question** box and hit **Submit**

The screenshot shows the "Contact Us" page. At the top left is an envelope icon and the word "Contact". Below it is the instruction: "Please use the form below to submit any inquiries or questions that you may have!". The form itself is titled "Please complete the fields below. Fields marked with ★ are required." and contains the following fields:

- ★ Name: Ryan Ezzi
- ★ Email Address: Ryan.EZZI@essity.com
- ★ Daytime Phone: (empty)
- ★ Subject: My Prepaid Debit Card (dropdown menu is open, showing options: Select One, My Prepaid Debit Card, An Award Correction, Program Question, Other; the "My Prepaid Debit Card" option is highlighted with a blue bar and the entire dropdown is highlighted with a red box)
- ★ Your Question: (text area)

At the bottom right of the form is a "Submit" button.

Cardholder Key Facts

Each cardholder will be subject to fees that apply. They are broken down below and if there are any questions around these fee's please do not hesitate to reach out to us on the **Contact** page (see *How to Submit an Inquiry* tutorial if you are unfamiliar with that process)

Card Features

- Visa branded prepaid cards available to be used everywhere Visa is accepted
- Fully customized card designs using a company's corporate logo and color scheme
- Reloadable functionality
- Cash Access – ATM, Over the Counter(OTC) and Cash Back at the Point-of-sale (POS)
- Cards are available for international use wherever Visa is accepted
- Maximum Load Value/Card Balance of \$10,000
- 24 Month Expiration beginning from when cards are produced as ordered
- All funds are the property of the cardholder
- A Customer Identification Program (CIP) check of every cardholder is required for cardholder enrollment
 - Every cardholders name, address, social security number, date of birth, and phone number must be provided at time of card fulfillment
 - In rare instances certain follow-up questions may be required to fully verify a cardholder's identity and satisfy the CIP identification verification requirement
 - All cardholders must pass the CIP check to receive a card

Cardholder Fees – Reloadable Cards

Cardholders will be subject to some cardholder fees. These fees are deducted directly from the cardholder's available balance on the card.

Fee Description	Fee Amount
Monthly Maintenance Fee	Free
Monthly Inactivity Fee (after 3 months of no load or spend transaction)	\$1.50 per month
ATM Withdrawal Fee	\$1.75 (per withdrawal)
OTC/Cash Withdrawal Fee	\$3.00
Lost/Stolen Replacement Fee	\$5.00
Emergency Card Replacement Fee	\$25.00
Paper Statement Fee (Optional – online available for free)	\$2.00
Foreign Transactions Fee	3%
Account Closure Fee (Check request prior to expiration)	\$20.00

Tax Information

At the end of the calendar year you will be issued a 1099 Tax Form if you have earned \$600 or more because of activity on the Tork Loyalty Program.

There will be no action required of you as we have developed a report to pull this information.