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Amazon launches Prime Reload, offering 2% back on purchases funded through debit cards

Posted Jun 13, 2017 by [Sarah Perez \(@sarahintampa\)](#)



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Amazon today is launching a new perk for Prime members that will give them cash back on purchases – even if they're not paying for items using an Amazon cashback credit card. Through a new rewards program called

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Amazon Prime

DESCRIPTION

Amazon Prime provides unlimited photo storage and exclusive access to movies, music, and Kindle books.

WEBSITE

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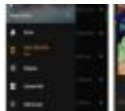


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[Amazon Prime Reload](#), Prime members can receive 2 percent back on purchases when they first load funds into their Amazon Balance using a debit card attached to their bank's checking account.

Amazon Prime Reload is meant to encourage more people to sign up for Prime, the \$99 per year [membership program](#) that includes free, 2-day shipping on millions of products, plus same-day shipping in select markets, along with a host of other features like access to Amazon's Netflix-like service Prime Video, music streaming via Prime Music, free e-books and magazines through Prime Reading, Audible Channels, unlimited photo backup and storage via Prime Photos, Twitch Prime, early access to deals and much more.

However, Amazon Prime Reload has another advantage for the retailer,

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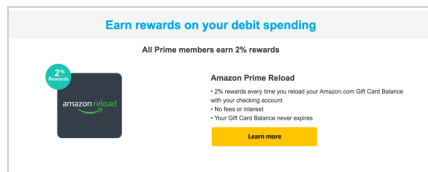
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as well – it may encourage people to load large lump sums into their Amazon Balance, in order to ensure they never accidentally pay for an item through their debit or credit card directly, therefore missing out on the cash back option.



And with additional funds just sitting around in their Amazon account, that could prompt users to make more impromptu purchases, as they won't have to do the math as to whether the item is something they can afford. Effectively, it feels the same as having a Gift Card balance ready to be used.

In fact, Amazon Prime Reload is built on top of the Gift Card infrastructure that's already in place, according to the [page](#) detailing how the new service works.

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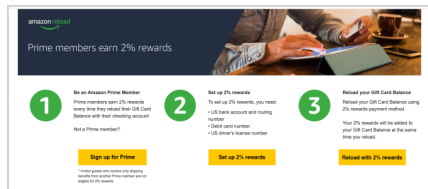
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Here, Amazon explains how to get started earning rewards.

First, you'll need a Prime membership if you haven't yet signed up. Next, you'll need to provide both your debit card number and U.S. bank account information (account number and routing number) to Amazon, along with your U.S. driver's license number. You then continue to reload your Gift Card Balance – aka your Amazon Balance – so you have funds available for use when shopping.



Your 2 percent rewards will be added to your Gift Card Balance every time you reload, Amazon explains, instead of being calculated on a per transaction basis.

Amazon says it asks for both your debit card number and bank

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information because it will sometimes route orders through your debit card to fulfill your reload requests faster. (It doesn't say when or why that would be the case, however.)

Reloads will make funds available within 5 minutes, in most cases. However some reloads may be delayed up to 4 hours if a closer review is necessary, says Amazon.

The launch of Amazon Reload follows January's [introduction of the Amazon Prime Rewards Visa Card with 5 percent back](#), in partnership with Chase. That card, only offered to Prime members, additionally offers 2 percent back on restaurants, gas stations and drugstores, and 1 percent back on all other purchases.

Amazon also has a Prime Store Card that includes 5 percent back and special financing options, like 12 month equal pay financing

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with no interest.

Beyond simply rewarding those who prefer to pay using debit, Amazon Prime Reload could also be seen as another way the retailer is reaching out to the lower-income shopper. The company has been recently targeting this group of consumers, including with [the earlier launch of Amazon Cash](#) (a way to shop without a bank card), and most recently, access to [discounted Prime memberships for those on government public assistance programs](#).

More information on Amazon Reload and the other cash back credit cards is on the just revamped [Prime Rewards section on Amazon's website](#).

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Jack Smith ·

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[Jet.com](#) have offered something similar since launch - a % discount if you pay with a debit card instead of a credit card (so they can avoid paying the large % fees that credit card companies charge). But amazon is taking it one step further by having a balance that you top up using your bank account (which has even less transaction fees than debit cards), and of course consumers pre-loading a balance up front means more money for Amazon to hold. Genius.

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