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General Prepaid Card FAQs

Q: Are funds available immediately for a cardholder when loaded through the Prepaid Access site?

A: Yes, all funds are available immediately after completion.

Q: Is there a Mobile app?

A: Yes, the CUMONEY app is available for Everyday Spend and TravelMoney account holders. Simply have them download the free mobile app and they have access to their accounts.

Q: Is there a website cardholder can access?

A: Yes, for gift its CUMONEY.com/gift and for TravelMoney and Everyday Spend it's CUMONEY.com.

Q: Does Envisant offer Virtual Cards?

A: Yes, each Prepaid program is set up with a virtual option.

Q: How do we issue a virtual card?

A: There is now a virtual card option when issuing cards. When issuing a virtual card select the program tab and select virtual.

Q: How does a cardholder us their virtual card?

A: Virtual cards are designed to be used online and for Everyday Spend and TravelMoney, those can be added to their mobile wallets. Gift Cards do not have access to wallets.

Q: What happens if the incorrect amount is loaded through Prepaid Access?

A: Contact Envisant Prepaid customer service 800-304-2273 option 4 immediately. We will then have to make the correction on our end.

Q: Can anyone order inventory, and review daily reports?

A: Only Administrators have access. To have an administrator set up please send the request to prepaid@envisant.com (email must come from a current admin).

Q: Can all prepaid cards be used internationally?

A: Gift Cards *cannot* be used internationally and only accepted in the US. CUMONEY Everyday Spend and TravelMoney can be used internationally. There is a transaction fee of up to 2% of the purchase price for international use.

Q: If I lock myself out of Prepaid Access, who can reset my password?

A: Administrators can reset passwords through the Administration tab/Manage User List. If you are an administrator that is locked out, another administrator can reset you, or you can email Prepaid@lsc.net or call Envisant customer service with the code of the day to be reset.

Q: How do I add a user or administrator to Prepaid Access?

A: An administrator can add additional users to Prepaid Access site. The administrator must go to the Administration tab/Manage User list/Add New User to create an Account ID and temporary password for the employee. To become an administrator, the person must be added as a user first, and then a current administrator must send in an email request to Prepaid@envisant.com for the user to be given administrative access.

Q: What is the *Code of the Day* and where can I find it?

A: This is a security code that Envisant requires when calling into the Envisant customer service. We use the code of the day to verify that the caller is a current credit union employee. It can be found by logging into Prepaid Access site then you'll go to the Code of the Day tab.

Q: Can our Credit Union's logo be added to these cards?

A: Yes, for more information in regards to branding send an email to Prepaid@envisant.com .

Q: How do I order Marketing Materials for the prepaid programs?

A: Materials can be ordered by an administrator by logging into Prepaid Access and selecting the Marketing tab/Order Marketing materials. All materials are free with a standard \$8.00 shipping fee.

Q: Can cardholders contact the Envisant Prepaid Customer Service department for questions?

A: Envisant is only contracted to speak with Credit Union representatives for security purposes. Each prepaid program has a 24/7 customer service number that the cardholder can call, or they can go online for additional information in regards to their prepaid account.

Prepaid Cardholder contact information:

Gift Cards: 833-729-2843 or www.cumoney.com/gift

TravelMoney: 833-729-2853 or www.cumoney.com

Everyday Spend: 833-729-2853 or www.cumoney.com

Q: Who is liable for any cardholder disputes?

A: Envisant is responsible for handling all chargebacks. Cardholder should still initiate their disputes by calling the TFN.

Q: What is Envisant Web?

A: A secure web-based site, separate from the Prepaid Access site. The Envisant Web reports website is used to retrieve monthly invoices and other reports.

Gift Card FAQs

Q: Is this prepaid gift card reloadable?

A: No, a gift card can only be loaded once during the initial card sale.

Q: What type of transactions can be done on this card?

A: Gift Cards can be used *domestically* anywhere VISA is accepted and for online use as well.

Q: Can the card be used for internet transactions?

A: Yes, cardholders should register their gift cards before using their card online.

Q: How do I order cards?

A: An administrator can order inventory. They must log into the Prepaid Access website, go to the gift card tab and select order cards.

Q: Is there a minimal amount of cards that needs to be ordered?

A: No, there is no minimum. You can order one card or more for each style.

Q: What is the minimum and maximum value for a gift card?

A: The minimum is \$10.00, and the maximum is \$1,000.00.

Q: How can I verify that Envisant received my load request?

A: Administrators have access to reports on the Prepaid Access website. They can go to the Reports tab, select the sold gift card report, filter the date needed, and then view the report. There will be a transaction number hyperlink that will be a copy of the receipt. If the transaction is not listed on the report, then the load was not received.

Q: Can this card be used at all merchants?

A: Yes, the card may be used anywhere that Visa is accepted. However, please note the following transaction holds:

- Pay at the Pump transactions- \$75.00 preauthorization hold
- Cruise lines - 15% preauthorization, 5-day hold
- Hotels and Car Rental merchants- \$999.00 preauthorization hold
- Taxicabs & limos – 20% preauthorization hold
- Restaurants- 20% preauthorization hold
- Beauty & Barber Shops – 20% preauthorization hold
- Health & Beauty Spas – 20% preauthorization hold

Q: When does the card expire?

A: The cards are delivered with a 7-year expiration date. However, the law requires all gift cards be sold to cardholders with at least a 5-year expiration time from the date the card is sold. This gives the credit union two years to sell the cards before they are deactivated.

Envisant Prepaid FAQs

Q: Does the gift card automatically reissue?

A: No. If the card is lost/stolen or the cardholder simply needs a new one, the cardholder must go back to the issuing credit union to receive a replacement card or request a mail replacement card via the 24/7 customer service line.

Q: How does the Credit Union issue a replacement card?

A: This must be completed through the Envisant Prepaid Access site. The credit union user must go to the Gift Card tab, then select Replace Card and enter the new card information.

Q: How will the gift cards be settled?

A: There is a daily and monthly settlement.

Monthly billing

- 1) Cost of cards
 - a. \$1.25 for Fee States
 - b. \$3.00 for No Fee States (CT, VT, HI)
- 2) Shipping fees

*To access your invoice, login to the Envisant Web reports website.

Daily ACH

- 1) Card loads.
- 2) Marketing charges

*For reports, go to the Prepaid Access site/Reports/Daily Monetary activity.

TravelMoney FAQs

Q: Is this a reloadable card?

A: Yes

Q: Is there a mobile app for the TravelMoney card?

A: Yes, the mobile app can be found in the Google and Apple stores under CUMONEY.

Q: How can the cardholder add funds to their card?

A: There are many ways to add funds to a card:

- 1) Through the Credit Union using the Prepaid Access website.
- 2) Online, the cardholder would go to www.cumoney.com and register their card. Once that is completed, they can log in and add funds via ACH. Please note that there is a 3-business day hold on all online loads.
- 3) Through VISA Readylink, the cardholder can go to www.cumoney.com and select the option for VISA Readylink.
- 4) Through the CUMONEY mobile app:
 - a. Using Remote Deposit Capture the cardholder can take a picture of a check to add funds.
 - b. Using a DDA account, the cardholder can add an account and load from their checking account.

Q: What are the minimum and maximum loads for this card?

A: The minimum *initial* amount is \$100.00, and the maximum is \$5,000.00. This card balance cannot exceed a \$5,000.00 balance. Reloads can be \$10.00 or max \$5,000.00.

Q: Can this card be used at all merchants?

A: Yes, the card may be used anywhere that Visa is accepted. However, please note the following transaction holds:

- Pay at the Pump transactions- \$75.00 preauthorization hold
- Cruise lines - 15% preauthorization, 5-day hold
- Hotels and Car Rental merchants- 15% preauthorization, 5-day hold
- Taxicabs & limos – 20% preauthorization hold
- Restaurants- 20% preauthorization holds
- Beauty & Barber Shops – 20% preauthorization hold
- Health & Beauty Spas – 20% preauthorization hold

Q: What makes this card different from other reloadable prepaid cards?

A: This prepaid card is instant issue, which means it is available immediately for your member to take with them upon purchase. This card also comes with Visa travel enhancements which are disclosed when the card is purchased.

Q: What happens if the CU reloads the member's account, and it exceeds a \$5,000 balance?

A: The reload will not post if the balance will exceed the \$5,000 balance. Envisant will receive a notification when this happens and will contact the CU directly to resolve the reload. Envisant always suggest that if a member is reloading their card with a larger dollar amount to verify the member's balance before proceeding with the reload.

Q: Is there a limit on how many times the card can be loaded?

A: There is no limit to how many times the card can be loaded. However, the minimum is \$100.00 and there is a \$2.00 reload fee that will automatically be deducted from the cardholder's balance.

Q: How does the member activate their card?

A: After the card is submitted at the credit union, files run every hour to update the cardholder information. The cardholder can call 877-850-9650 to activate their card. They will be asked to verify the last four digits of their phone number that was entered during the time of sale. Once they verify their number, they will be prompted to set up their PIN. Once the steps are complete, their card will be activated and ready for use.

Q: How can cardholders reset their PIN?

A: The member can contact the credit union to make this request, and then the CU contacts Envisant to reset the PIN. The cardholder can also contact the CUMONEY customer service to have their PIN reset. They will need the last 4 digits of the home phone that was entered when the card was sold to verify their information.

Q: When does this card expire?

A: New inventory is issued to the credit union with 3-year expiration.

Q: Does it automatically reissue?

A: No. If the card is lost/stolen or the cardholder simply needs a new one, the cardholder must go back to the issuing credit union to receive a replacement card.

Q: How does the Credit Union issue a replacement card?

A: This must be completed through the Envisant Prepaid Access site. The credit union user must go to the Travel Money tab, then select Replace Card and enter the new card information.

Q: Are there daily transaction limits on this card?

A: Yes, there are daily transaction limits on this card. Please advise members of the following:

- **Signature POS**- 25 transactions or \$5,000 per day

Envisant Prepaid FAQs

- **PIN POS**- 25 transactions or \$1,500.00 per day
- **ATM withdrawals**- 10 transactions or \$500.00 per day
- **Cash Advances**- 2 transactions or \$1,000.00 per day

Q: What about settlement?

There is a daily and monthly settlement.

Monthly billing

- 1) Cost of cards \$2.00
- 2) Shipping fees

*To access your invoice login to the Envisant Web reports site.

Daily ACH

- 1) Initial Load
- 2) Reload
- 3) EMV cards
 - a. \$4.00 per plastic fee
 - b. Plus \$8.00 shipping fee per 100 cards ordered.

*For reports, go to the Prepaid Access site/Reports/Daily Monetary activity.

Everyday Spend FAQs

Q: Is this a reloadable card?

A: Yes

Q: Is there a mobile app for the Everyday Spend card?

A: Yes, the mobile app can be found in the Google and Apple stores under CUMONEY.

Q: What are the minimum and maximum loads allowed on the card?

A: The minimum is \$10.00, and the maximum is \$5,000. This card cannot exceed a \$5,000 balance.

Q: Can this card be used at all merchants?

A: Yes, the card may be used anywhere that Visa is accepted. However, please note the following transaction holds:

- Pay at the Pump transactions- \$75.00 preauthorization hold
- Cruise lines - 15% preauthorization, 5-day hold
- Hotels and Car Rental merchants- 15% preauthorization, 5-day hold
- Taxicabs & limos – 20% preauthorization hold
- Restaurants- 20% preauthorization hold
- Beauty & Barber Shops – 20% preauthorization hold
- Health & Beauty Spas – 20% preauthorization hold

Q: What happens if the CU reloads the member's account and it exceeds a \$5,000 balance?

A: The reload will not post if the balance will exceed the \$5,000 balance. Envisant will receive a notification when this happens and will contact the CU directly to resolve the reload. Envisant always suggest that if a member is reloading their card with a larger dollar amount to verify the member's balance before proceeding with the reload.

Q: Is there a limit on how many times the card can be loaded?

A: There is no limit to how many times the card can be loaded. However, there is a \$0.50 fee that will automatically be deducted from the cardholder's balance.

Q: How can the cardholder add funds to their card?

There are many ways to add funds to a card:

- 1) Through the Credit Union using the Prepaid Access website.
- 2) Online, the cardholder would go to www.cumoney.com and register their card. Once that is completed, they can log in and add funds via ACH. Please note that there is a 3-**business** day hold on all online loads.

- 3) Through VISA Readylink, the cardholder can go to www.cumoney.com and select the option for VISA Readylink.
- 4) Through the CUMONEY mobile app:
 - a. Using Remote Deposit Capture the cardholder can take a picture of a check to add funds.
 - b. Using a DDA account, the cardholder can add an account and load from their checking account.

Q: How does the member activate their card?

A: When your member receives their card through the mail, they can call to activate their card. The member should call 877-850-9650 and follow the prompts. They will be prompted to verify the last four digits of their primary phone number entered during the time of sale, and then once it is confirmed they can set up their PIN.

Q: When does this card expire?

A: Every 30 months

Q: Is there a cost to reissue cards?

A: Not for expired cards. If the card is reissued before the expiration date, there will be a \$3.50 fee automatically deducted from the card balance.

Q: Does it automatically reissue at expiration?

A: Yes, if there is a balance on the card. The card is mailed directly to the cardholder, and it usually takes 7-10 business days.

Q: How does the member request a replacement?

A: The cardholder can contact customer care 877-850-9650 or the Credit Union can call Envisant's Customer Service department to have a new card mailed.

Q: Where do I find other reports and invoices?

A: Reports and copies of your monthly invoices are available through the Envisant Web reports website.

Q: Are there daily transaction limits on this card?

A: Yes there are daily transaction limits on this card. Please advise members of the following:

- **Signature POS**- 25 transactions or \$5,000 per day
- **PIN POS**- 25 transactions or \$1,500.00 per day
- **ATM withdrawals**- 10 transactions or \$310.00 per day
- **Cash Advances**- 2 transactions or \$1,000.00 per day

Q: Is there a monthly maintenance fee?

A: Yes, there is \$1.75 monthly fee that is deducted from all cards with a balance.

Envisant Prepaid FAQs

Q: What about settlement?

Monthly billing

- 1) \$0.50 credit per account with a balance
- 2) Cost per card \$2.00
- 3) \$100.00 annual Visa BIN fee
- 4) If branded, \$50.00 fee

*A copy of your monthly invoice made available through Envisant Web reports.

Daily ACH

- 1) Initial loads
- 2) Reloads

*For reports, go to the Prepaid Access site/Reports/Daily Monetary activity.