



Envisant

General Prepaid Card FAQs

Content:

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

Q: Is there a Mobile app?

Q: Is there a website cardholder can access?

Q: Does Envisant offer Virtual Cards?

Q: How do we issue a virtual card?

Q: How does a cardholder use their virtual card?

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

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

Q: Can all prepaid cards be used internationally?

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

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

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

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

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

Q: Who is liable for any cardholder disputes?

Q: Is this prepaid gift card reloadable?

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

Q: How do I order cards?

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

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

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

Q: Can this card be used at all merchants?

Q: When does the card expire?

Q: Does the gift card automatically reissue?

Q: How will the gift cards be settled?

Gift Card FAQs

Q: Is this prepaid gift card reloadable?

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

Q: Can the card be used for internet transactions?

Q: How do I order cards?



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

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

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

Q: Can this card be used at all merchants?

Q: When does the card expire?

Q: Does the gift card automatically reissue?

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

Q: How will the gift cards be settled?

TravelMoney FAQs

Q: Is this a reloadable card?

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

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

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

Q: Can this card be used at all merchants?

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

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

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

Q: How does the member activate their card?

Q: How can cardholders reset their PIN?

Q: When does this card expire?

Q: Does it automatically reissue?

Q: What about settlement?

Q: Is there a minimum age requirement for the Travel Money card?

Everyday Spend FAQs

Q: Is this a reloadable card?

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

Q: Can this card be used at all merchants?

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

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

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

Q: How does the member activate their card?

Q: When does this card expire?

Q: Is there a cost to reissue cards?

Q: Does it automatically reissue at expiration?

Q: How does the member request a replacement?

Q: Where do I find other reports and invoices?

Q: Are there daily transaction limits on this card?

Q: Is there a monthly maintenance fee?

Q: What about settlement?

Q: Is there a minimum age requirement for the Everyday Spend card?

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 a gift card its www.CUMONEY.com/gift and for TravelMoney and Everyday Spend it's www.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 use 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@envisant.com 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 the 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. The code of the day can also be found in web reports for the full month. Once logged into web reports, select on reports and then search for security codes. The full security codes for the month can be printed in case anyone is locked out and not able to login and retrieve the code of the day in prepaid access.



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. Most 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. Cardholders must still initiate their disputes by calling the customer service number on the back of their cards.

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 in the US and for online use as well.

Q: Can the card be used for internet transactions?

A: Yes, cardholders must register their gift cards before using their card online or over the phone.

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.

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. administrator must send in an email request to Prepaid@envisant.com for the user to be given administrative access.



Q: How will the gift cards be settled?

A: There is a daily and monthly settlement.

Monthly billing

1) Cost of cards

- a. \$1.31 for plastic (Fee States)
- b. \$1.05 for Virtual (Fee States)
- c. \$3.15 for No Fee States (CT, VT, HI, AZ, NY)

2) Shipping fees

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

Daily ACH

- 1) Card loads.
- 2) Virtual Gift Cards Issued
- 3) 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 a debit or credit card. Funds are available immediately.
- 3) Through VISA Readylink, the cardholder can go to www.CUMONEY.com and select the option for VISA Readylink, to be provided with locations that offer 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.

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.

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. 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 reload amount is \$10.00 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 1-833-729-2853 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 Credit union can contact Envisant to reset the PIN. The cardholder can also contact the CUMONEY customer service to have their PIN reset.

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
- **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 \$2.10
- 2) Shipping fees

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

Daily ACH

- 1) Initial Load
- 2) Virtual Travel Money Cards Issued
- 3) Reload

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

Q: Is there a minimum age requirement for the Travel Money card?

A: Yes, the minimum age requirement for a Travel Money card is 13 years old.



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. 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.

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 debit or credit card. Funds are available immediately.
- 3) Through VISA Readylink, the cardholder can go to www.CUMONEY.com and select the option for VISA Readylink to be provided with locations that offer 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.

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 1-833-729-2853 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: No, cards are reissued 60 days before card is set to expire. Reissued cards will be automatically mailed to the address on members account.



Q: Does it automatically reissue at expiration?

A: Yes, the card is mailed directly to the cardholder, and it takes 7-10 business days.

Q: How does the member request a replacement?

A: The cardholder can contact customer service 1-833-729-2853 or the Credit Union can issue a replacement card on Prepaid Access for their member. There is a \$10.00 replacement fee deducted from available balance and the remaining funds are transferred to the new card.

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 \$3.95 monthly fee that is deducted from all cards with a balance.

Q: What about settlement?

Monthly billing

- 1) \$0.50 credit per account with a balance
- 2) Cost of card plastic \$3.68
- 3) Cost of Virtual cards \$2.10
- 4) \$115.00 annual Visa BIN fee
- 5) Branded, \$115.00 fee

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

Virtual Everyday Spend Cards Issued

- 1) Initial loads
- 2) Virtual Everyday Spend Cards Issued
- 3) Reloads

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

Q: Is there a minimum age requirement for the Everyday Spend card??

A: Yes, the minimum age requirement for a Everyday Spend card is 13 years old.

