CUMONEY® Visa® Gift Card

Credit Union Program Training

v.05/19

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Printed in the United States of America.

Prepaid Gift Card

A Prepaid Gift Card is a stored valued card that carries a VISA logo. It is not a debit card, as it is not linked to a checking or savings account. It is not a credit card, as the funds that can be spent are funds already placed on the card. This **Gift Card is not reloadable**. The transaction types allowed with Gift Cards are: Signature POS & PIN POS. Domestic use only.

The Gift Card is an option for cardholders wanting to purchase a gift for someone but do not know what to purchase them. The Gift Card is more secure than cash and a convenient way to provide funds as a gift. In addition, Gift Cards have the added benefit of Zero Liability on all signature base fraudulent activity.

Contact Us

The Credit Union

For any questions or concerns, the Credit Union can contact the LSC Prepaid Customer Service team at 800-304-2273 option 4. The Credit Union may also email us at Prepaid@LSC.net. When calling the LSC customer service team you will be asked for the **Code of the Day**, this is to verify that you are calling from a credit union.

LSC is available from Monday - Friday (CST):

Hawaii: 4:00am - 1:00pm
Alaska: 5:00am - 2:00pm
Pacific: 6:00am - 3:00pm
Mountain: 7:00am - 4:00pm
Central: 8:00am - 5:00pm
Eastern: 9:00am - 6:00pm

The Member

The member can view/manage their accounts directly through the Consumer Card Access site (www.cumoney.com/gift) or by contacting their Customer Care number at 833-729-2843.

General Gift Card Information

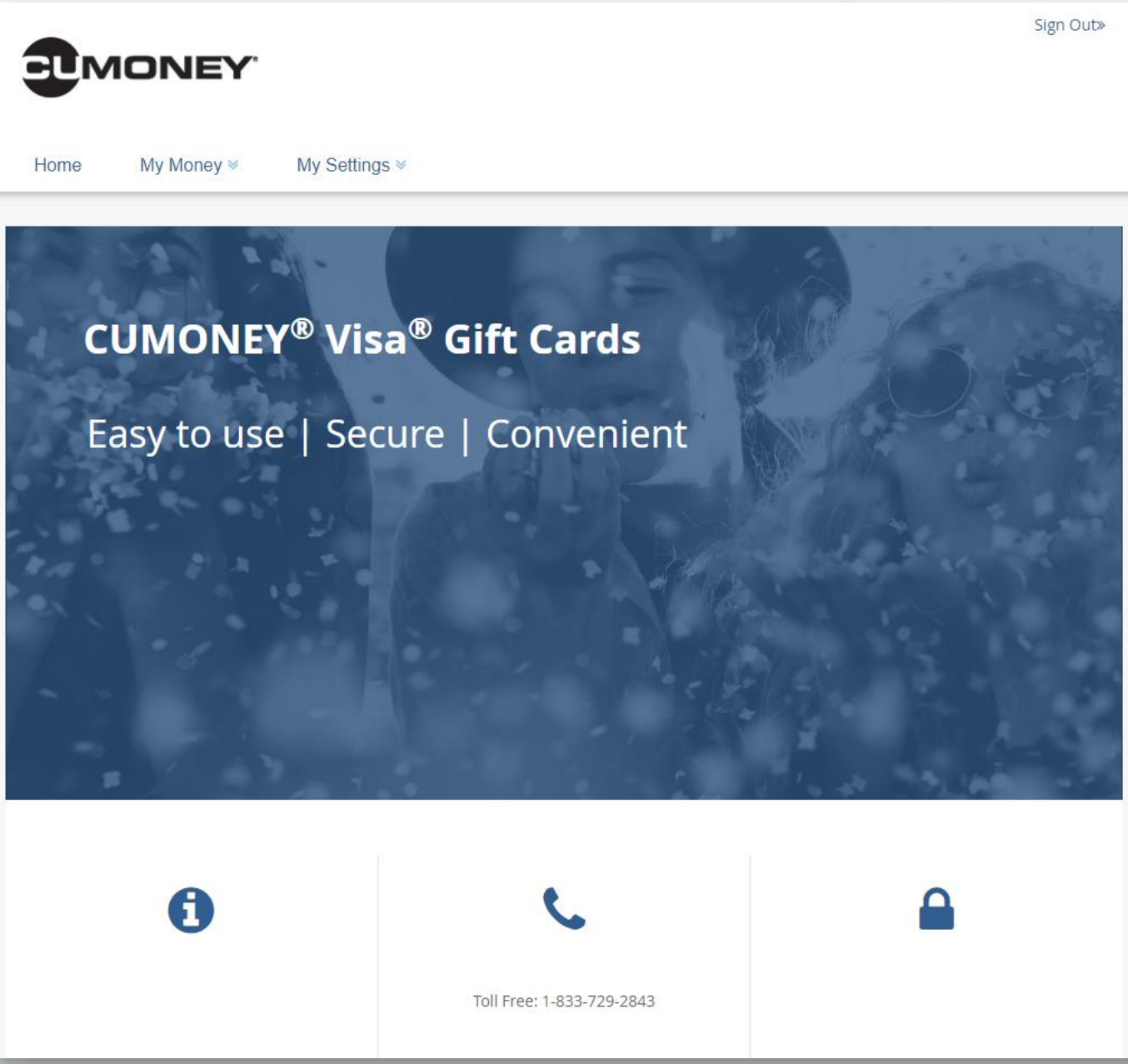
- Access Limits
  - Min. load is $10 and the Max. is $1000
  - Signature POS
    - Daily limit: $1000
  - PIN POS
    - Daily limit: $1000
- Fees
  - $10 Refund/Unload fee
  - $10 Replacement fee
  - $5.00 Monthly inactivity cardholder fee after 12 consecutive months of non-usage

Gift Card Restrictions

- All internet gambling transactions are restricted
- Reoccurring debits and memberships are restricted
- Car Rentals, Hotels, and Hotel affiliations
  (gift shops, restaurants, etc.)
  - Transaction amount plus a $999 preauthorization
- Gas Station/Pay at the pump
  - $75.00 preauthorization
- Restaurants and bars
  - Additional 20% for gratuity preauthorization
- Cruise Lines
  - 15% - 5 business day preauthorization
- Taxi Cabs & Limos
  - 20% Preauthorization
- Beauty, Barber Shops, Health & Beauty Spas
  - 20% Preauthorization

Consumer Card Website

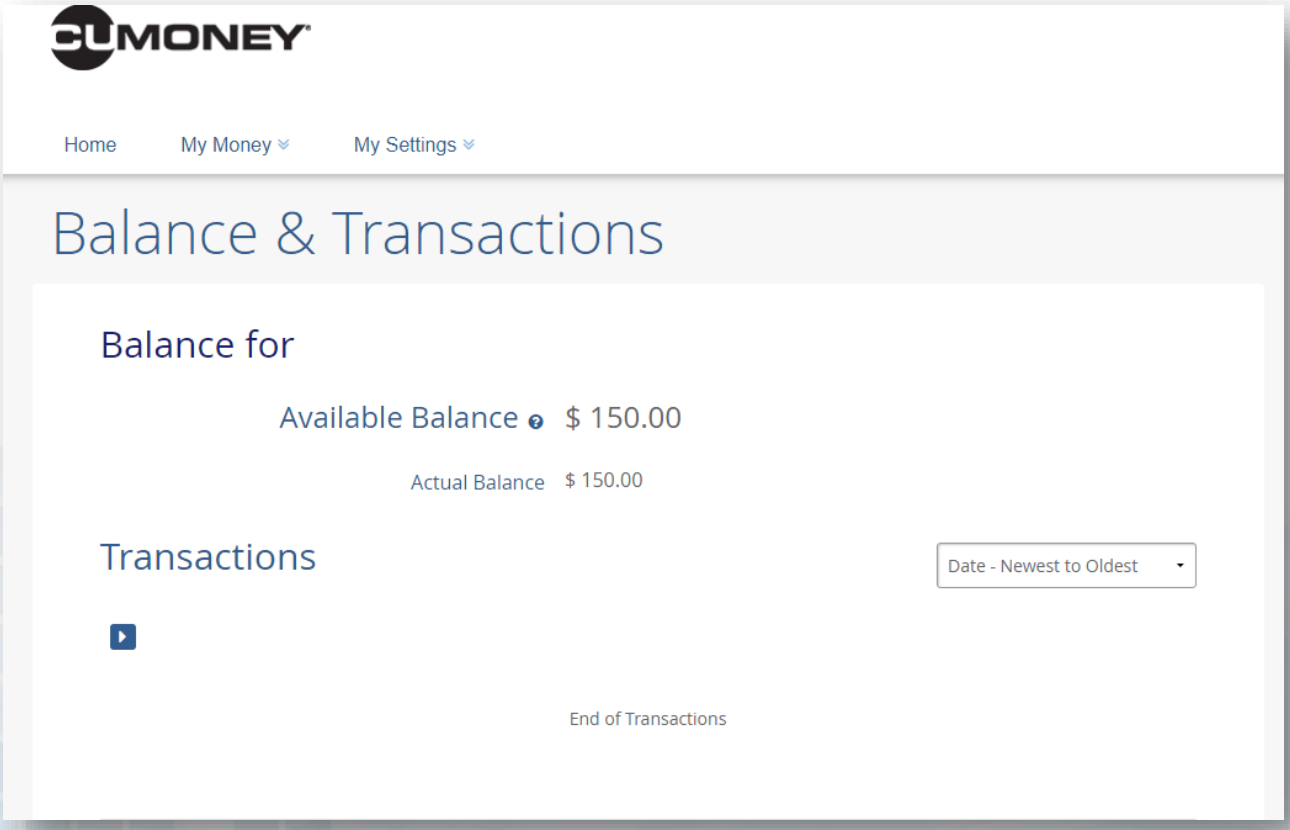
www.cumoney.com/gift


Sign Out»
CUMONEY
Home
My Money
My Settings
CUMONEY® Visa® Gift Cards
Easy to use | Secure | Convenient
Toll Free: 1-833-729-2843

Consumer Card Access Site

For your member to access their account online, they must go to www.cumoney.com/gift. Then they must enter their 16 digit gift card number.

- **My Profile** –lists cardholder and contact information
- **Card activity** –list all transaction activity
- **Statement** –made available on a monthly basis
- **Change PIN** –must know previous PIN
- **Change password** –changes password for online account login
- **Alerts** –set them up via text or email
- **Card Activation** –activate replacement cards for lost/stolen cards
- **Card Controls –**suspend or reactivate Gift cards
- **Initiate disputes**



Credit Union Prepaid Access

www.lsc.net

Users vs. Admin Roles

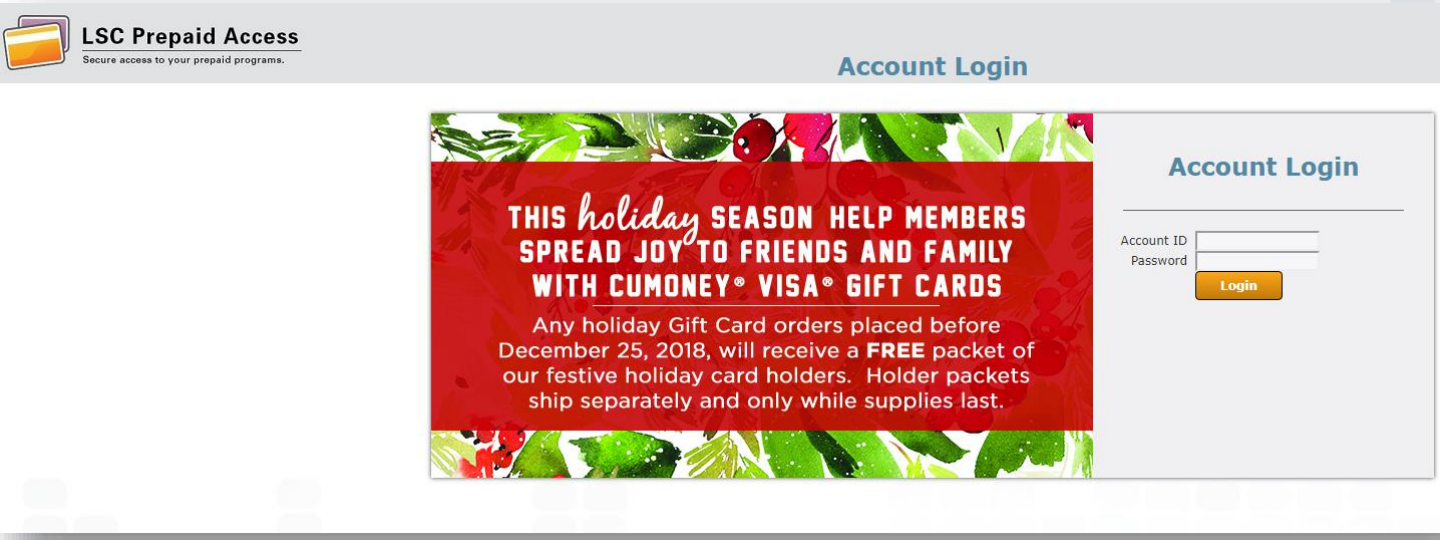
There are two sets of users on the LSC Prepaid Access site, Users and Administrators. As an administrator you will be assigned your own PIN. The permanent PIN will be used for various functions.

Action	User	Admin
Sell Cards	X	X
Replace a Card	X	X
Refund a Card		X
Check a Balance	X	X
View Code of the Day	X	X
Change Current Password	X	X
Order/Cancel Gift Card Inventory		X
Deactivate Inventory		X
View Reports		X
Manage Locations		X
Manage User List (Add, Delete, and Reset Passwords)		X
Grant Administrative Access (Send Admin Requests to Prepaid@LSC.NET)		X

Login to Prepaid Access

The Gift Card program was designed for simplicity and the Credit Union can perform all activity in house by logging into our LSC Prepaid Access site.

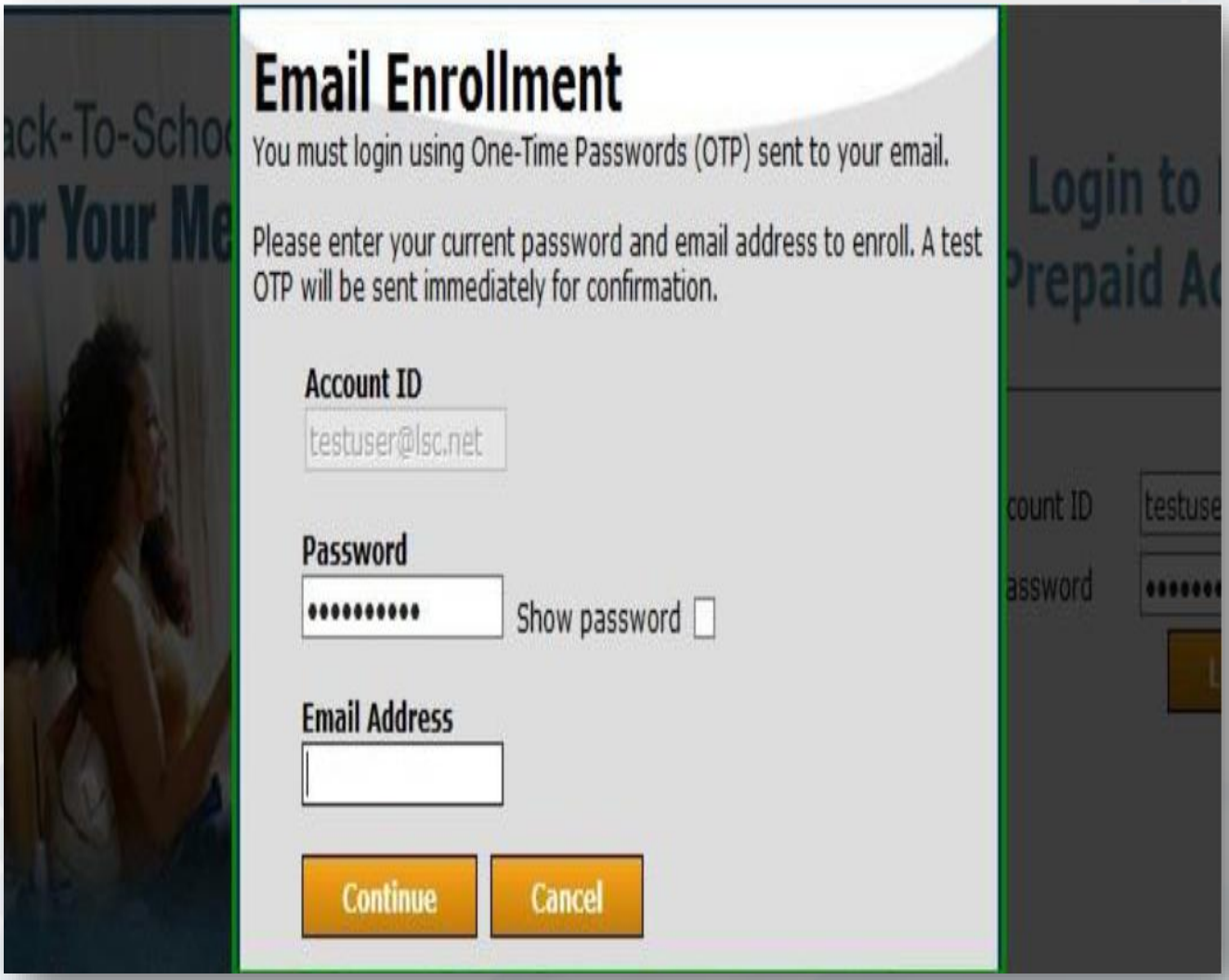
- Go to www.LSC.net
- Click on Tools
- Select Login to LSC Prepaid Access – then enter your credentials
- Follow the Multifactor Authentication process



Login to Prepaid Access

Multifactor Authentication

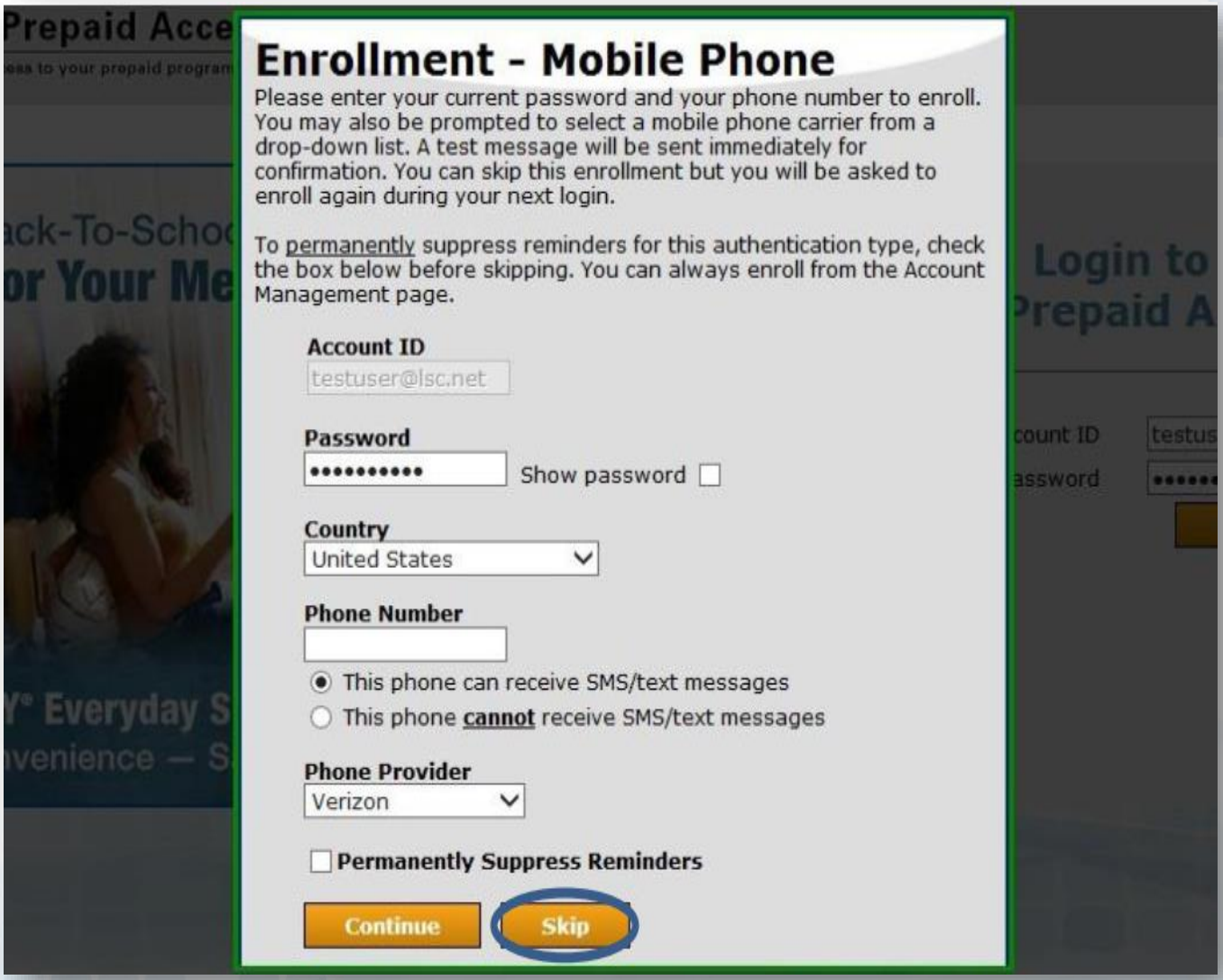
- Email enrollment
  - Enter the email you want the code to be sent to



Login to Prepaid Access

Mobile Enrollment (Optional)

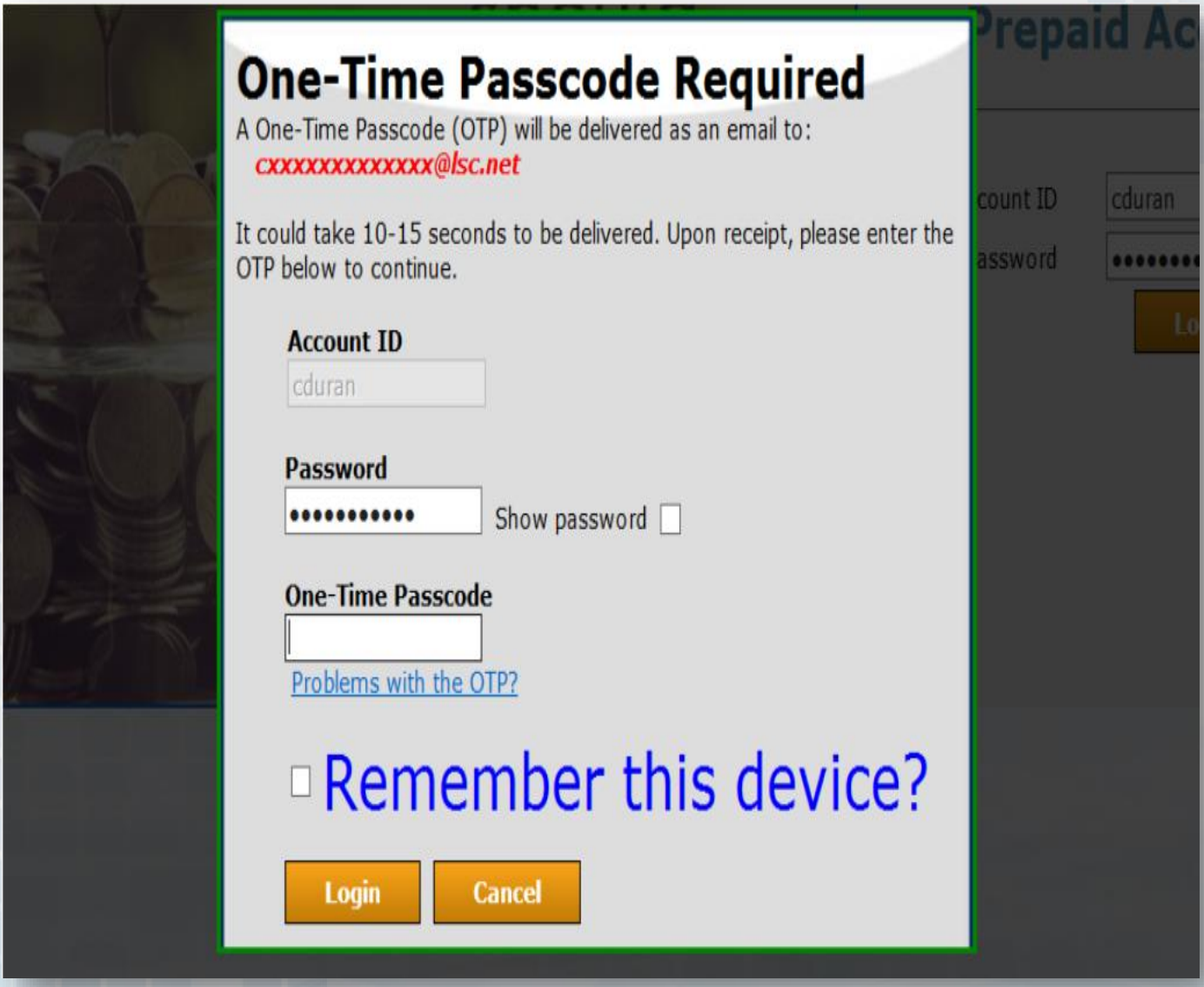
- One time passcode will be sent directly to your mobile device
- SKIP, if you wish to not enroll your mobile device



Login to Prepaid Access

Enter One-Time Passcode

- Check off Remember this Device (next login will not require the code)



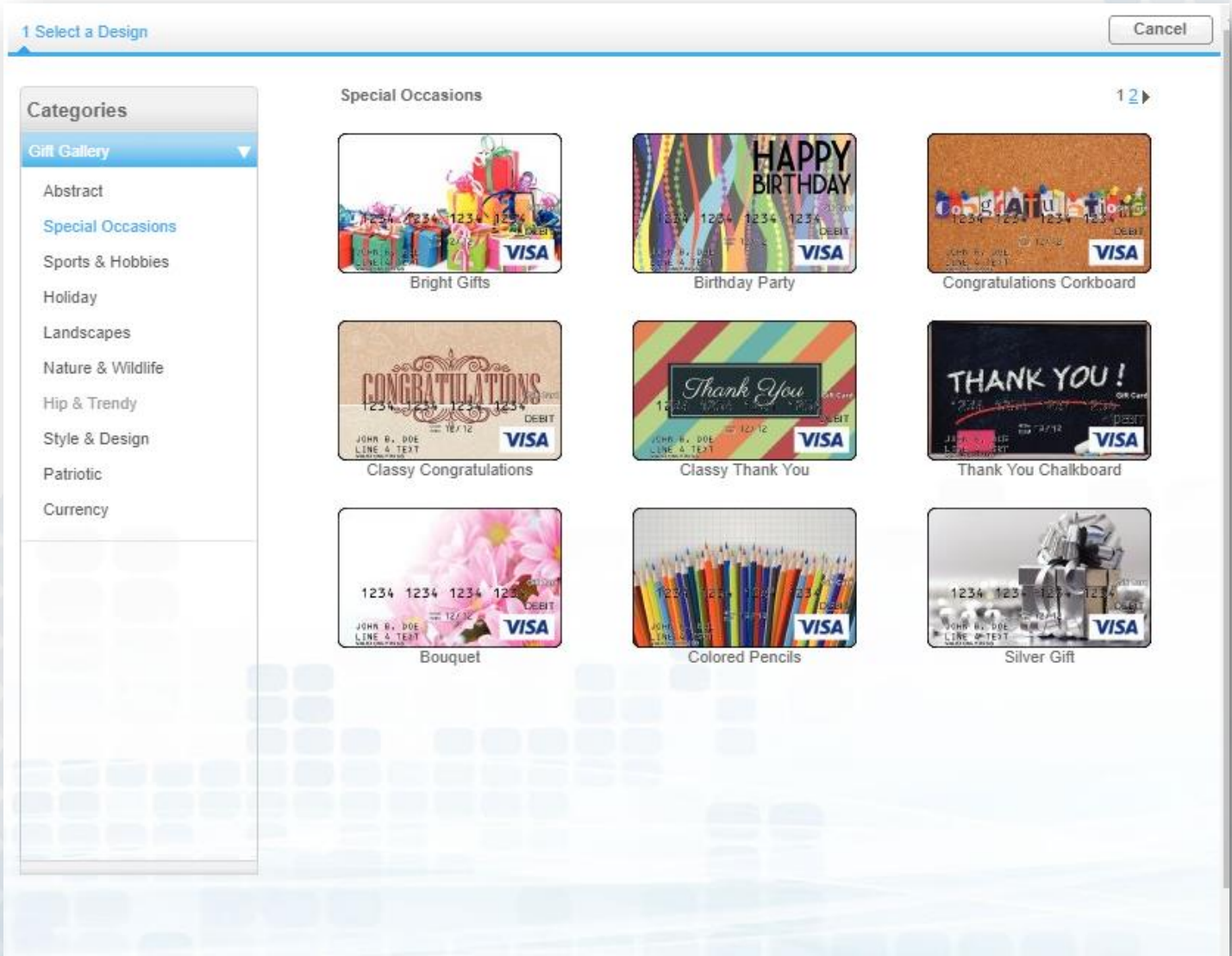
Prepaid Access

Ordering Gift Cards

Order Gift Cards

To place a Gift Card order, the administrator must login to the Prepaid Access site:

- Go to the Gift Card tab
- Order Cards
- Select a card design

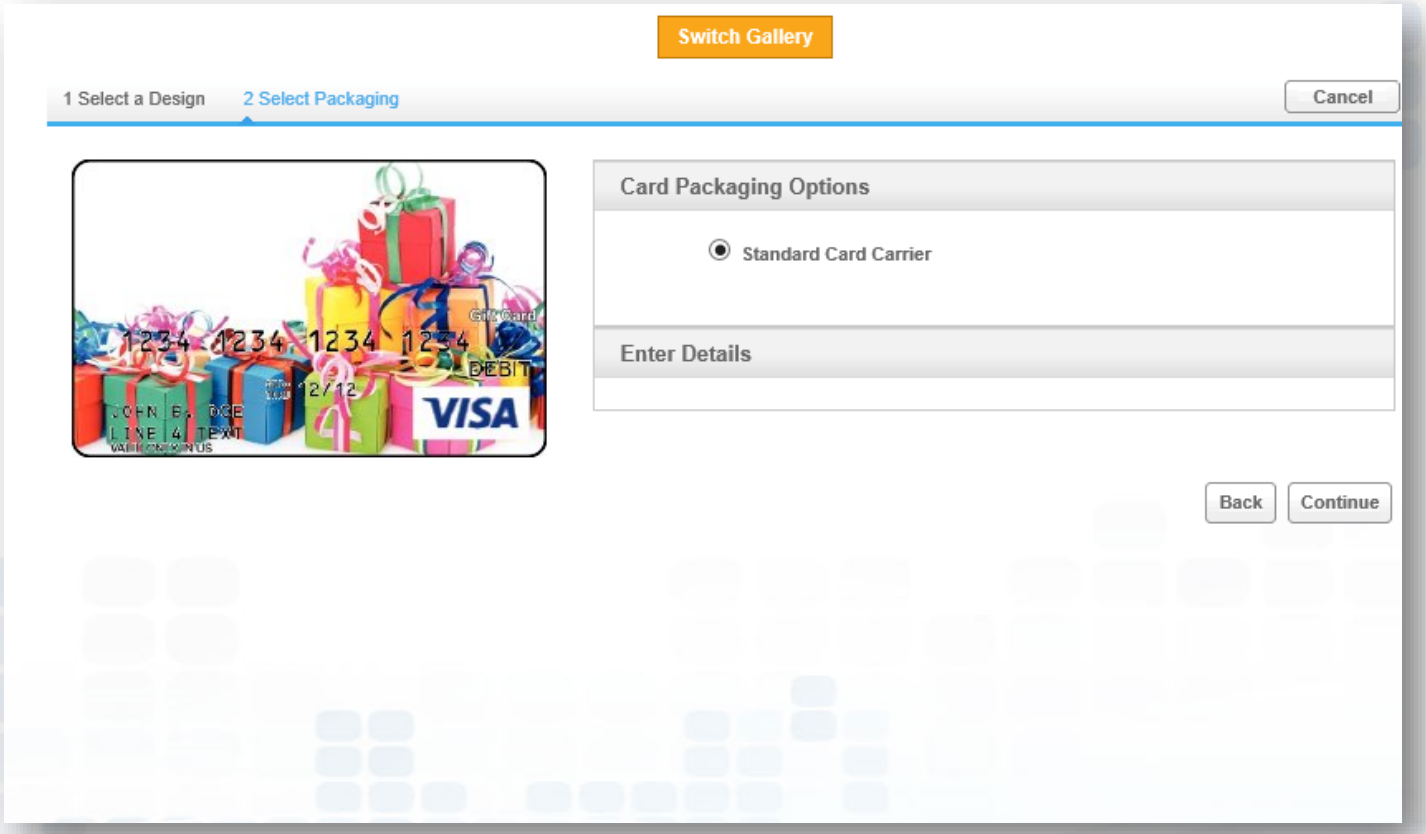


Select Card Packaging

Each Gift Card will come individually packaged in a carrier.

Standard Card Carrier

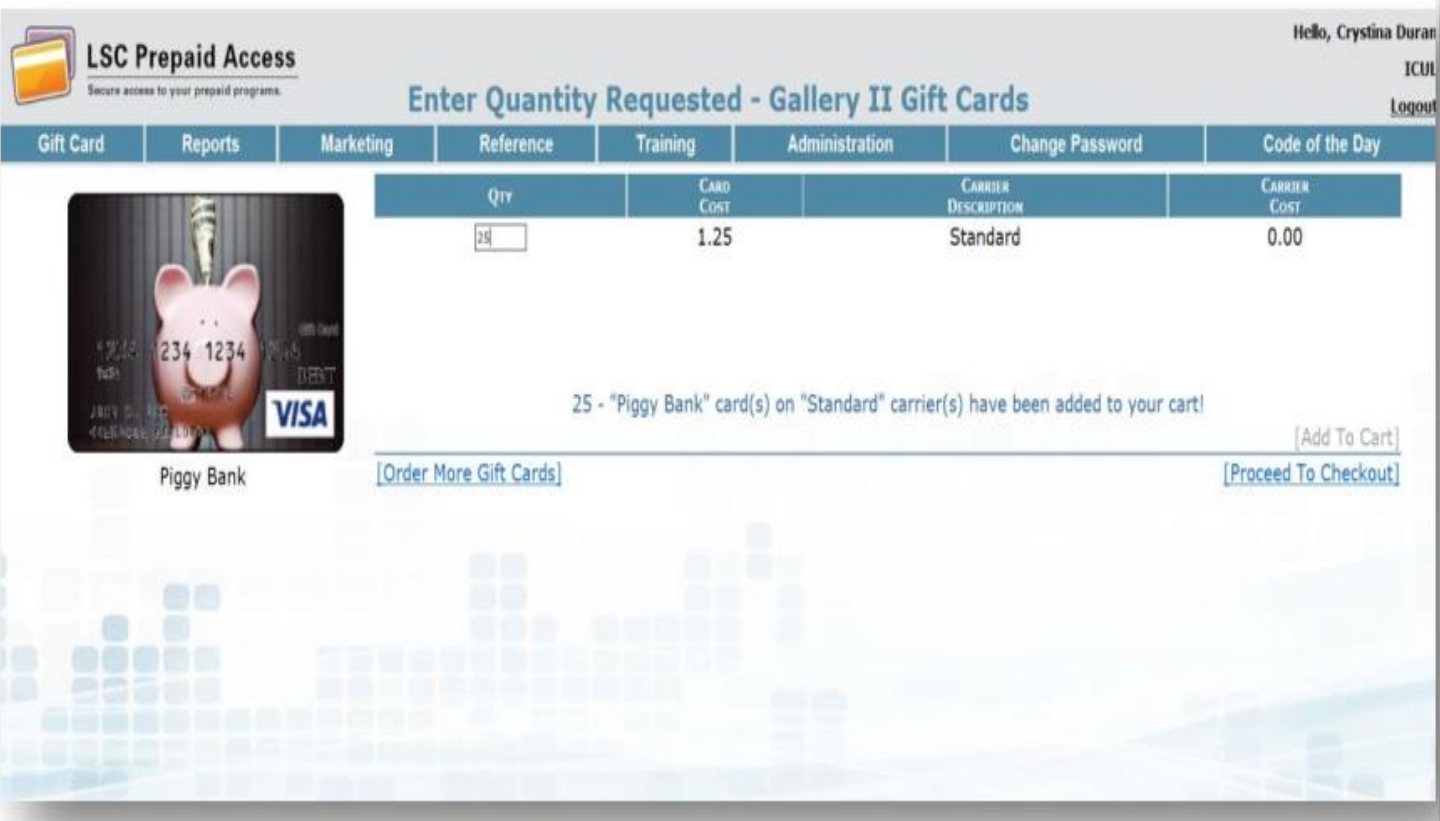
- Gift Cards will come attached to a Letter sized 8x10 document. This document will have the printed Terms & Conditions for the Gift Card program.



Enter Quantity Requested

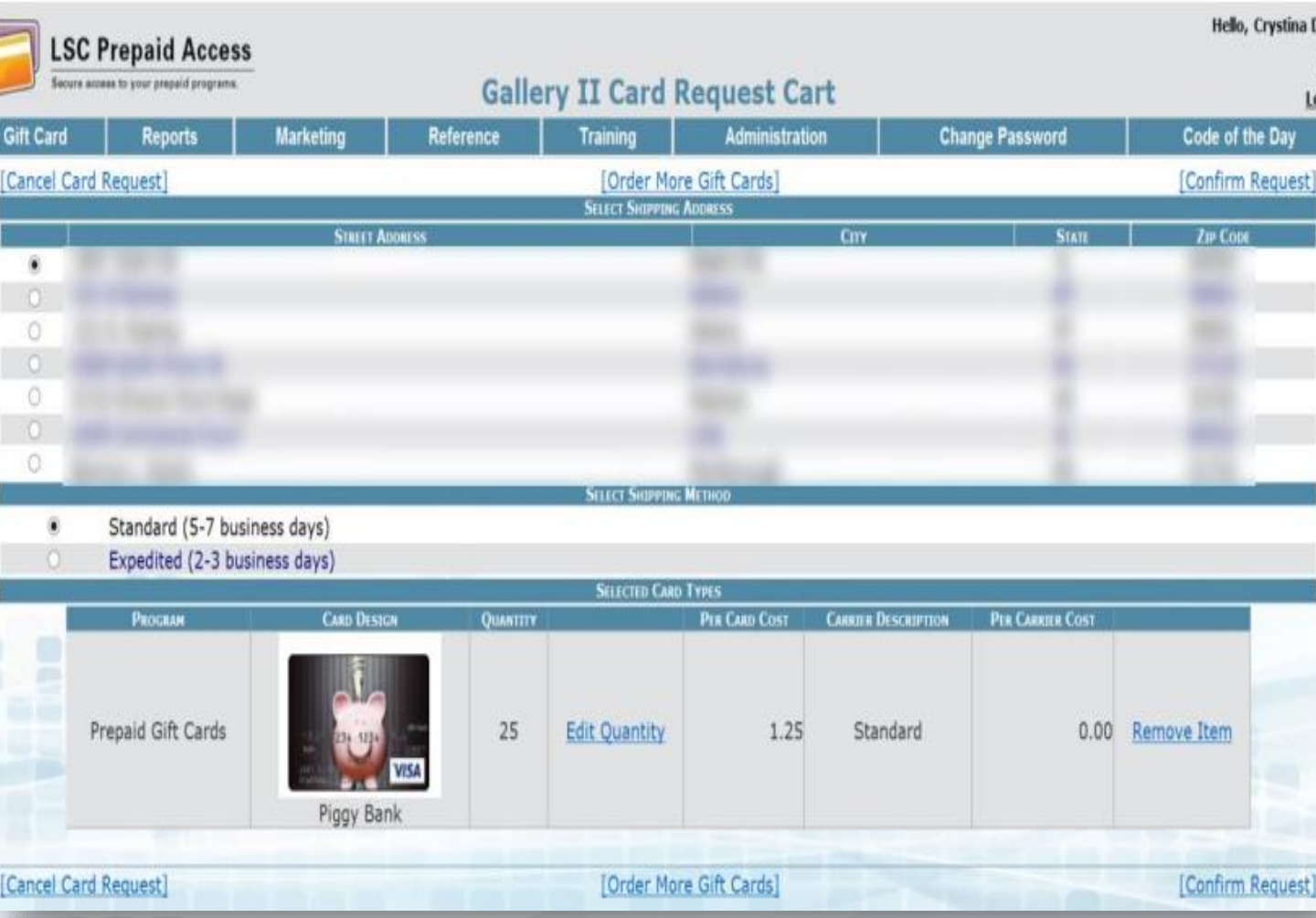
Once the carrier option has been selected:

- Enter the Quantity Requested – for that card design
  - There are **NO minimum orders**
- Select Add to Cart
  - A message will confirm that the cards have been added to your cart
- Order More Gift Cards
  - To order additional cards, go back to the gallery to choose another card design
- Proceed to Checkout



Select Shipping

- Select the shipping address
  (for credit unions with multiple locations)
- Select a shipping method
  (allow 1-2 business days for processing)
  - *Standard 5-7 Business Days*
  - *Expedited 2-3 Business Days*
- Confirm Request

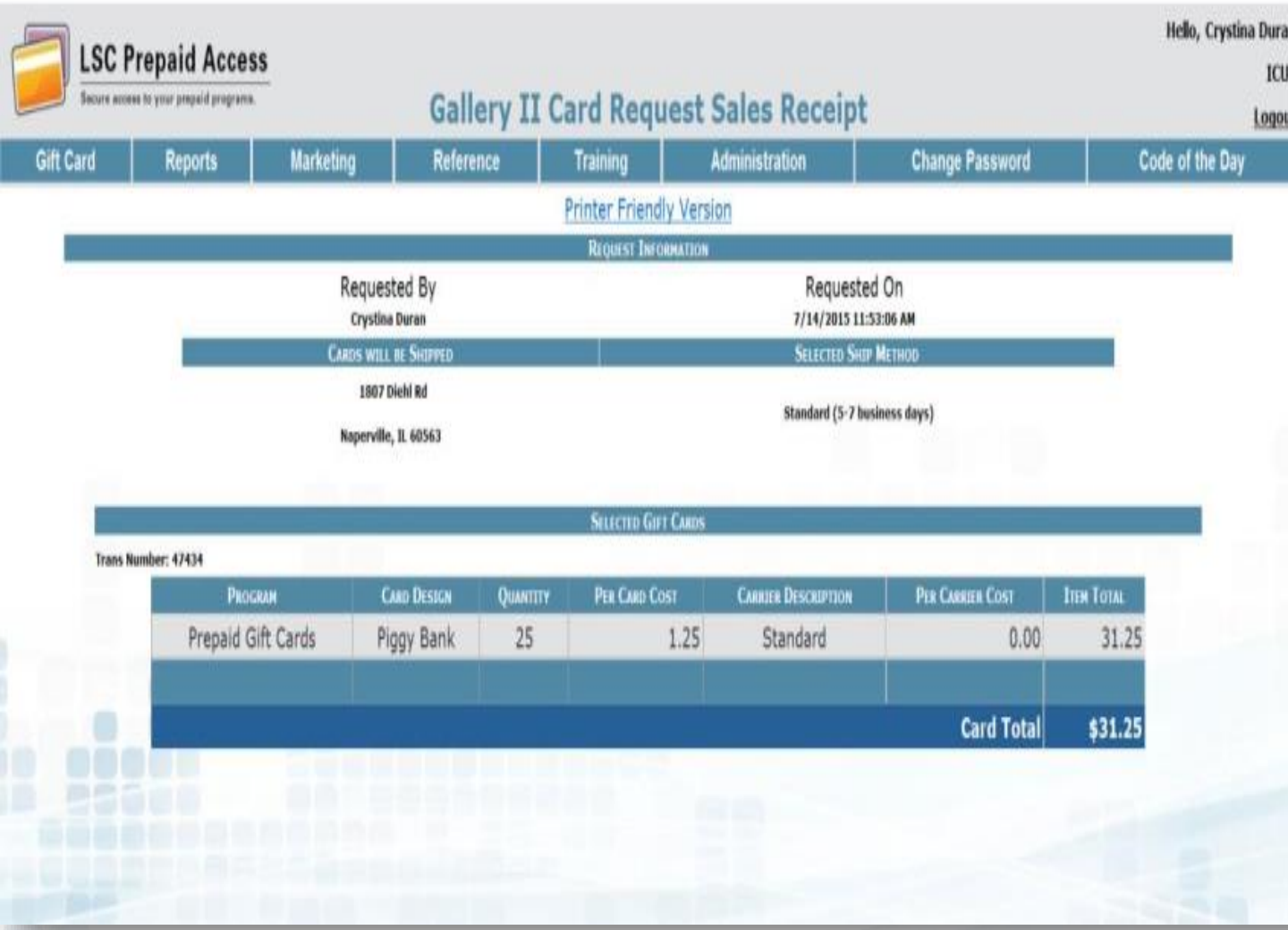


Confirmation of Request

- Admin: Enter your PIN
- Submit Request

Card Request Sales Receipt

The Gallery II Card Request Sales Receipt will confirm the order was successfully placed. Receipts can be printed for your records.

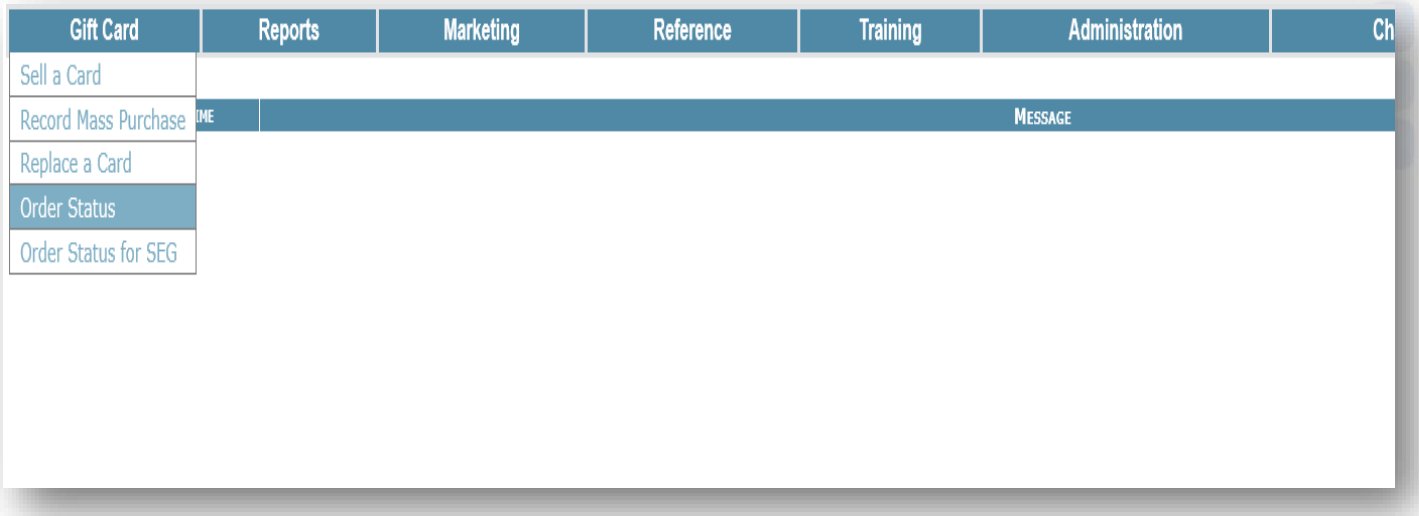


Order Status

Under the Order Status Tab found under Gift Card

Admins will have the ability to:

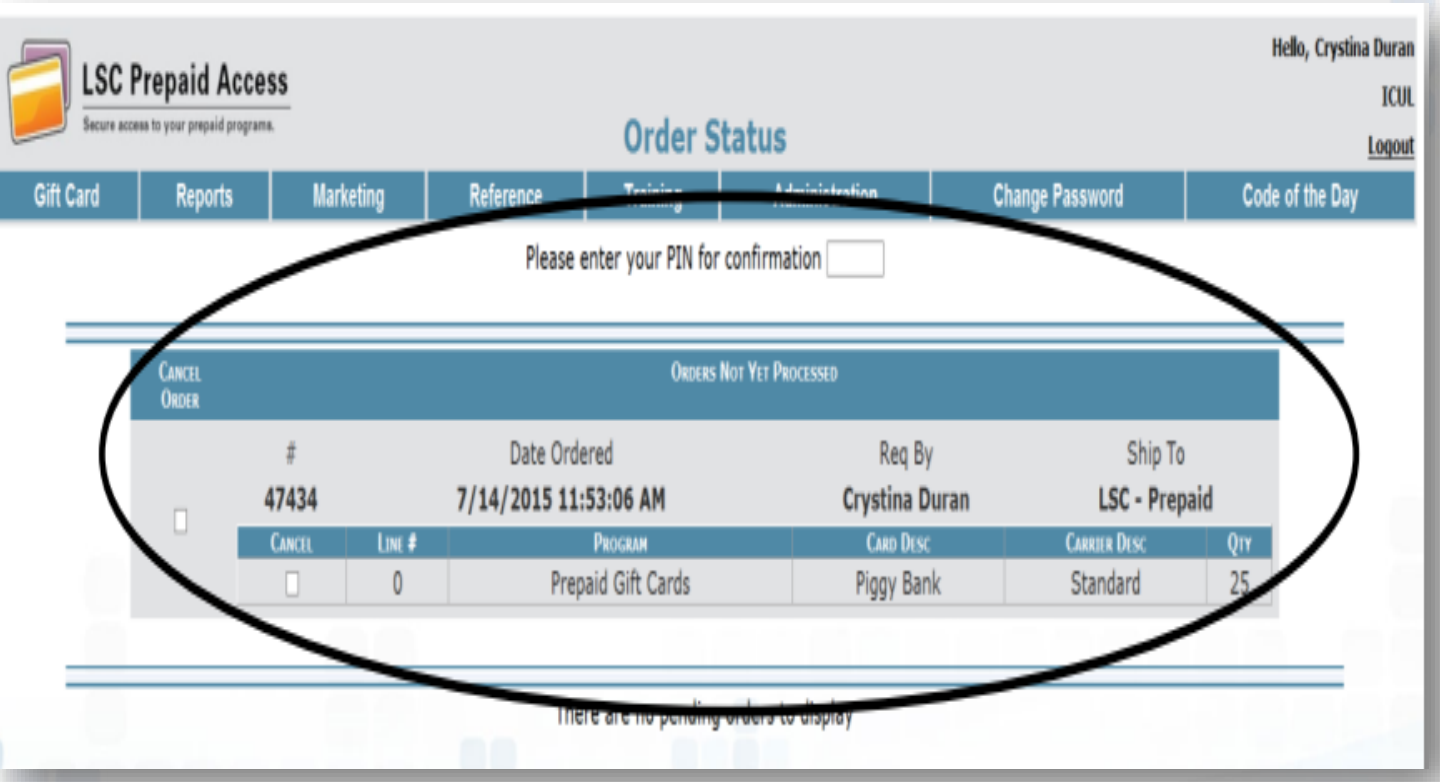
- Cancel orders
- Track shipments
- Receive inventory orders



Cancelling an Order

Cancel a Card Order in the *Order Not Yet* processed section.
To successfully cancel an order, it must be completed BEFORE 4:00 pm CST

- Check off Cancel
- Enter your Admin PIN
- Submit

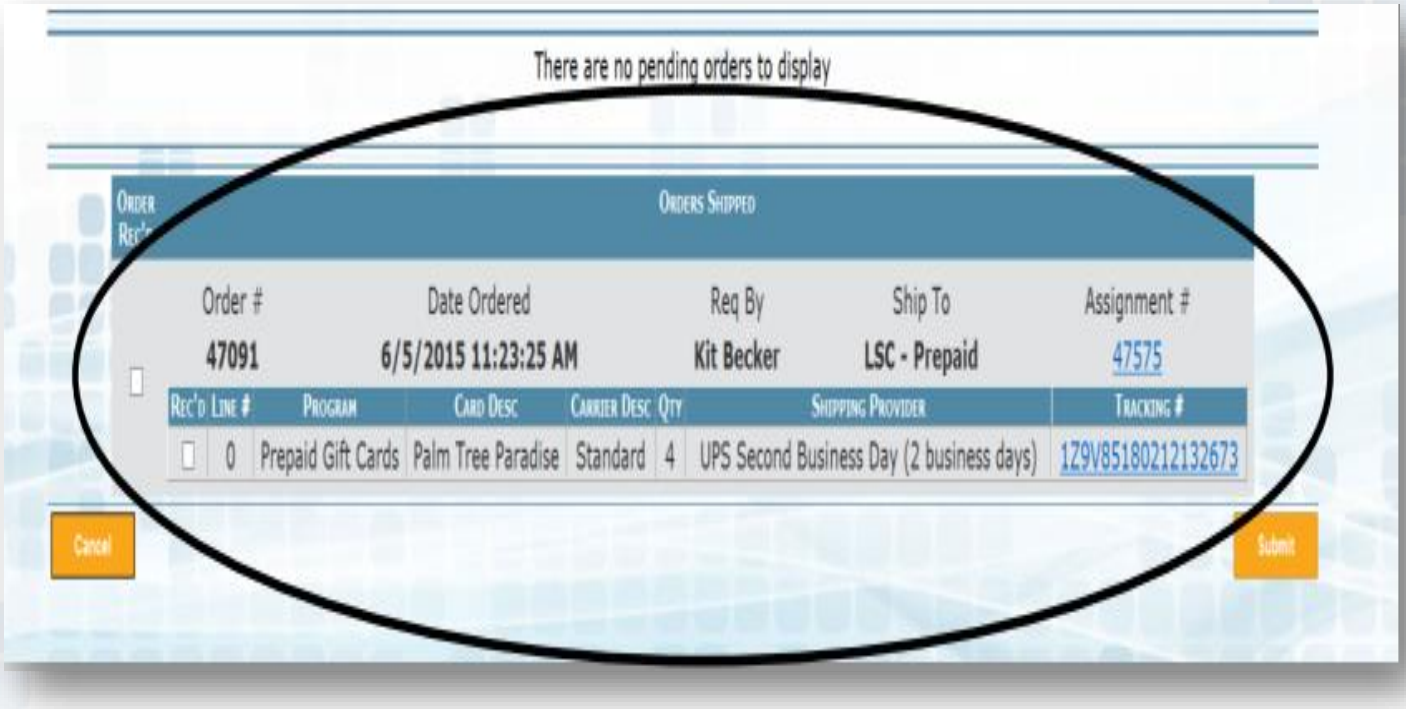


A message will appear to confirm your order was cancelled successfully. The hyperlink in the message will give you a receipt for your records.

Tracking Card Shipment

Tracking information can be found in the *Orders Shipped* section

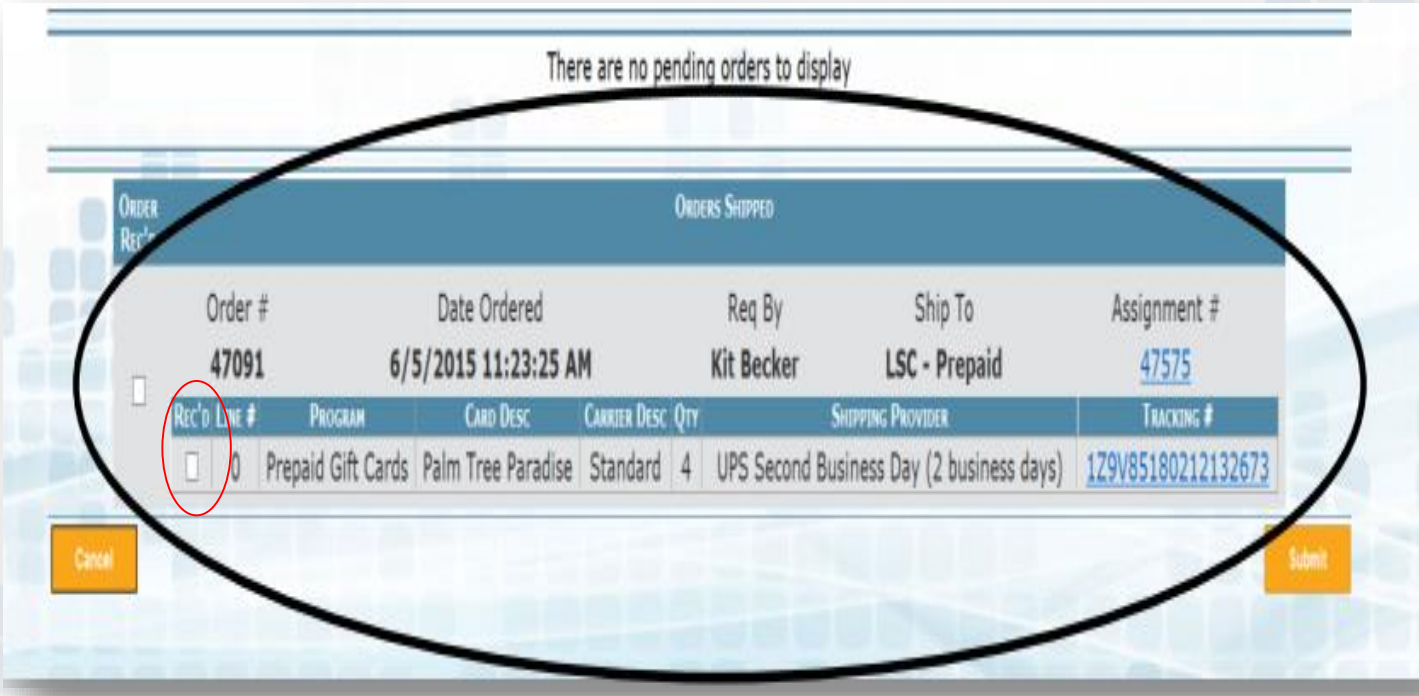
- Click on the tracking number
  - The tracking number link will take you to the UPS website and will provide full details on the ETA of your card order.



Receiving Card Order

Card orders will need to be verified and marked as received.

- Orders shipped
  - Check off Rec'd
  - Enter Admin PIN
  - Submit



The administrator must mark the cards as received before the cards can be sold. If they are not marked, an error will occur at the time of a sale.

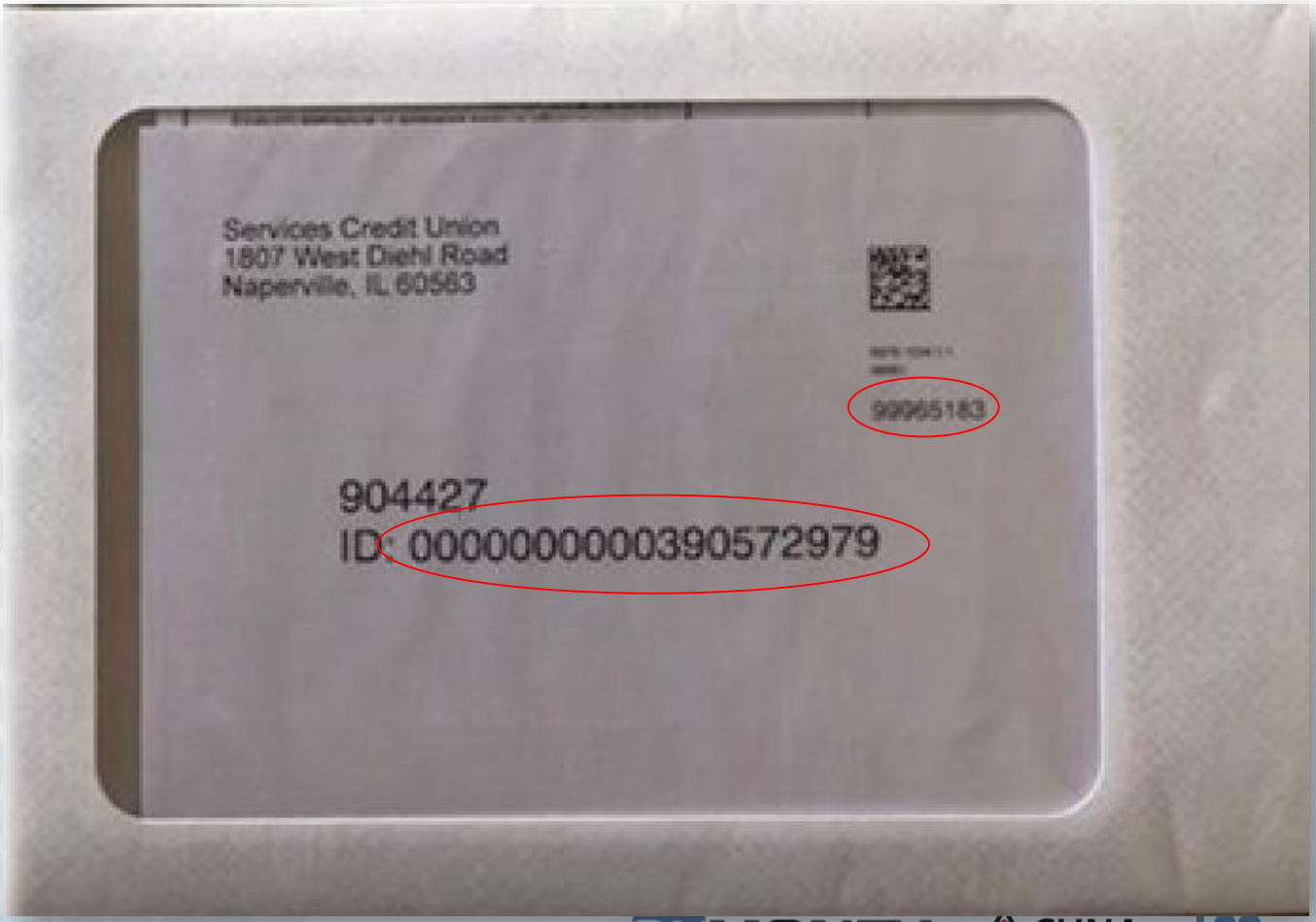
Card ID

The Card ID will be on the outside of the card envelopes.

- Search and sell cards by Card ID in Prepaid Access
- Quickly access Card ID information in Prepaid Access without removing the card from the package

Note when maintaining your card inventory:

- Card ID is not sequential
- The sequence number below the QR code is in sequential order



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Prepaid Access

Inventory Transfer

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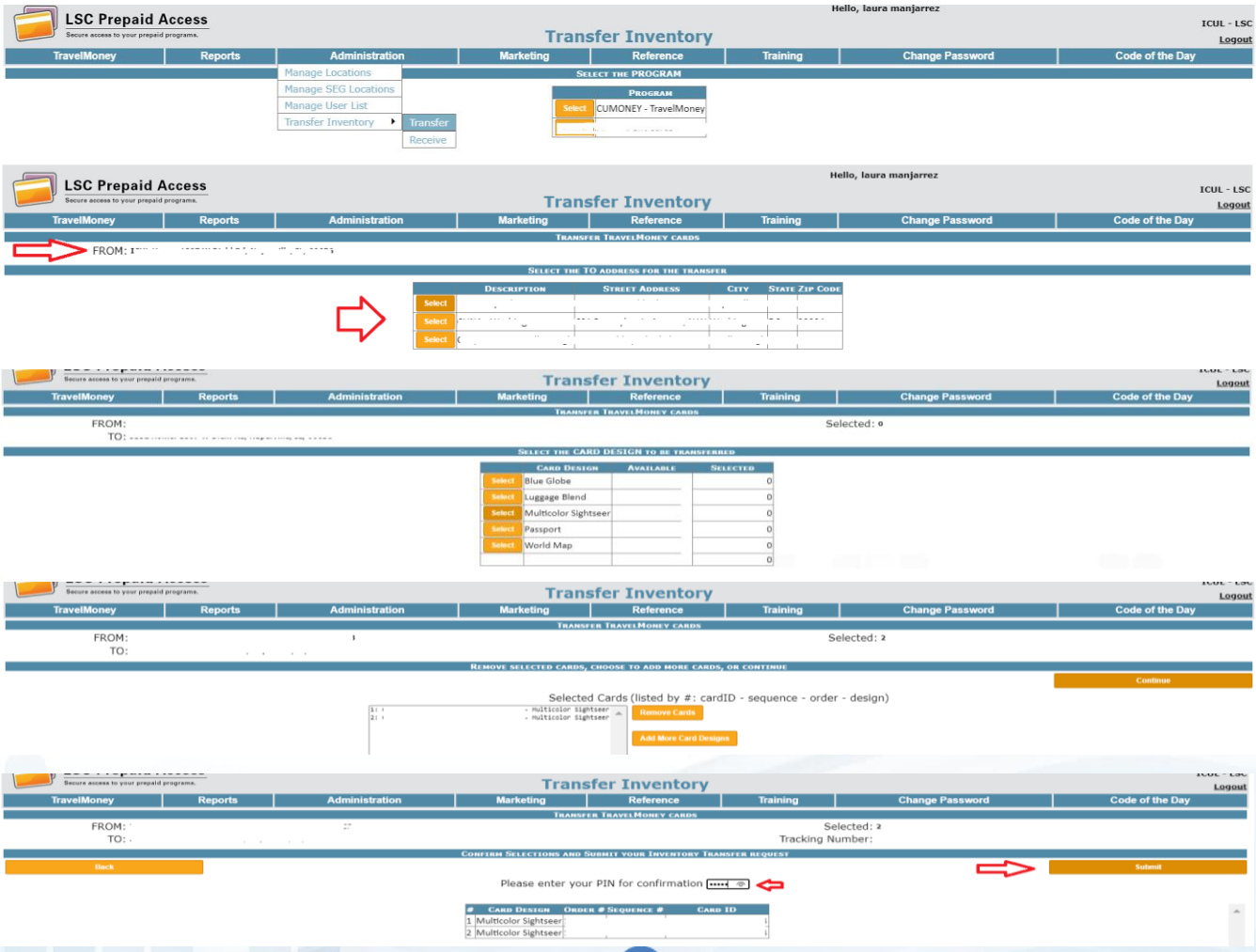
Inventory Transfer

Under the Administration Tab Admins will have the ability to:

- Transfer and Receive Inventory
  - Select FROM and TO Locations
  - Select Card Design and Number of Cards
  - Remove, Add, or Continue to Confirmation
  - Confirm and Submit Transfer with Admin PIN #



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Prepaid Access

Selling a Gift Card

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Prepaid Access
Sell a Gift Card

Select Plastic or Virtual

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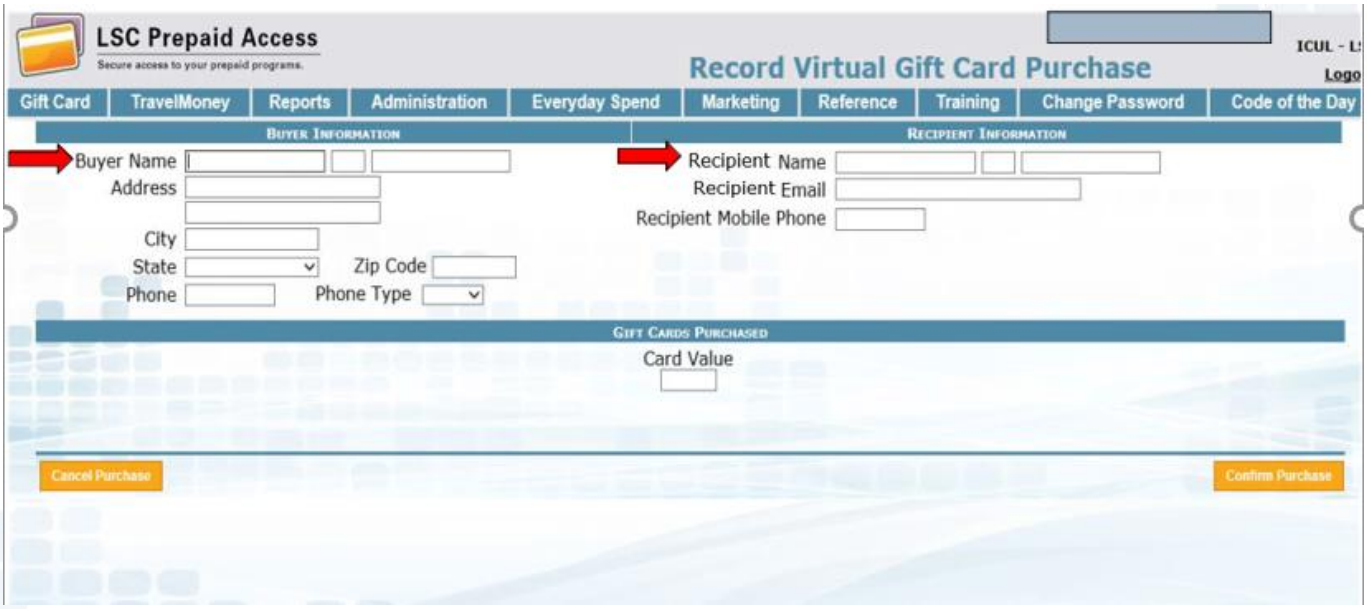
Prepaid Access
Sell a Virtual Gift Card

Complete Required Buyer and Recipient Information



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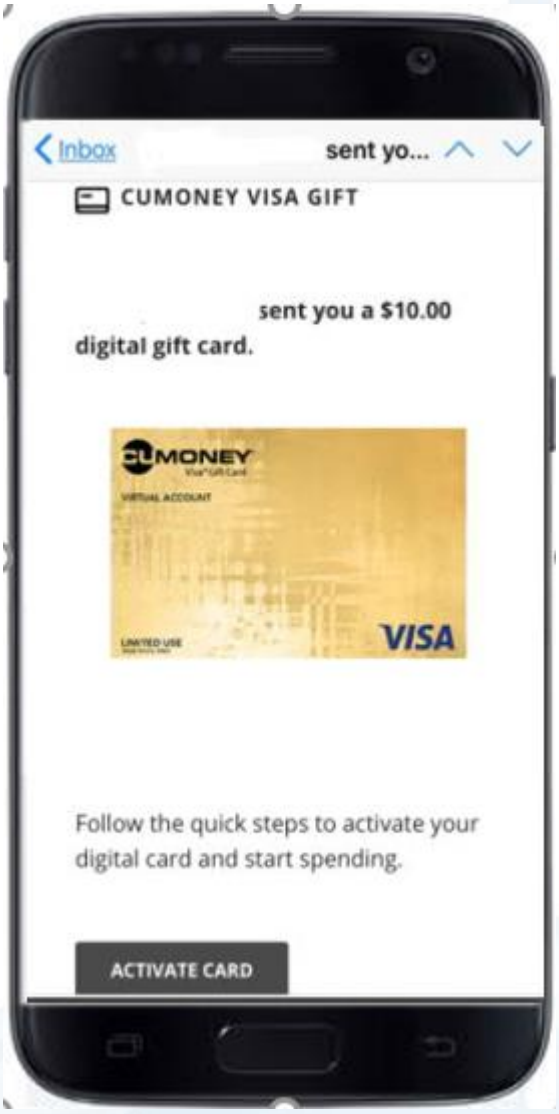
Virtual Gift Card – Cardholder Activation Journey

Cardholder receives an email with a link to activate their virtual issued card



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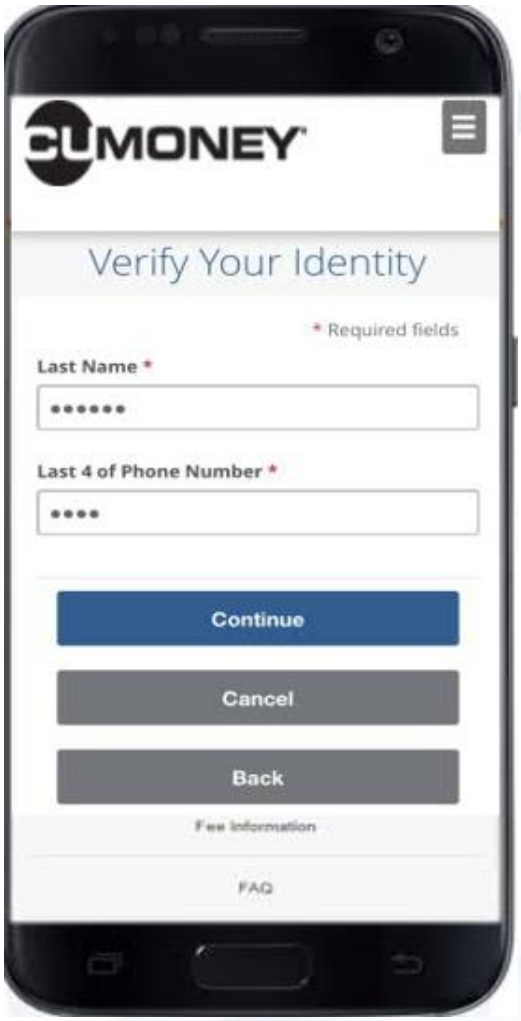
Virtual Gift Card - Activation Cardholder Journey

Cardholder will enter activation tokens to verify their identity



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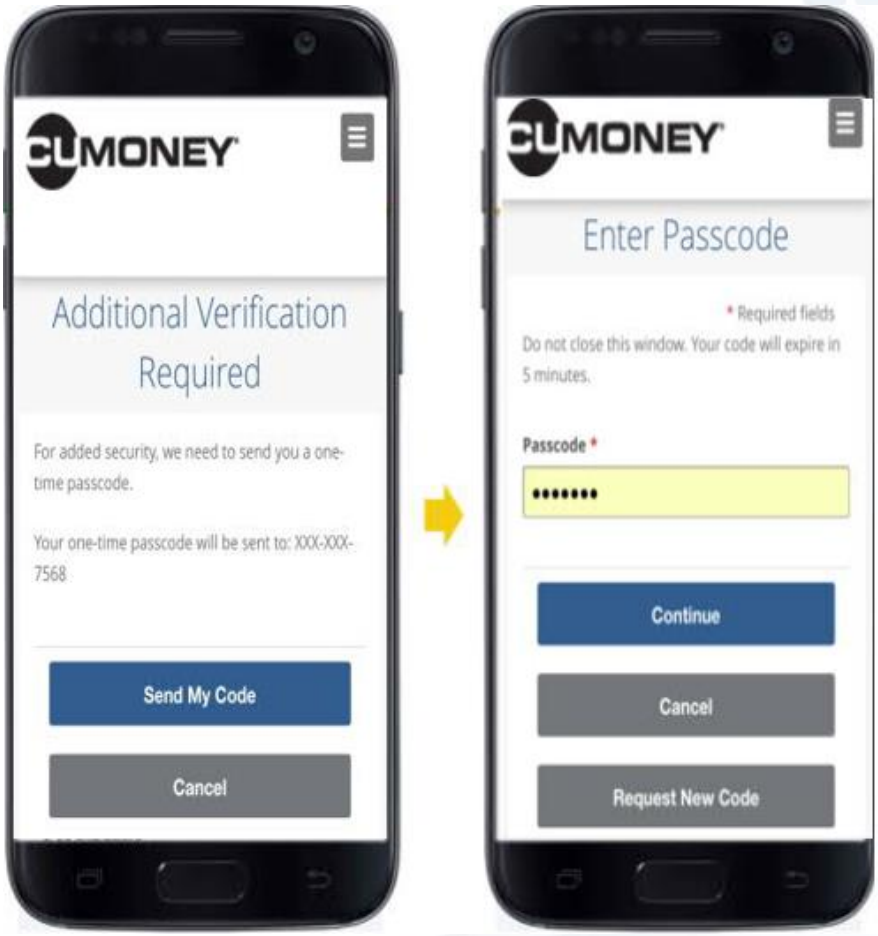
Virtual Gift Card – Activation Cardholder Journey

The cardholder will be prompted to send a One-Time Passcode (OTP) to a mobile device on file

Then prompted to enter the OTP sent to their mobile device



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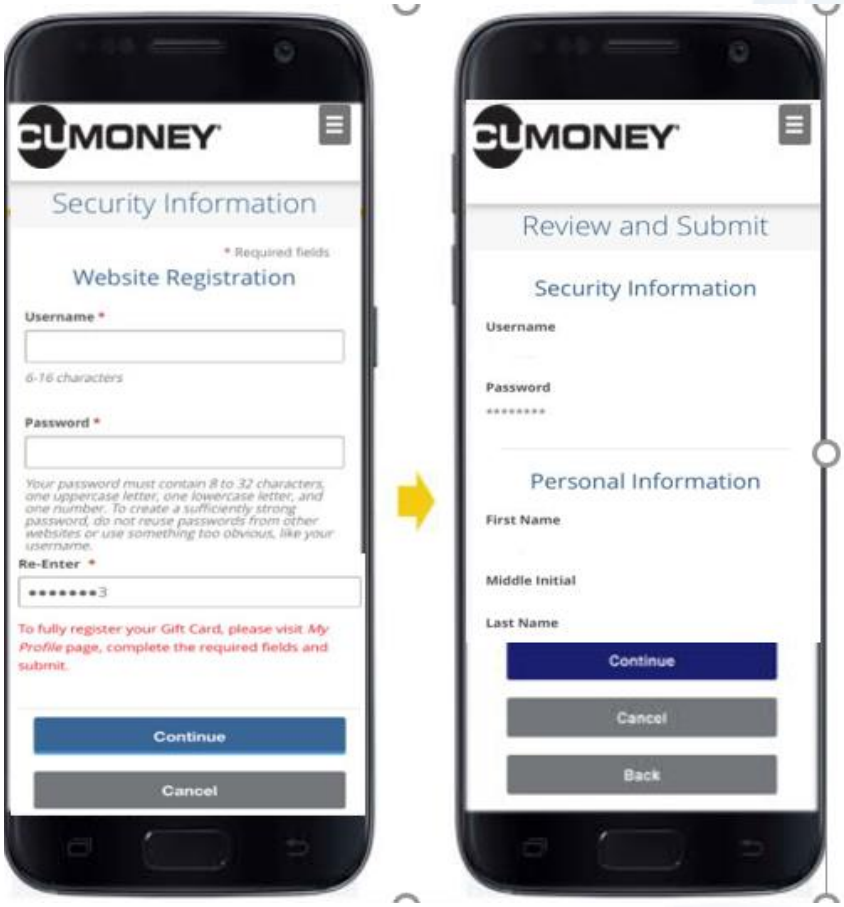
Virtual Gift Card – Activation Cardholder Journey

Once validated, the cardholder sets up their security credentials

Cardholder is prompted to review their security info prior to completing the setup



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Virtual Gift Card –
Activation Cardholder Journey

Virtually issued card displays in the website, providing all necessary info to make *online purchases*

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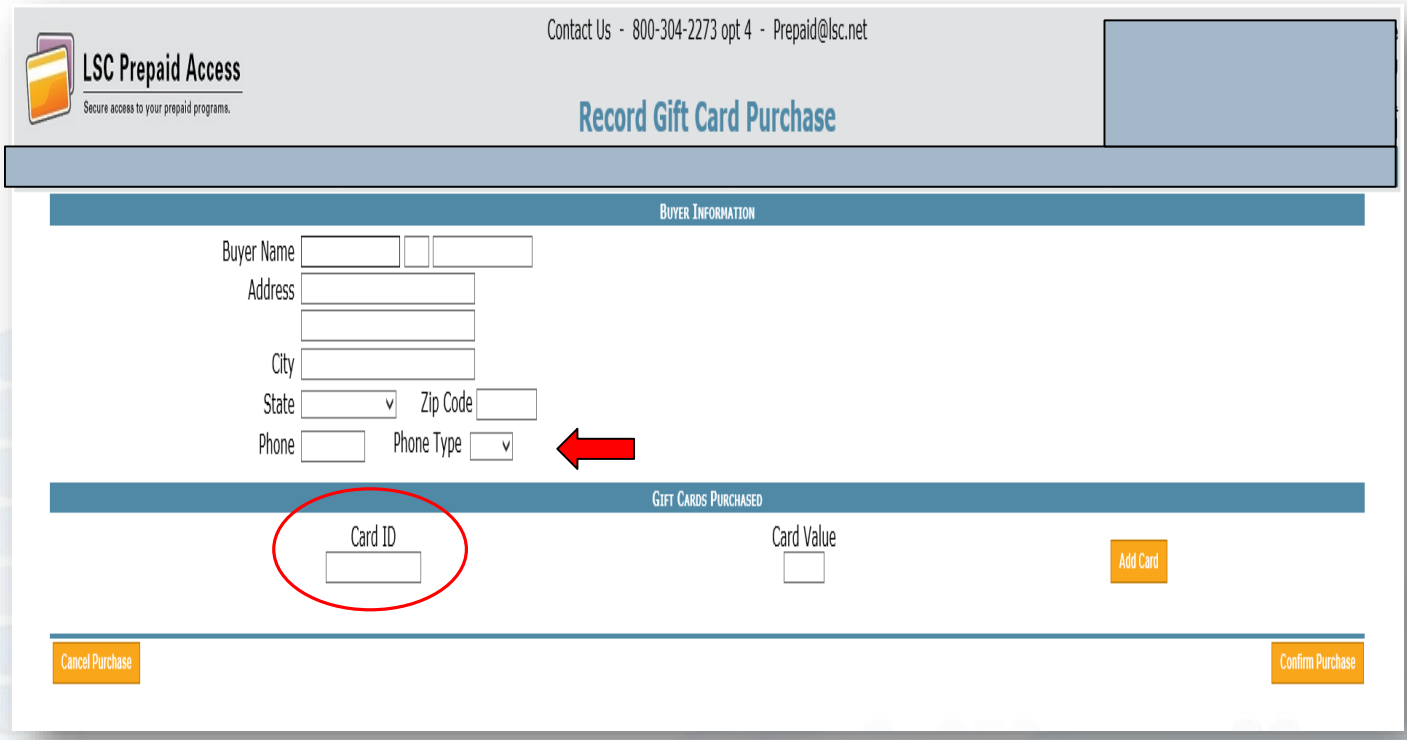
Sell a Plastic Gift Card

Enter the Following information:

- Buyers Name
- Address, City, State and Zip Code
- Phone Number
- Card ID(s)
- Card Value
- Select **Add Card**
  - If the buyer is purchasing multiple gift cards, enter the next Card ID and value, and then click **Add Card**.
- Once the card(s) are added
- Confirm Purchase



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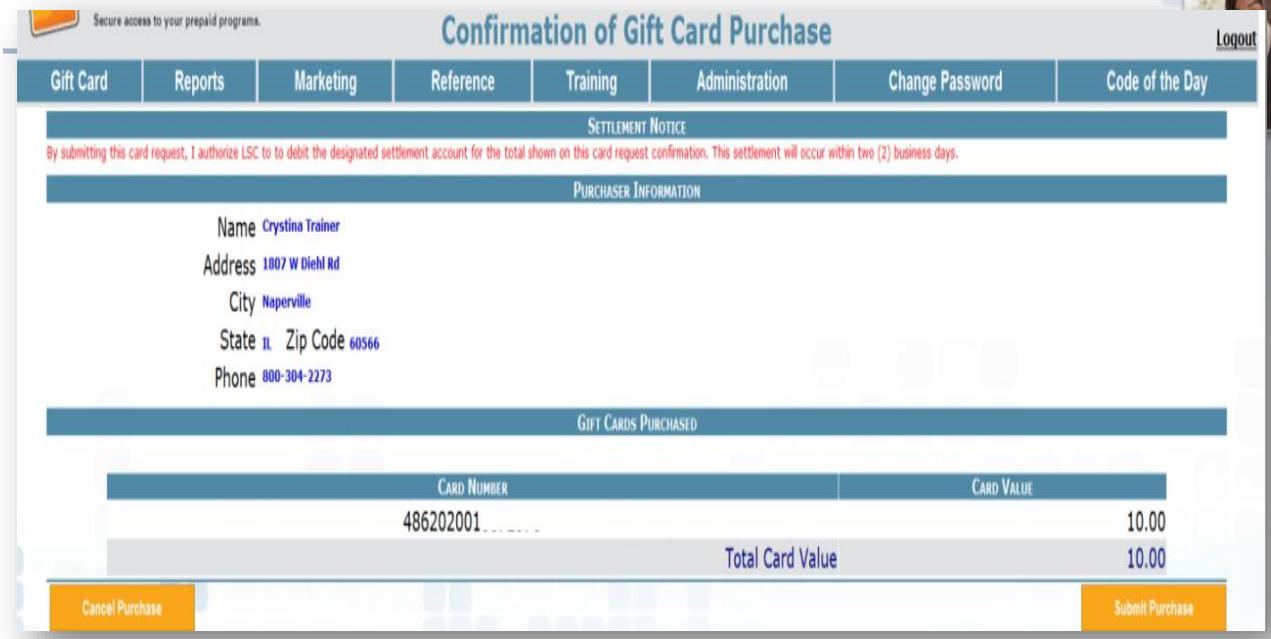
Sell a Plastic Gift Card

Confirmation of Gift Card purchase:

- Verify the information was entered correctly
- Submit Purchase



The Gift Card Purchase Sales Receipt and transaction number will confirm the sale was completed successfully.

Please note: if a transaction is attempted on a Gift Card that was not successfully loaded, this will create a block on the card. LSC will need to be contacted to remove the block for the card to be loaded

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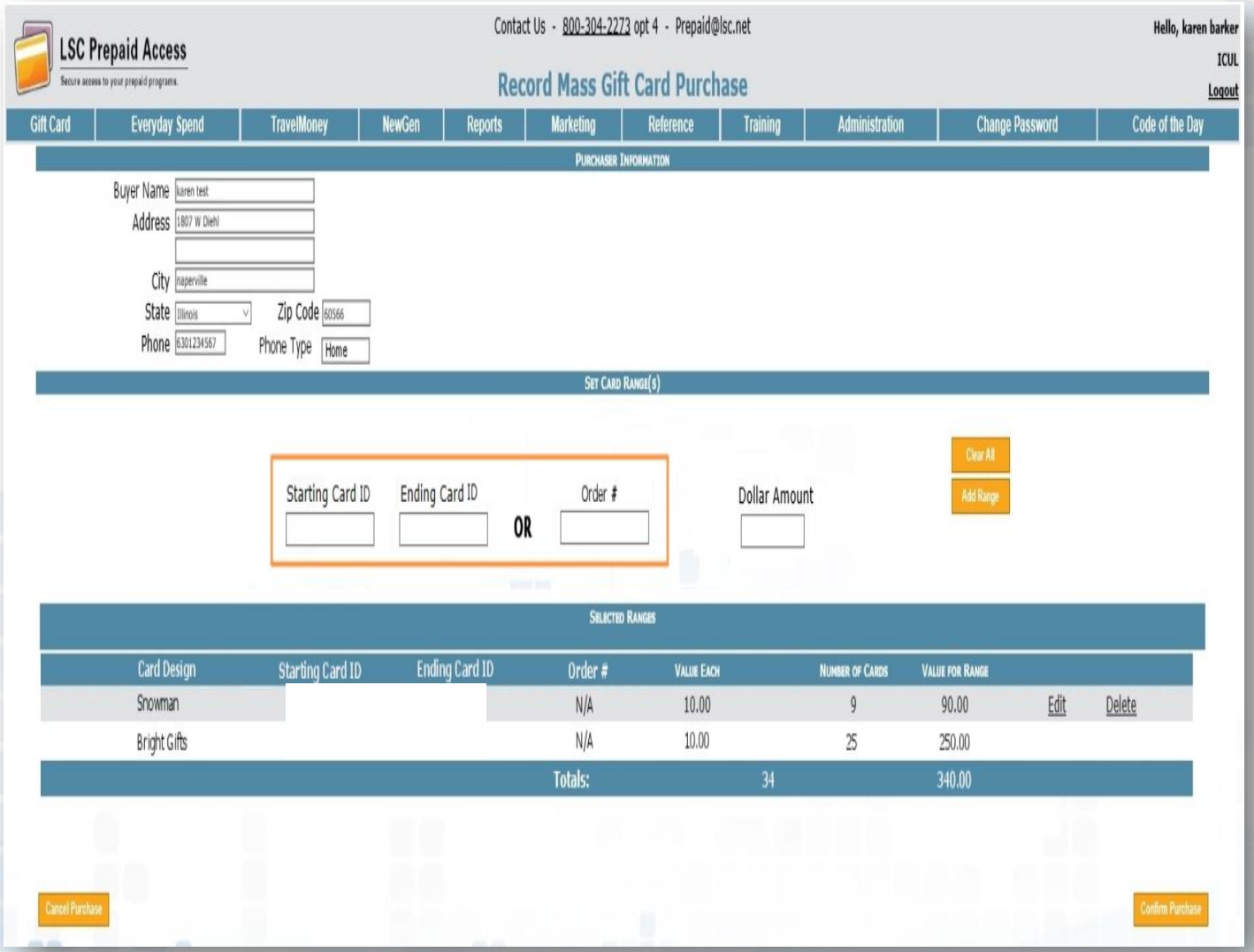
Mass Gift Card Purchase

A range of cards be loaded at one time for a buyer, as long as the card style and dollar amount are the same.

If you plan to use this feature, please keep your bundles in shipment order. The Card ID is not in order but the sequence order is. When you enter the Card ID, LSC is translating this to a sequence number.



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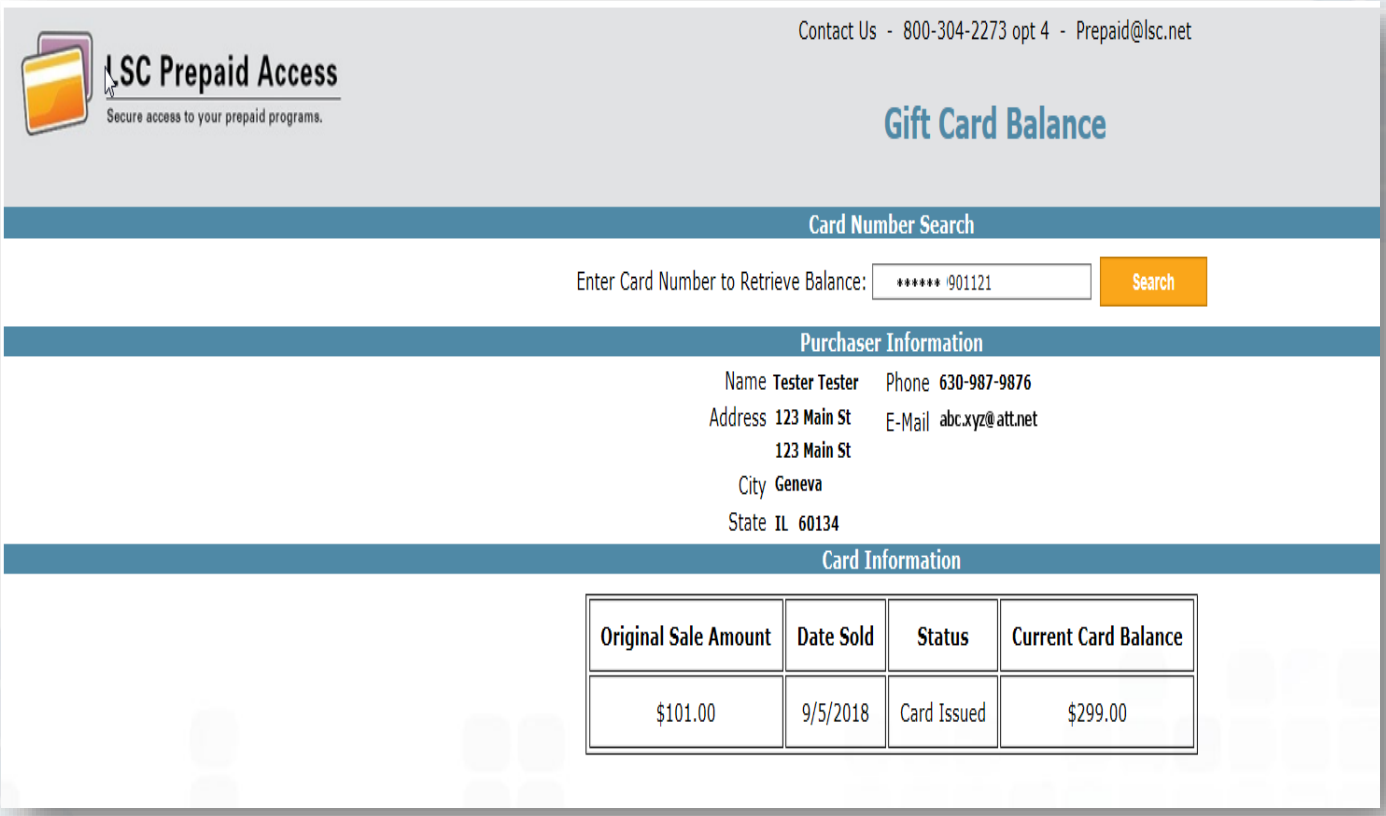
Check a Gift Card Balance

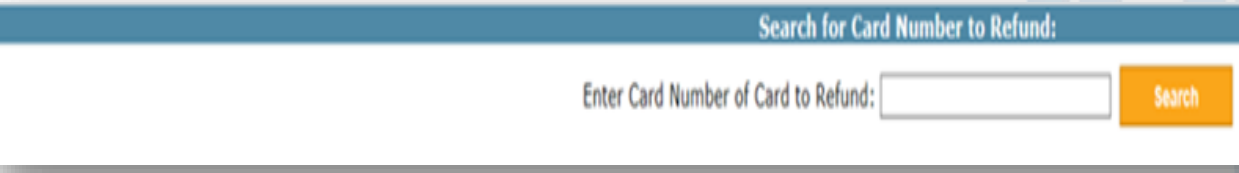
Gift Tab

- Gift Card Balance
- Search by card number

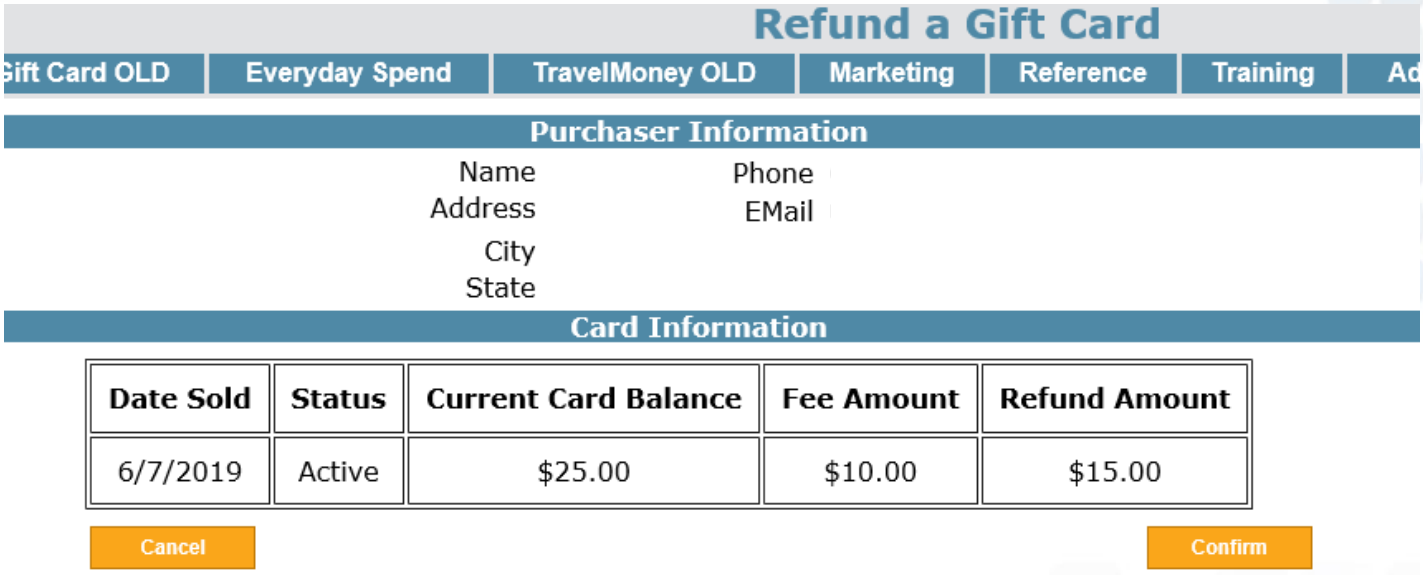


Card Refund/Unload

1. Search for the Card to Refund



2. Confirm the refund for the entered card



3. CU will need to confirm refund a 2nd time.

A receipt will confirm that the refund was completed successfully.

Replacement Cards

- If you are replacing a plastic gift card you must use a plastic card to issue a replacement
- If you are replacing a virtual gift card you must use a virtual card to issue a replacement

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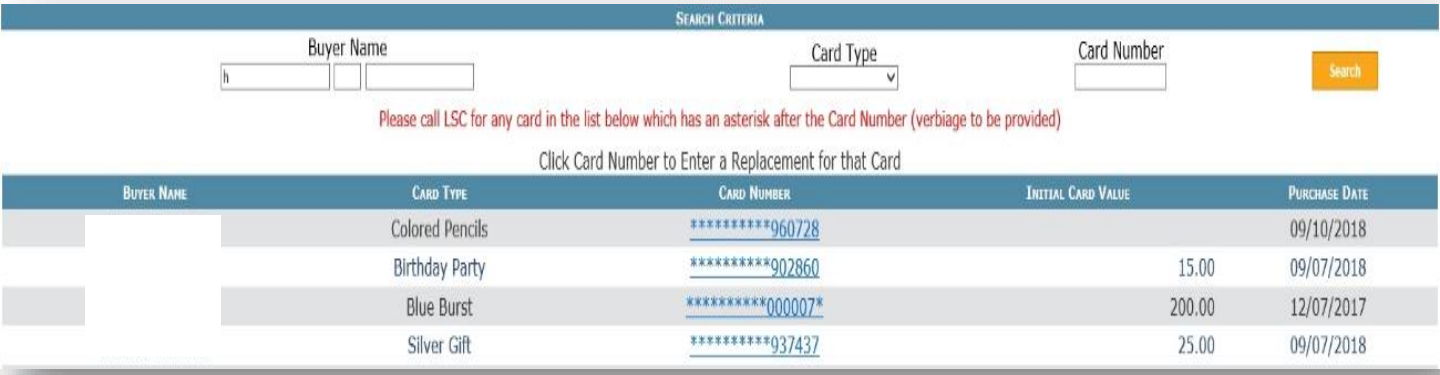
Card Replacement

When a Gift Card is Lost or Stolen, the cardholder must call their Customer Service number that is listed on their disclosure (833-729-2843) to block their card. If the member contacts the Credit Union, then the Credit Union can Call LSC Customer Service to place a block on the card.

In order for your Member to receive their replacement, they may request a replacement through the VRU toll-free number or request a Replacement at the Credit Union. Replacements via the VRU will be mailed to the Buyers address on record.

- Go to Gift Card
- Replace a Gift Card
- Search by Purchaser name
- Select the Card Number

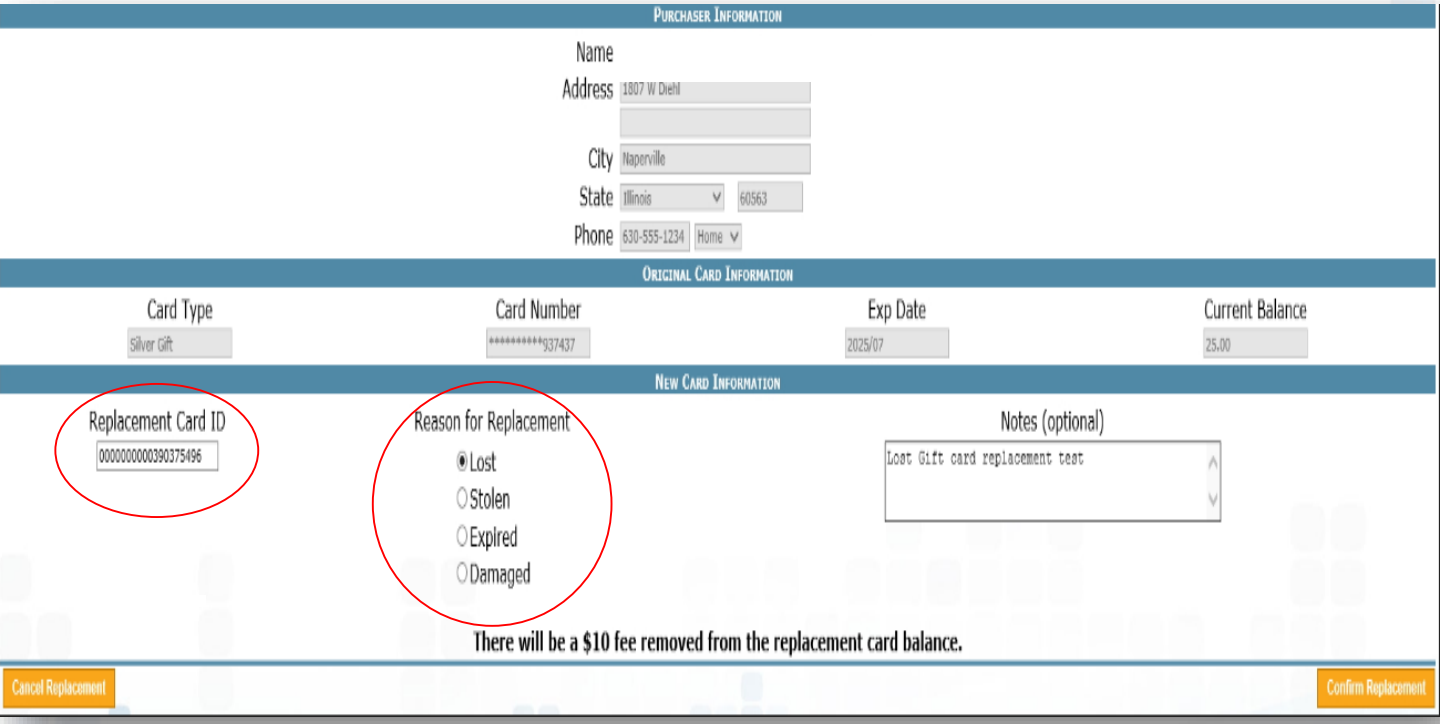


Card Replacement

The Purchaser information and original card information will show for your reference. ONLY the current balance will transfer, minus the $10 replacement card fee.

Record Card Replacement:

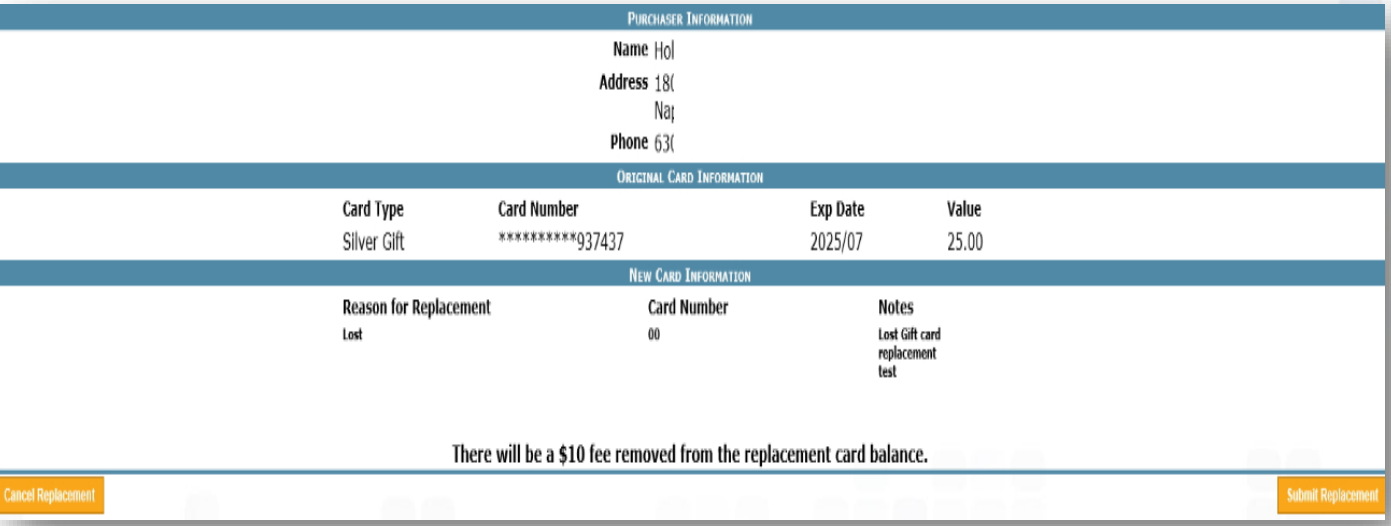
- Enter Replace Card ID
- Select Reason for Replacement
- Enter Optional Notes
- Confirm Replacement



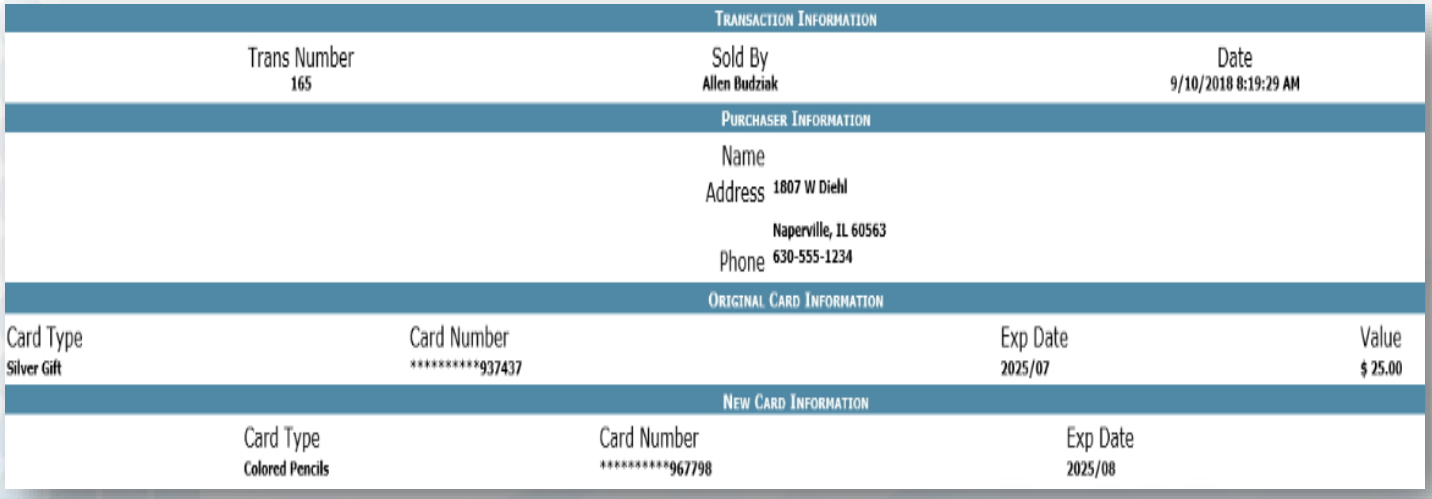
Card Replacement

Confirm Replacement details on page. If replacement information is correct

- Submit Replacement.



Gift Card Replacement Sales Receipt confirms that the replacement was submitted successfully.
Funds will be transferred immediately.



Gift Card Deactivation

Administrators will have the ability to deactivate gift cards through Prepaid Access.

- Search by Card ID or Card Type
- Select Cards to Deactivate
- Enter Admin PIN
- Click on Deactivate

Please note: Once a card(s) are deactivated, this process is not reversible. Deactivated card stock will need to be destroyed.

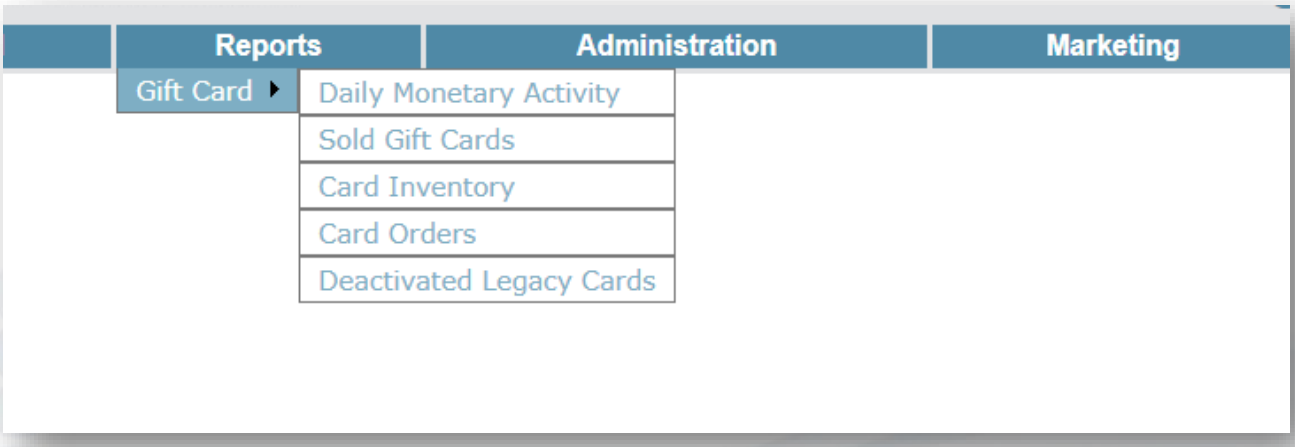
Prepaid Access

Reports

Gift Card Reports

All Administrators have access to reports through the Prepaid Access Site.

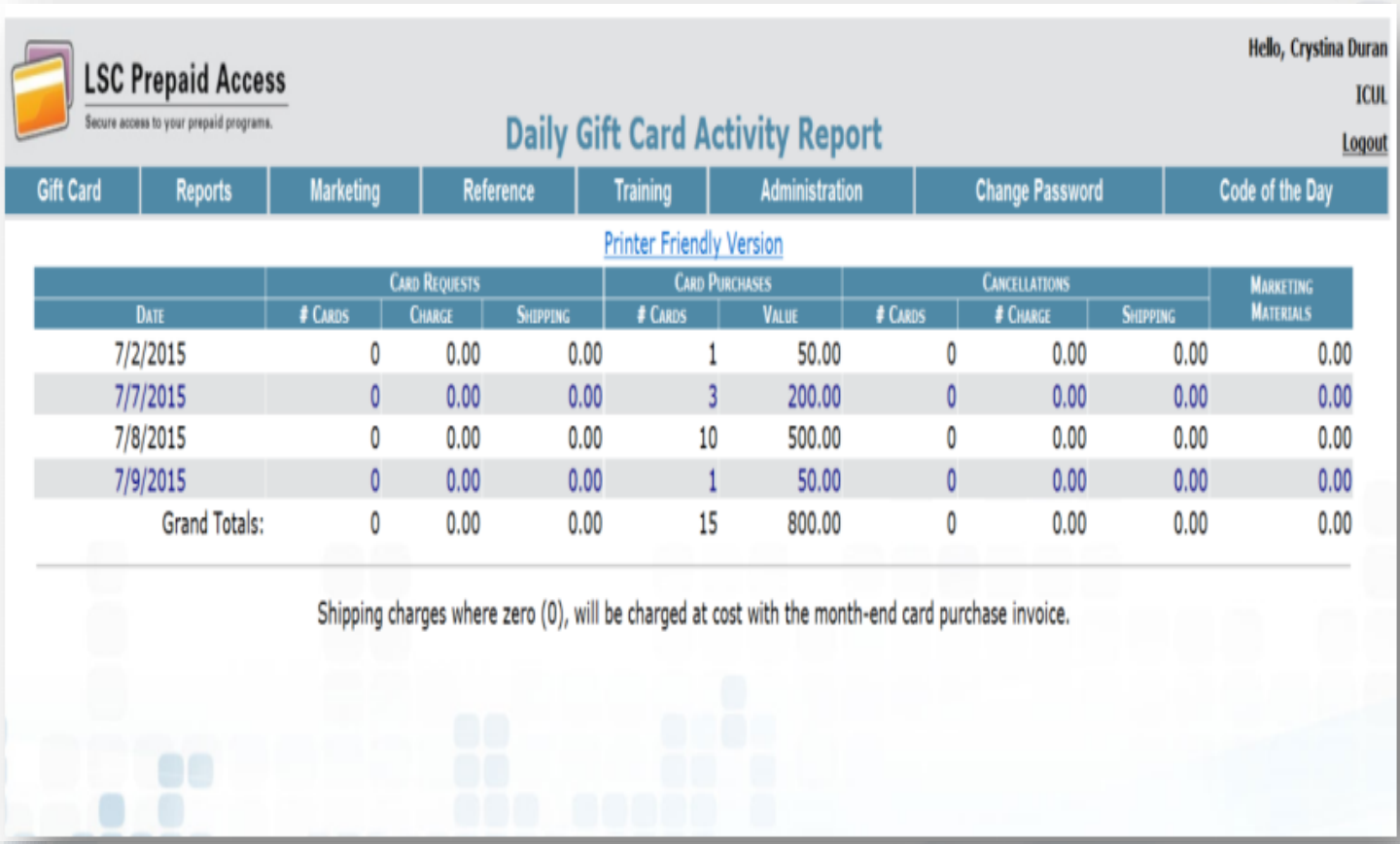
- Go to Report
- Gift Card
- Select a Report
  - *Daily Monetary Activity*
  - *Sold Gift Cards*
  - *Card Inventory*
  - *Card Orders*
- Select Transaction Dates
  - Today
  - Yesterday
  - 30,90,180 Days
  - Last Year
  - YTD
  - Custom Dates
- Generate Report



Daily Monetary Activity

The Daily Monetary Activity report shows all of the financial activity processed on the LSC Prepaid Access Site.

- Card Plastic Fee's (Card Requests)
- Load Values (Card Purchases)
- Cancellations
- Marketing Material Orders



LSC Prepaid Access
Secure access to your prepaid programs.

Hello, Crystina Duran
ICUL
Logout

Daily Gift Card Activity Report

Gift Card | Reports | Marketing | Reference | Training | Administration | Change Password | Code of the Day

Printer Friendly Version

	Card Requests			Card Purchases		Cancellations			Marketing Materials
Date	# Cards	Charge	Shipping	# Cards	Value	# Cards	# Charge	Shipping	
7/2/2015	0	0.00	0.00	1	50.00	0	0.00	0.00	0.00
7/7/2015	0	0.00	0.00	3	200.00	0	0.00	0.00	0.00
7/8/2015	0	0.00	0.00	10	500.00	0	0.00	0.00	0.00
7/9/2015	0	0.00	0.00	1	50.00	0	0.00	0.00	0.00
Grand Totals:	0	0.00	0.00	15	800.00	0	0.00	0.00	0.00

Shipping charges where zero (0), will be charged at cost with the month-end card purchase invoice.

Card Inventory

The Card Inventory Report shows all of the available cards the credit union has for sale.

- Type of card
- Card Numbers
- Expiration Dates
- Which Locations (if Multiple Locations)

Location	Card Type	# of Ca
1807 West Diehl Rd, , Naperville, IL, 60563	Garden Party	1
1807 West Diehl Rd, , Naperville, IL, 60563	Gingerbread Man	10
1807 West Diehl Rd, , Naperville, IL, 60563	Gingerbread Man	4
1807 West Diehl Rd, , Naperville, IL, 60563	Lavender	1

Available Cards

	Card Type	Exp	Order #	Card Qty	Ship Date
−	Garden Party	09/2025	1410	1	8/29/2018 12:00:00 AM

Row #	Card Type	Card Number	Card ID	Sequence Number	Exp
1	Garden Party	**********991875			09/2025

	Card Type	Exp	Order #	Card Qty	Ship Date
−	Gingerbread Man	11/2025	4973	10	10/23/2018 12:00:00 AM

Row #	Card Type	Card Number	Card ID	Sequence Number	Exp
1	Gingerbread Man	**********426528	0000000		11/2025
2	Gingerbread Man	**********842526	0000000		11/2025
3	Gingerbread Man	**********376052	0000000		11/2025
4	Gingerbread Man	**********709286	0000000		11/2025
5	Gingerbread Man	**********782027	0000000		11/2025
6	Gingerbread Man	**********177383	0000000		11/2025
7	Gingerbread Man	**********544228	0000000		11/2025
8	Gingerbread Man	**********644796	0000000		11/2025
9	Gingerbread Man	**********726023	0000000		11/2025
10	Gingerbread Man	**********556908	0000000		11/2025

+	Gingerbread Man	11/2025	4975	4	10/25/2018 12:00:00 AM
+	Lavender	09/2025	1410	1	8/29/2018 12:00:00 AM

Sold Gift Cards

The Sold Gift Cards report will show all Gift Cards that were sold in detail.

- Check ALL card types when generating report
- Transaction number
- Recorded by (who sold the card)
- Date of Sale
- Buyer Name
- Card type
- Card Number
- Value

Card Orders

Card Orders report will show all of the Gift Card orders and status:

- Pending Orders
- Received Orders
- Cancelled Orders

Reference

Contact Numbers lists all of the toll free Prepaid Customer Care numbers

Teller Quick Reference shows a comparison of each of the Prepaid programs

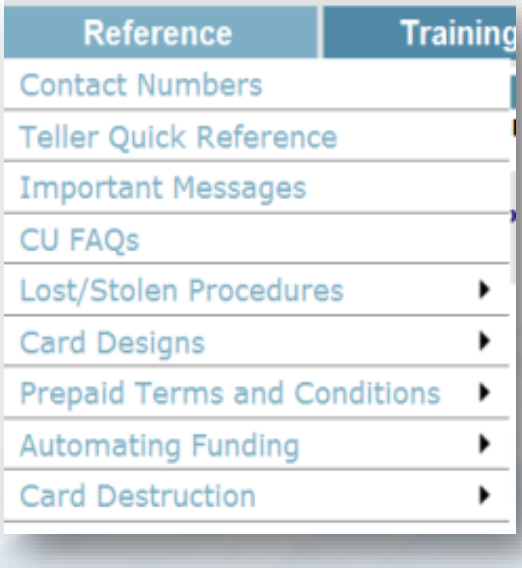
Important Message references back to the message board found on the initial log in screen

CU FAQs link lists all the most frequently asked questions for each Prepaid program

Lost/Stolen Procedures goes through this process for each program type

Gallery II Designs has PDFs of each plastic card and greeting card design that are separated by each program type

Prepaid Terms and Conditions a copy of the T's & C's in an electronic format for each program



Card Destruction

All Visa Gift Cards are issued to the Credit Union with a seven year expiration date. In 2009 the Card Act requires all Visa Gift Cards to have a minimum five year expiration date when sold to a consumer.

LSC gives Credit Unions two years to sell the cards before the cards are no longer valid. If any of your Gift Cards have reached a five year expiration date you must properly destroy the cards because of their invalid status. Credit Union Administrators will deactivate cards with less than a 5 year expiration date through the Deactivation function in Prepaid Access.

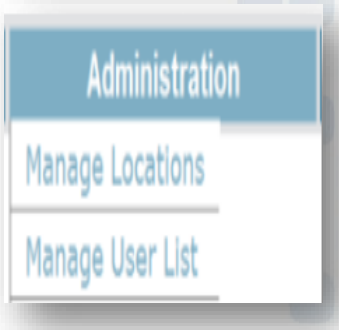
Prepaid Access

Administration

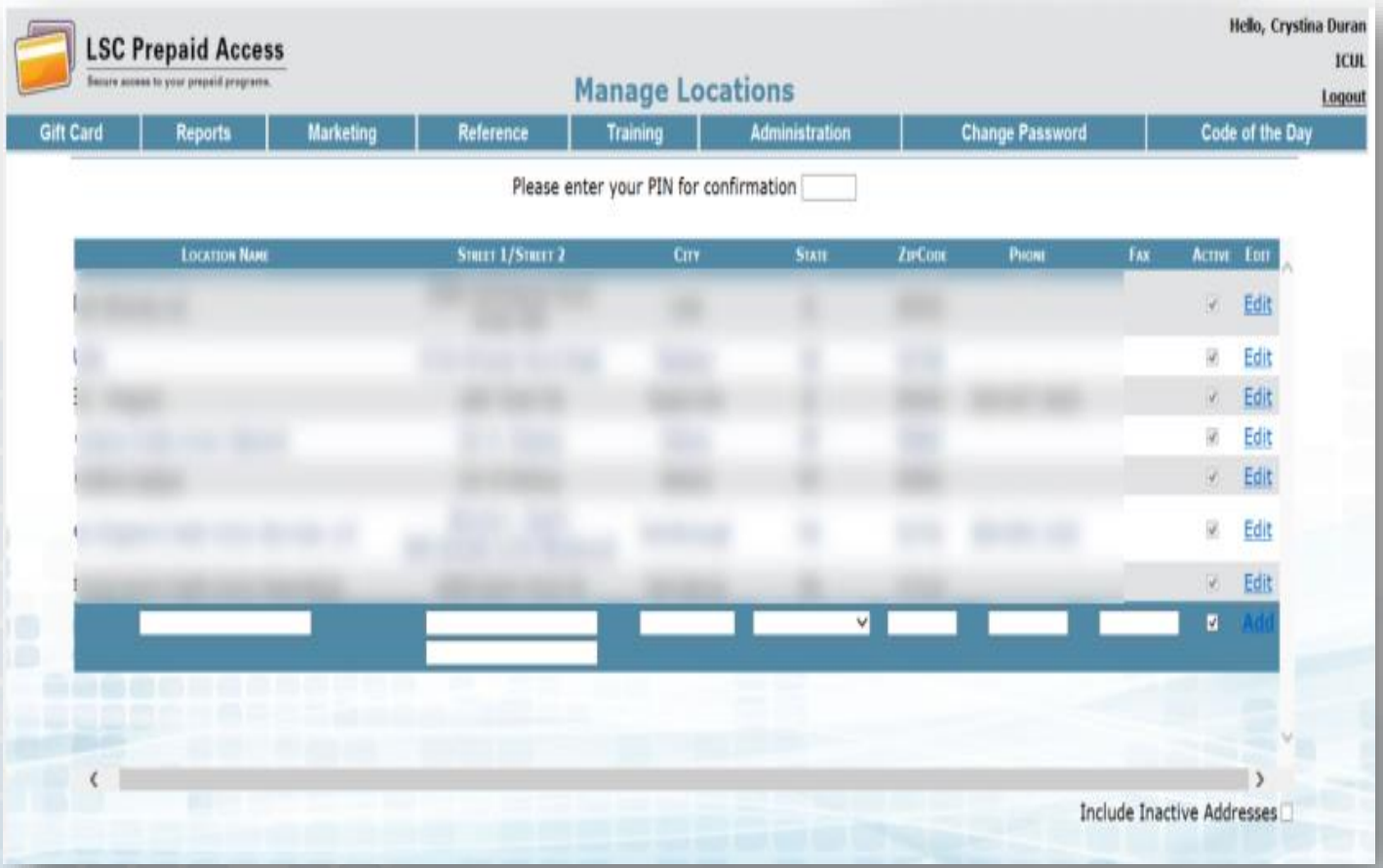
Managing Locations

Administrator can Manage Locations

- Location Name
- Address, City, State, and Zip Code
- Phone and Fax Number
- Check Active Box
- Enter Admin PIN for confirmation
- Select Add



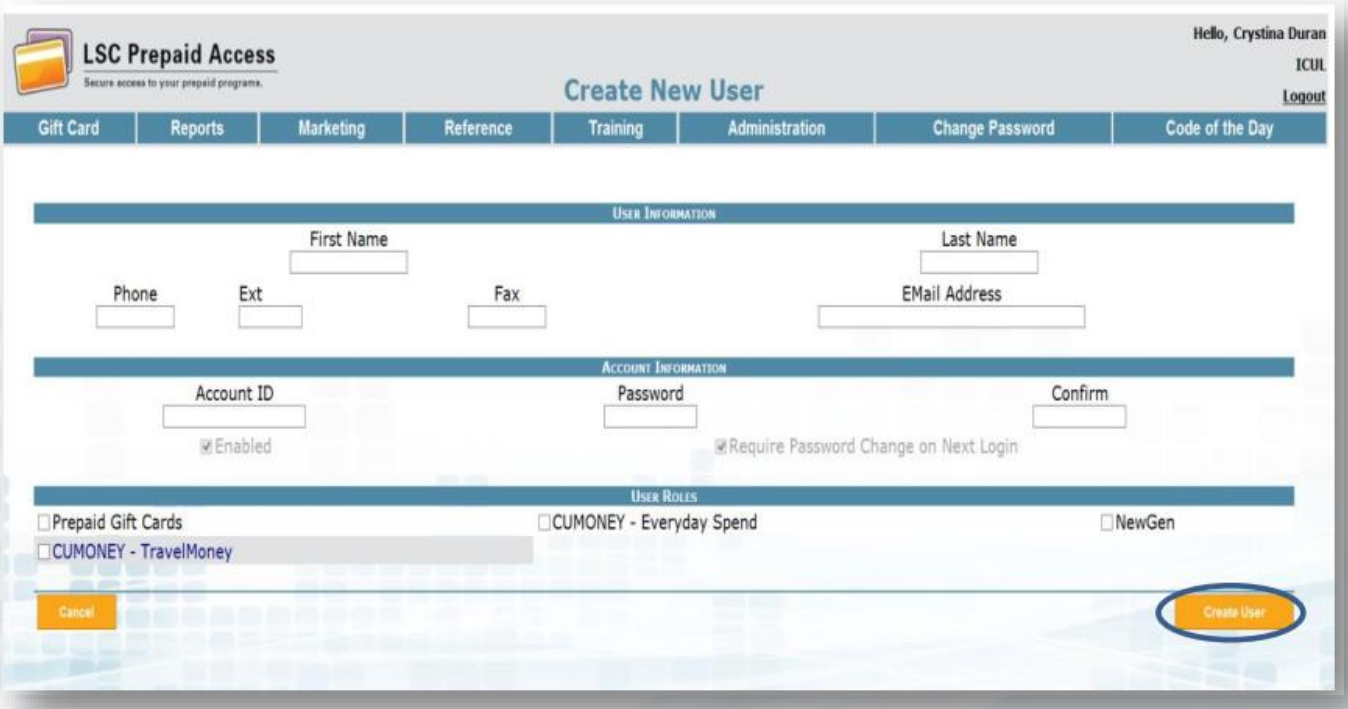
* Please keep in mind that adding or modifying location addresses will not be available to ship to for approximately 10-15 business days.



Manager User List – Add User

Add a New User:

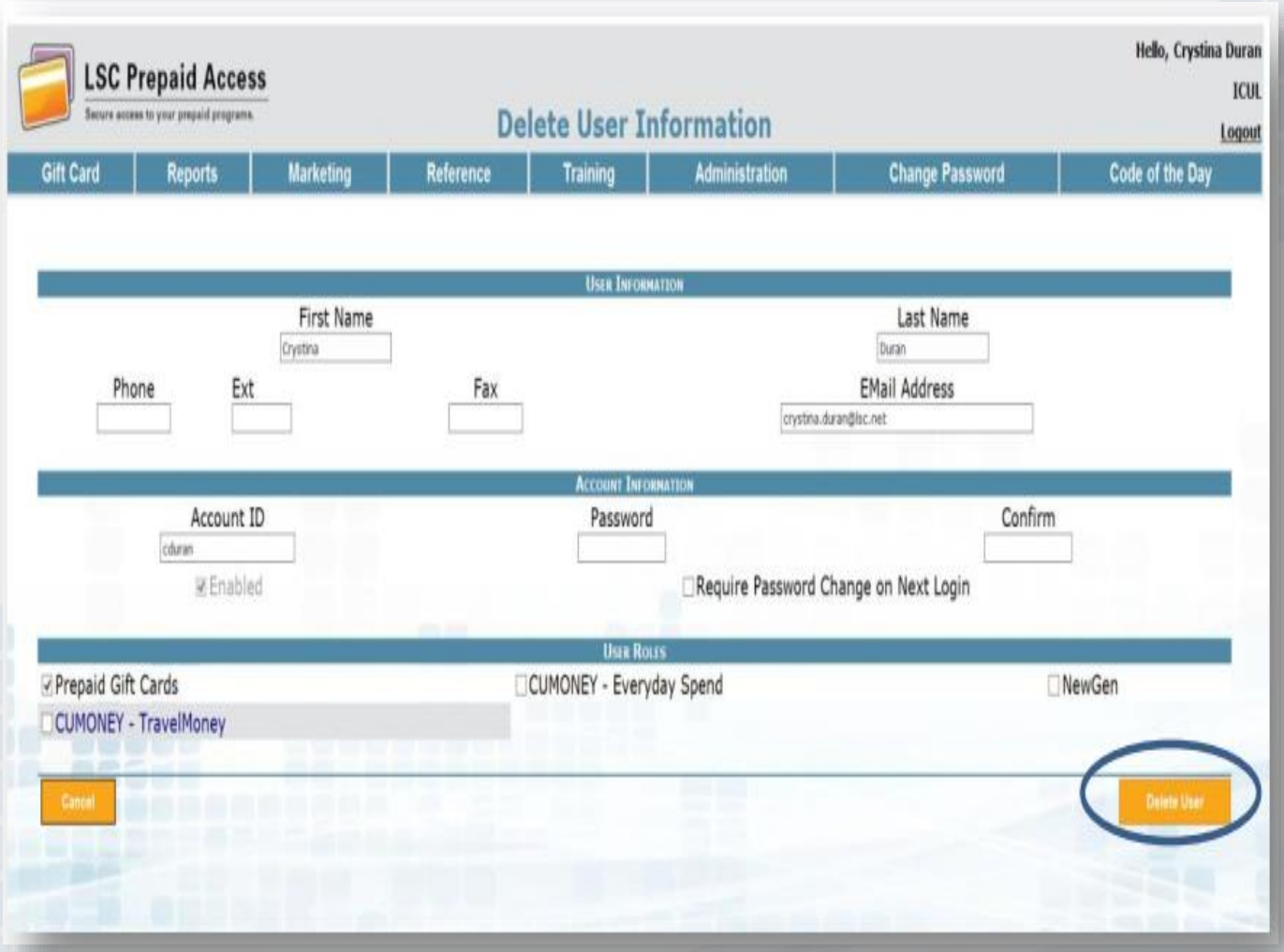
- Select Add New User (in the right hand corner)
- Enter User Information
  - First and Last Name
  - Phone and Fax Number
  - E-Mail Address
- Enter Account Information
  - Account ID (Ex: First.Lastname)
  - Password, then Confirm (Ex: Season@YYYY)
- User Roles
  - Check off Prepaid Gift Cards
  - Select Create User



Manager User List – Delete User

Delete a User:

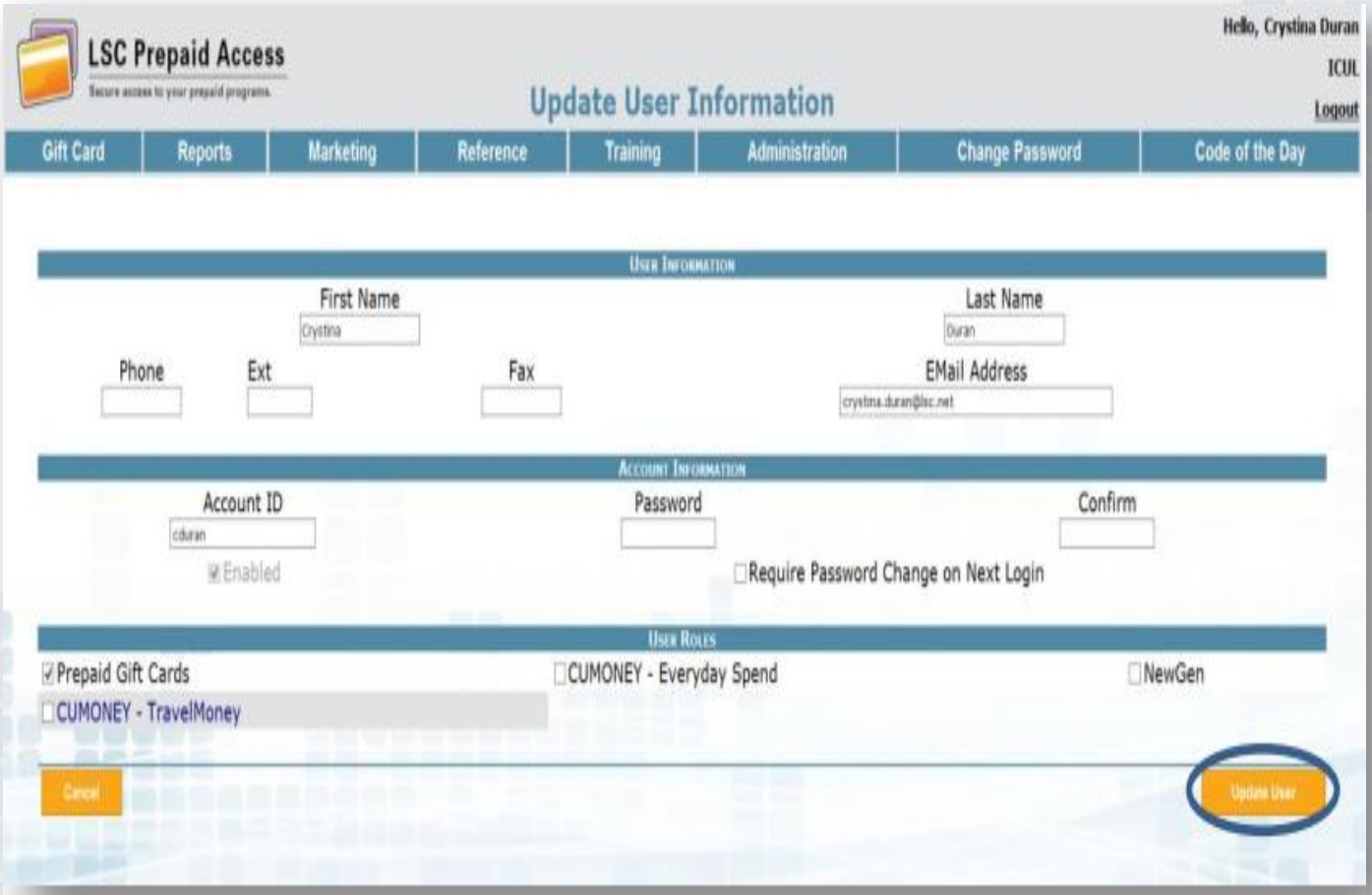
- Select Delete (on the far right corner of the User)
  - It will prompt to Delete User Information
- Select Delete User



Manager User List – Update User

Update a User:

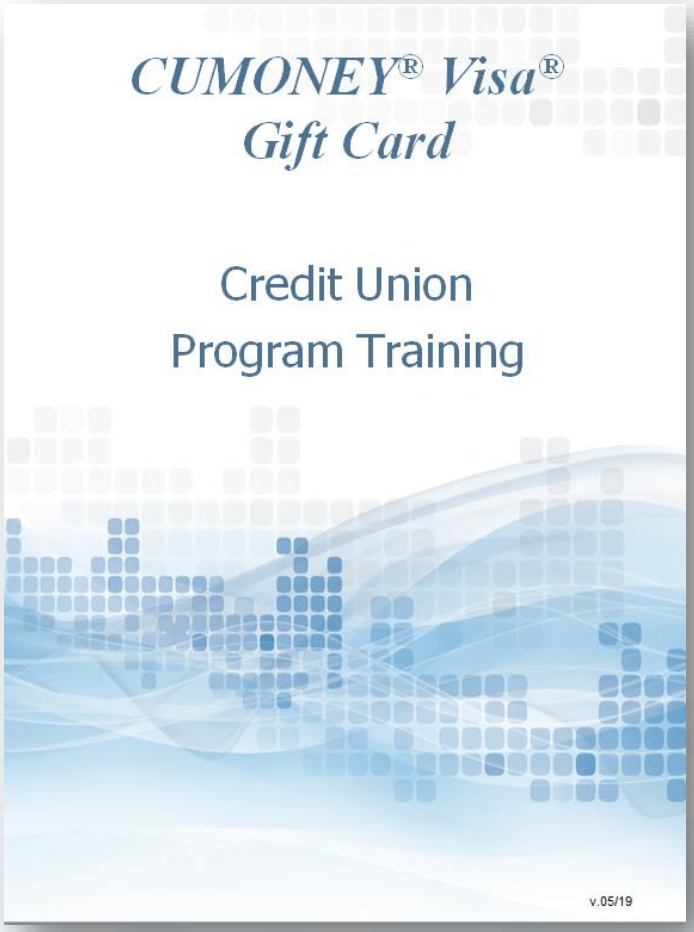
- Select the Account ID
- Enter temporary password & confirm
- Check off Require Password Change on Next Login
- Select Update User



Training

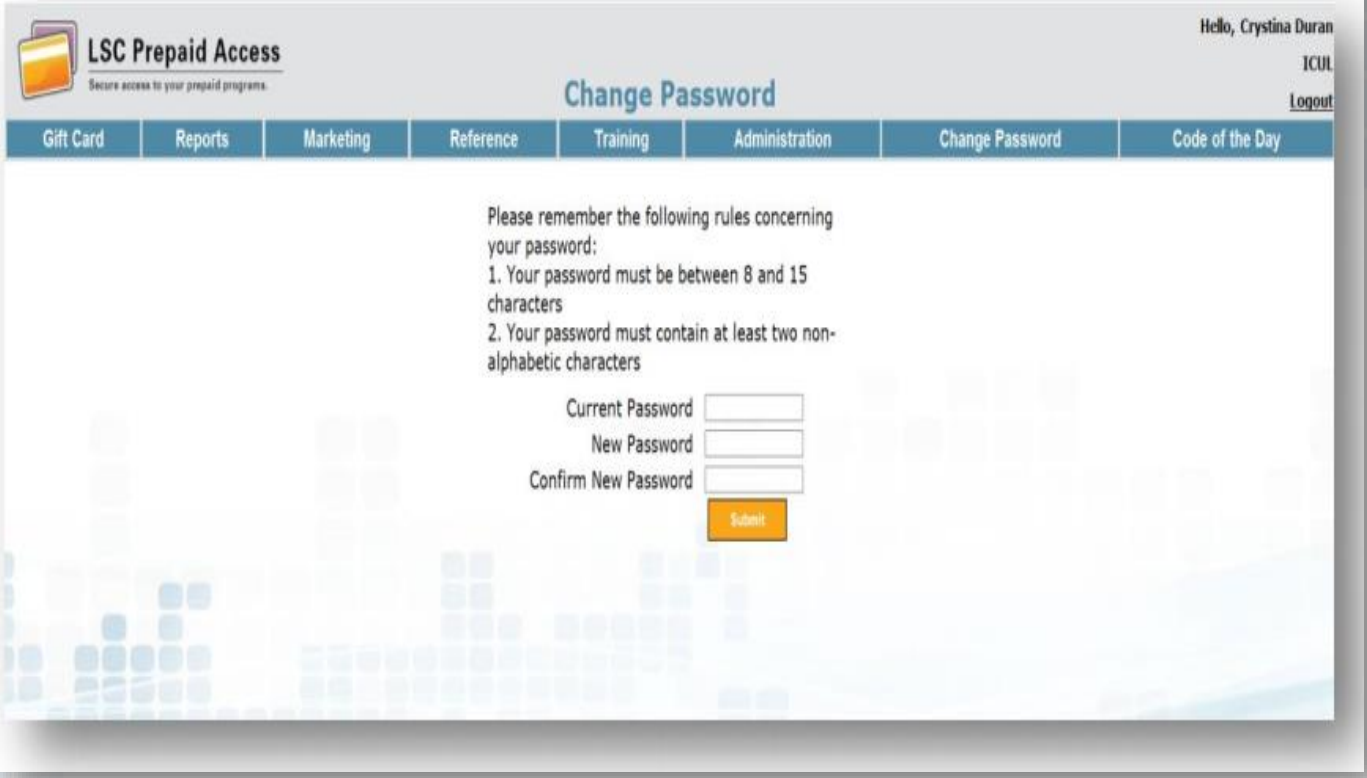
Training materials are available for the credit union for all of the Prepaid programs. Materials can be used to train new staff or as a refresher to the program.

The credit union can also contact LSC to schedule a live training by emailing: Prepaid@lsc.net



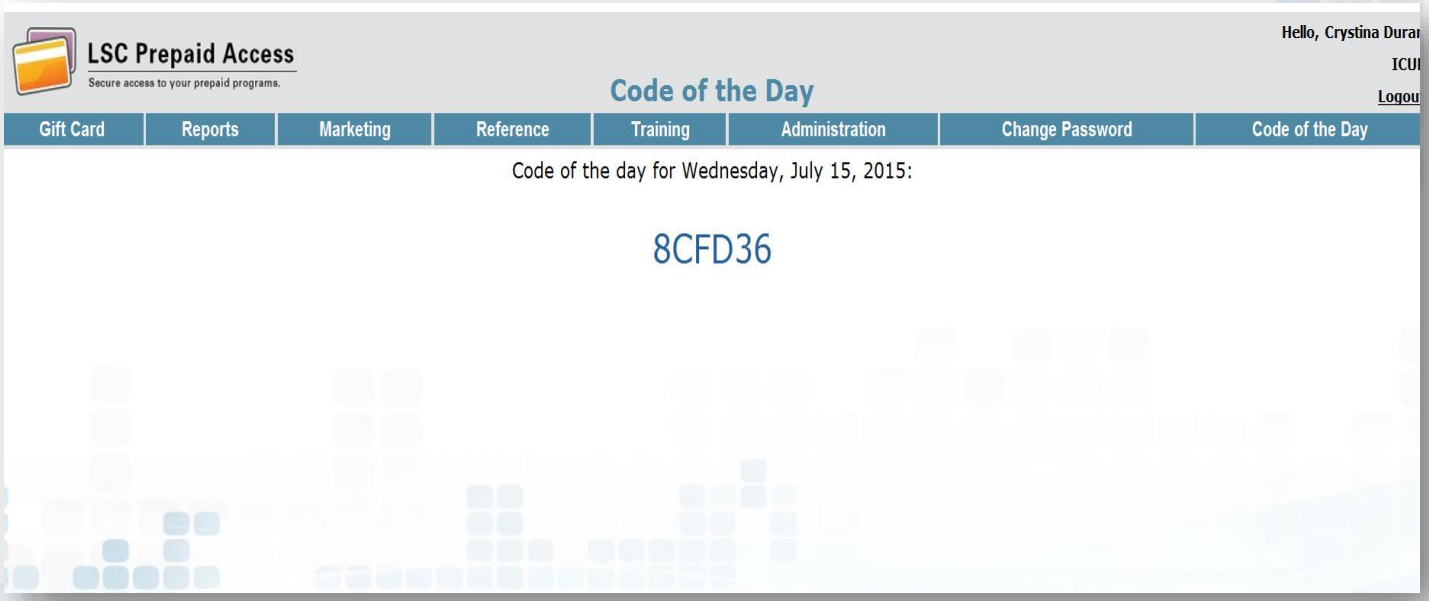
Change Password

This option is for ALL Users who want to change their password; you must know your password.



Code of the Day

The Code of the Day is a security feature that LSC uses to verify that you are calling from a Credit Union, and that you are a current employee.



LSC Web Reports

Invoices and Other Gift Card Reports

LSC Web Reports Site

The website is a completely separate website from our LSC Prepaid Access site. The login information is separate Account ID and Password. When logging into this website, you will be retrieving your Gift Card invoice and reports.

For new credit unions, there will be a designated person set up as the administrator on the site. The administrator will set up any additional users to this site.

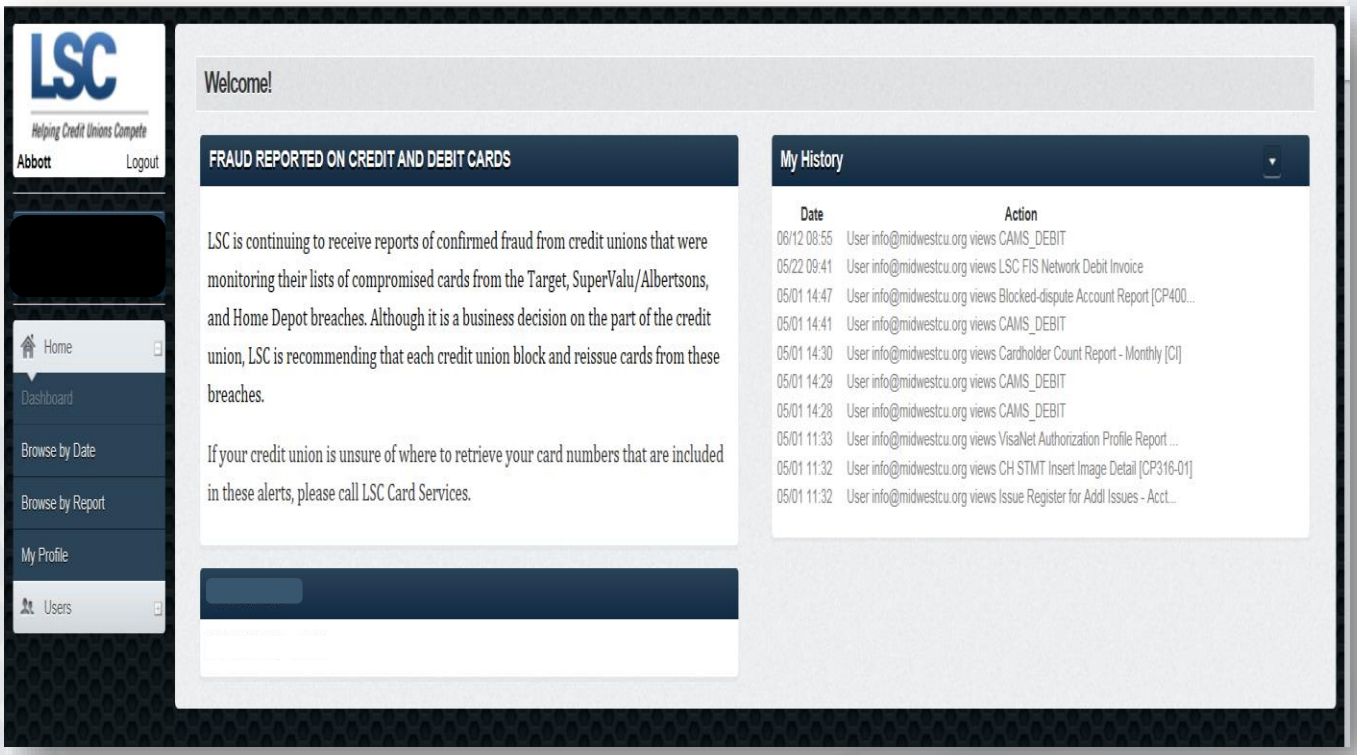
If your Credit Union has not been set up with an Administrator, please contact LSC customer service to have the set up form e-mailed to you.

LSC Web Reports – Home Page

The HOME Tab (Dashboard)

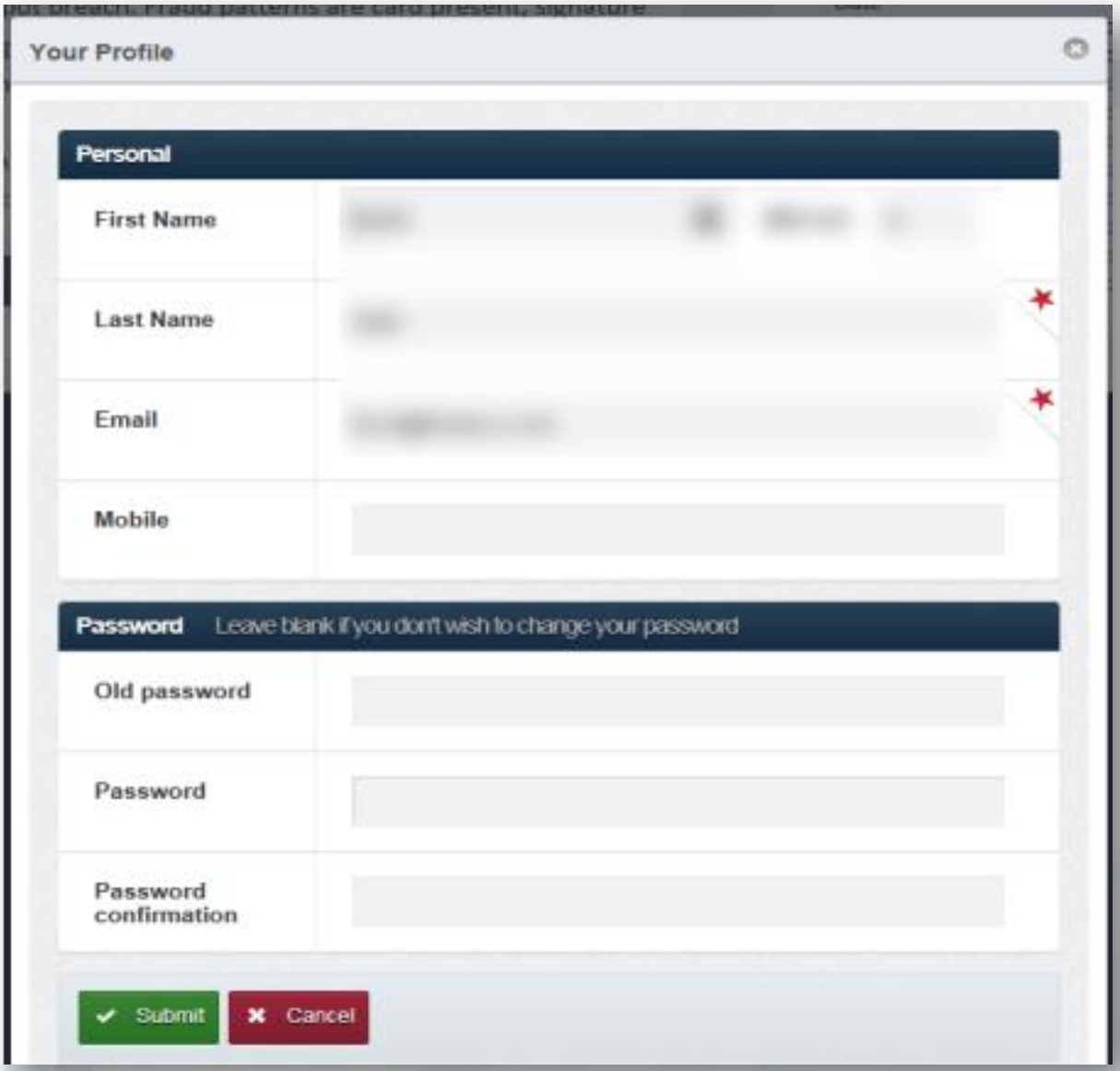
Once you're logged into the site, you will be directed to the Home Page (Dashboard). On the Home Page you will see updates, announcements, and My History. The history section is a list of reports you have previously browsed.

- **Browse by Report will show most recent reports you have available.**
- **Browse by Date will show reports you have available for specified date entered**.



LSC Web Reports – My Profile

A pop up of your Profile will appear. This is where you can update your information, and change your password, if needed (must know current password).

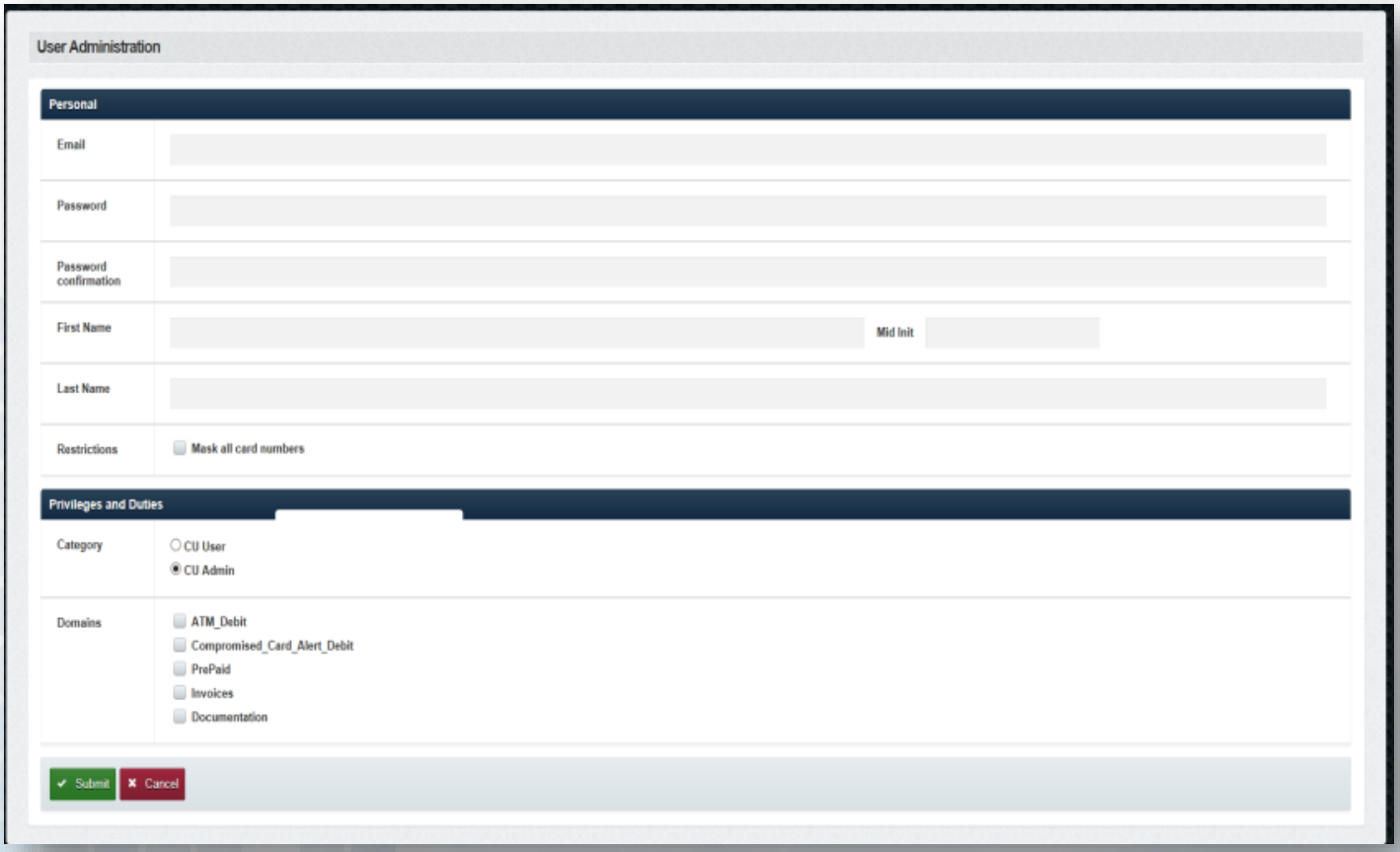


LSC Web Reports – User Tab

The Administrators for LSC Web Reports will have the ability to add additional users to the site.

Create New User:

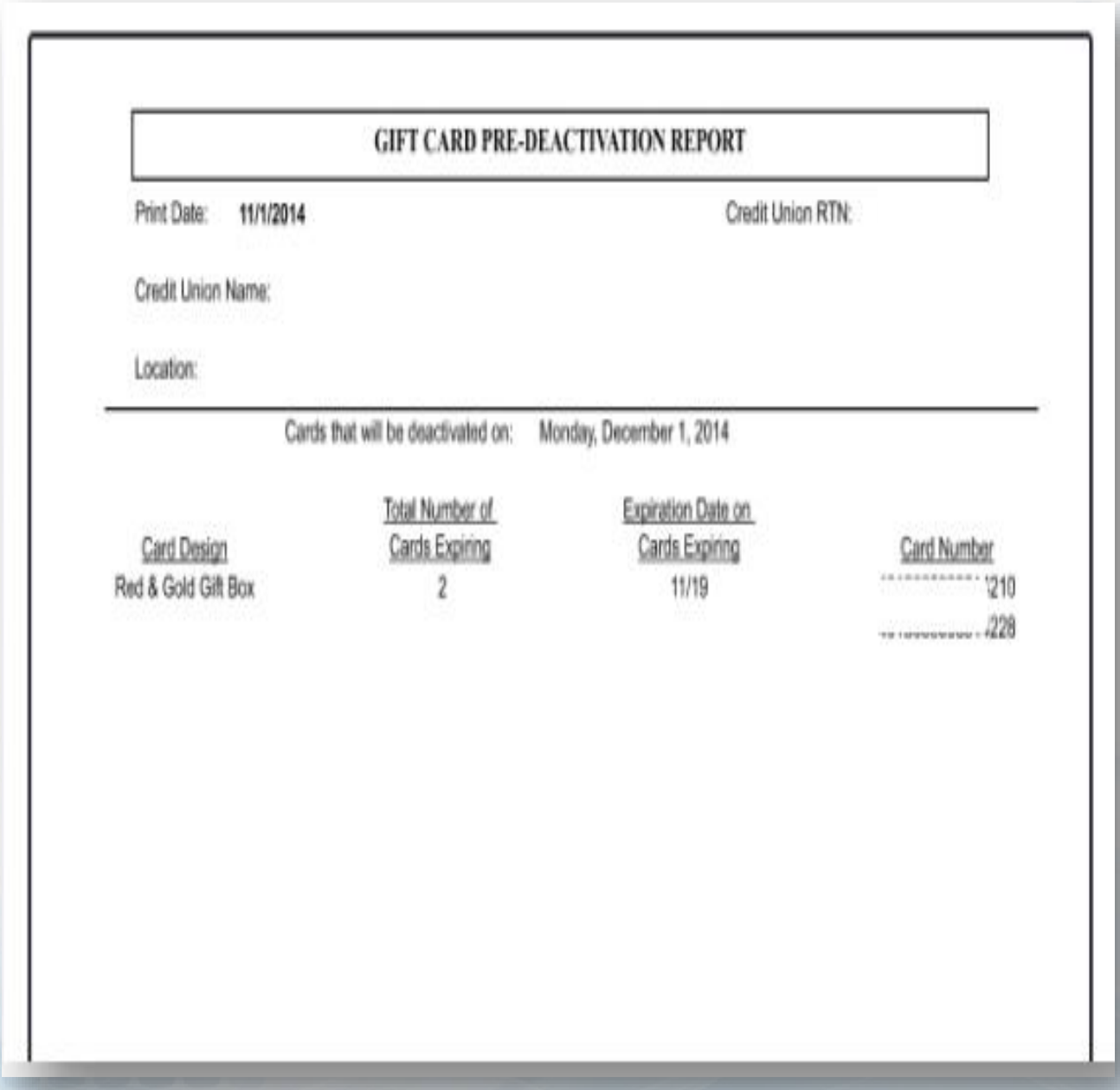
- Personal Information
  - Email Address (will be used as their Account ID)
  - Password
  - First and Last Name
- Privileges and Duties
  - Check off Admin or User
    - Admins have the ability to Add additional Users
  - Check off Prepaid, Invoices, and Documentation
- Submit



LSC Web Reports – Reports

Pre-Deactivation Report

This report will generate if you have any Gift Card in your inventory that are coming close to the 5 years expiration. Users will receive an e-mail notification that this report is available.



GIFT CARD PRE-DEACTIVATION REPORT

Print Date: 11/1/2014 Credit Union RTN:

Credit Union Name:

Location:

Cards that will be deactivated on: Monday, December 1, 2014

Card Design	Total Number of Cards Expiring	Expiration Date on Cards Expiring	Card Number
Red & Gold Gift Box	2	11/19	[illegible]1210
			[illegible]4228

LSC Settlements

All financial activity will generate a debit or a credit towards the corporate account provided to your credit union provided to LSC.

Daily ACH Settlement

This will come through as one financial transaction with a total debits and credits for the entire day. The ACH settlement has a two business day lag time.

Daily Fees

- Card Load Values
- Marketing Material orders plus Shipping fees

Monthly Billing

The invoice will be available for you to view on the LSC Web Reports site. This website is a completely separate site from our Prepaid Access site. You will need to be set up with separate login for the LSC Web Reports site. The monthly billing will consist of any card inventory that has been ordered.

Billing Fees

- Card Costs
  - $1.25.00 x Gift Card plus Shipping
- CT,HI,VT,AZ,NY
  - $3.00 x Gift Card plus shipping

Branded Gift Card program

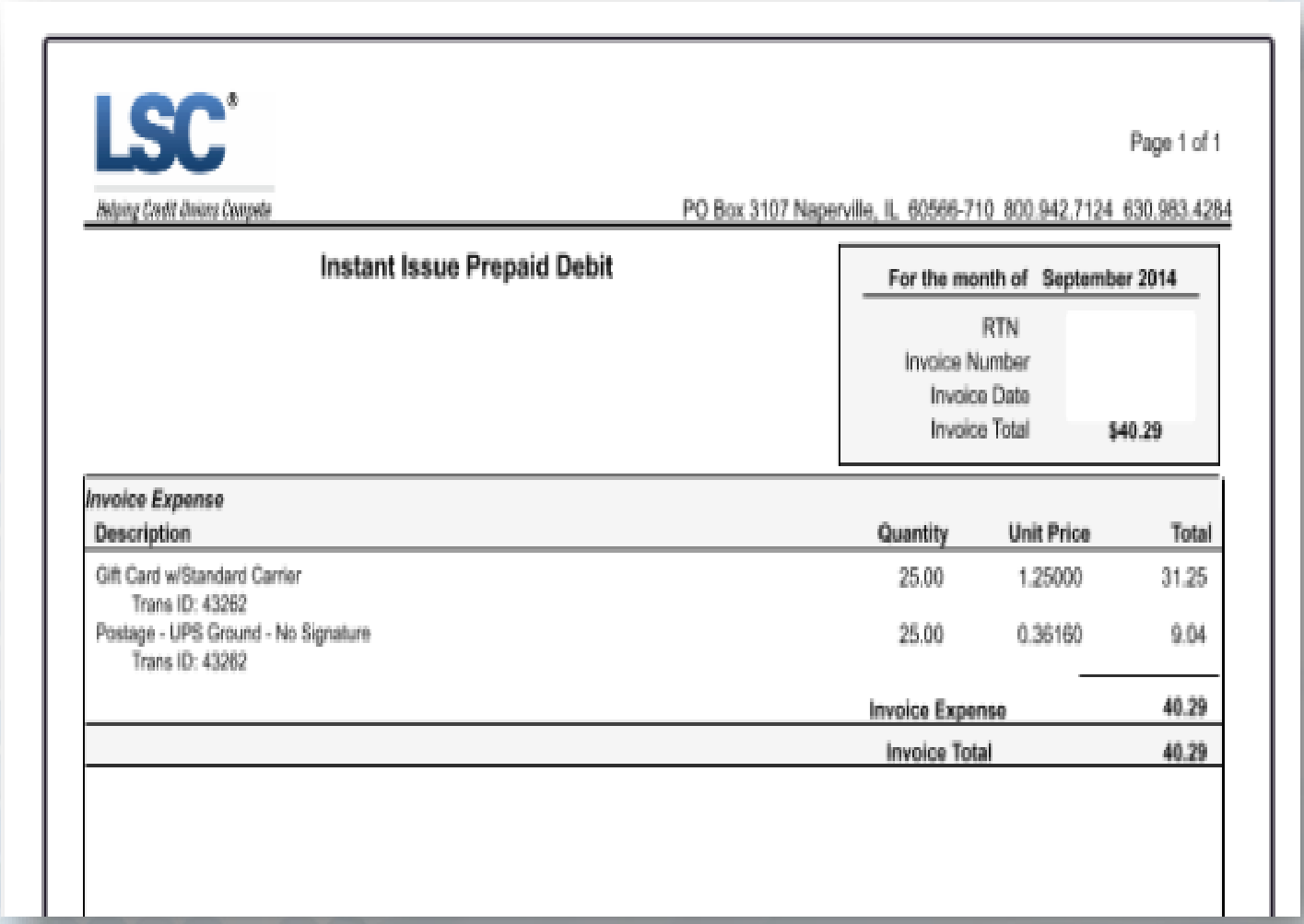
- Visa Annual BIN fee
  - $100 billed in December

LSC Web Reports – Invoice

Instant Issue Prepaid Debit Invoice

This is a monthly invoice; the credit union will receive one for any gift card orders that were placed in the previous month.

- **All Versions** option
  - View previous invoices
- Invoices will include descriptions, quantity, price, and totals



LSC®

Helping Credit Unions Compete

Page 1 of 1

PO Box 3107 Naperville, IL 60566-710 800.942.7124 630.983.4284

Instant Issue Prepaid Debit

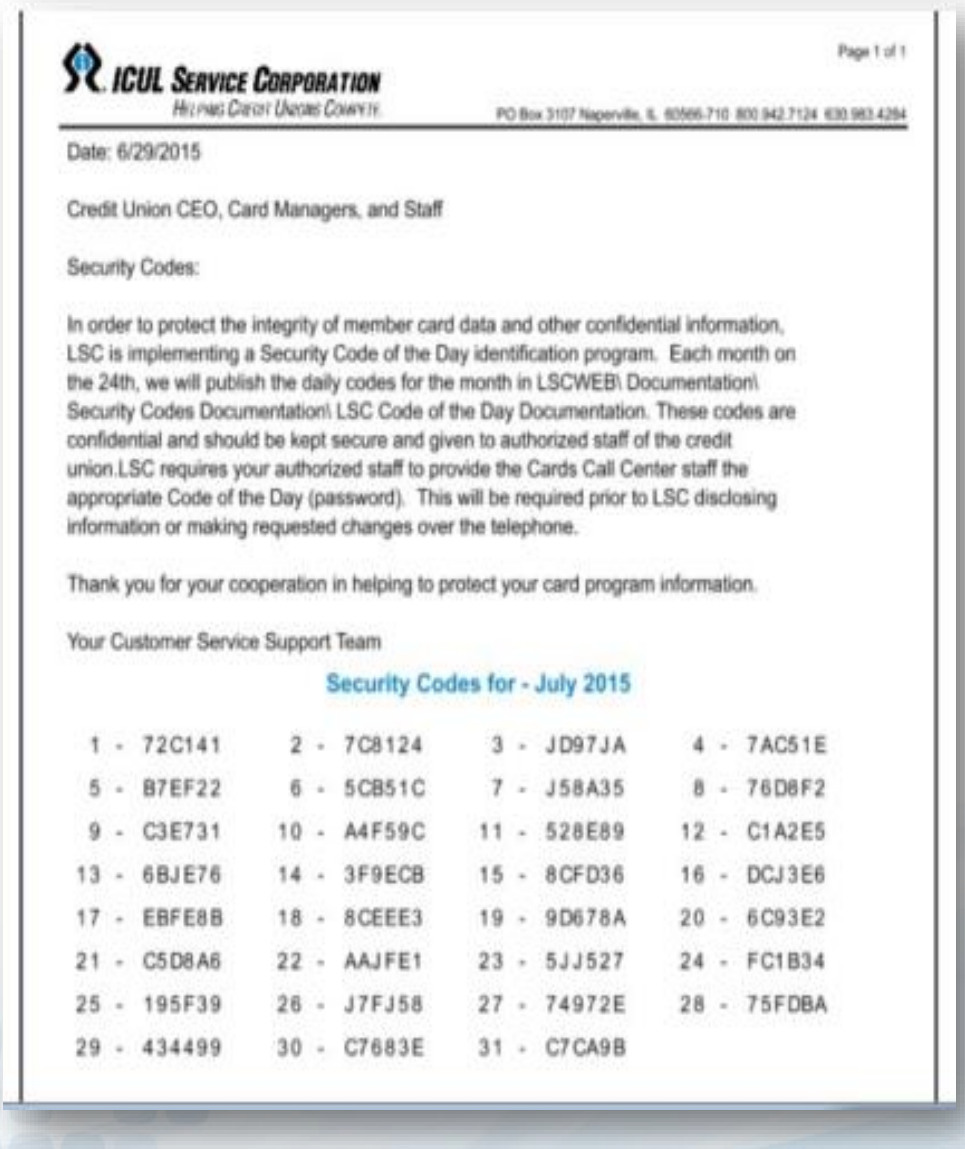
For the month of	September 2014
RTN	
Invoice Number	
Invoice Date	
Invoice Total	$40.29

Invoice Expense

Description	Quantity	Unit Price	Total
Gift Card w/Standard Carrier Trans ID: 43262	25.00	1.25000	31.25
Postage - UPS Ground - No Signature Trans ID: 43262	25.00	0.36160	9.04
		Invoice Expense	40.29
		Invoice Total	40.29

LSC Web Reports
Security Codes

This monthly Code of the Day report is for credit union convenience. Instead of having to login each time for the COD, this report can be printed and kept in a secure location.



ICUL Service Corporation
Helping Credit Unions Connect

PO Box 3107 Naperville, IL 60566-710 800.942.7124 630.983.4284

Date: 6/29/2015

Credit Union CEO, Card Managers, and Staff

Security Codes:

In order to protect the integrity of member card data and other confidential information, LSC is implementing a Security Code of the Day identification program. Each month on the 24th, we will publish the daily codes for the month in LSCWEB\ Documentation\ Security Codes Documentation\ LSC Code of the Day Documentation. These codes are confidential and should be kept secure and given to authorized staff of the credit union.LSC requires your authorized staff to provide the Cards Call Center staff the appropriate Code of the Day (password). This will be required prior to LSC disclosing information or making requested changes over the telephone.

Thank you for your cooperation in helping to protect your card program information.

Your Customer Service Support Team

Security Codes for - July 2015

1 - 72C141	2 - 7C8124	3 - JD97JA	4 - 7AC51E
5 - B7EF22	6 - 5CB51C	7 - J58A35	8 - 76D8F2
9 - C3E731	10 - A4F59C	11 - 528E89	12 - C1A2E5
13 - 6BJE76	14 - 3F9ECB	15 - 8CFD36	16 - DCJ3E6
17 - EBFE8B	18 - 8CEEE3	19 - 9D678A	20 - 6C93E2
21 - C5D8A6	22 - AAJFE1	23 - 5JJ527	24 - FC1B34
25 - 195F39	26 - J7FJ58	27 - 74972E	28 - 75FDBA
29 - 434499	30 - C7683E	31 - C7CA9B	

Thank You!

If you have any questions or concerns please contact LSC.
800-304-2273 option 4 for Prepaid
Prepaid@lsc.net