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Printed in the United States of America.
Everyday Spend Card

The CUMONEY Everyday Spend Card is a Prepaid Reloadable VISA Card. It is not a debit card, since it is not linked to a checking or savings account. It is not a credit card, as the funds that can be spent on the card are the funds added by the cardholder. It can be used anywhere the VISA logo is accepted.

The CUMONEY Everyday Spend Card must be ordered for your member, it will be mailed directly to your member, and it should be received within 7-10 business days. The card will be embossed with the member’s name. This card is more secure, and it is a convenient way to carry funds as opposed to cash or their debit/credit cards.
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](http://www.cumoney.com)) or by contacting the Customer Care number at 1-833-729-2853
General Everyday Spend Information

Access Limits

- **Daily Load Limits**
  - $10 MIN and $5,000 MAX, when reloading at the Credit Union
  - $10 MIN and $2,500 MAX, when reloading on www.CUMONEY.com

- **Signature POS**
  - Daily Limit: 25 transactions or $5,000 per day

- **PIN POS**
  - Daily Limit: 25 transactions or $1,500 per day

- **Cash Advance**
  - Daily Limit: 2 transactions or $1,000 per day

- **ATM Withdrawals**
  - Daily Limit: 10 transactions or $310 per day

Fees

- **Refund/Unload**
  - $15.00

- **Replacement**
  - $5.00

- **Service Fee**
  - $1.75

- **International Transactions**
  - 2% of the transaction amount

- **Reload**
  - $0.50

- **ATM Withdrawal**
  - $1.50

- **Inactivity**
  - $3 Monthly fee after 3 consecutive months of non-usage
Everyday Spend Restrictions

- All internet gambling transactions are restricted

- Car Rentals, Hotels, Cruise Ships and Hotel affiliations (gift shops, restaurants, etc.)
  - 15% - 5 business day hold

- Gas Station/Pay at the pump
  - $75.00 preauthorization

- Restaurants and bars
  - Additional 20% for gratuity preauthorization

- Taxi Cabs & Limos
  - 20% Preauthorization

- Beauty, Barber Shops, Health & Beauty Spas
  - 20% Preauthorization
OFAC Compliance

OFAC stands for the Office of Foreign Assets Control, which is a division of the U.S. Department of the Treasury. It administers and enforces economic and trades sanctions against targeted foreign countries, terrorism sponsoring organizations and international narcotics traffickers based on U.S. foreign policy and national security goals. Financial institutions must monitor all financial transactions performed by or through them to detect those that involve any entity or person subject to the OFAC laws and regulations. Your responsibility, as the Credit Union, is to know the individuals purchasing CUMONEY Everyday Spend cards from your institution. LSC does monitor reports from our processor in case anything should flag as suspicious. If a cardholder is flagged, LSC will run the questionable information through Patriot Guard. If the member fails the Patriot Guard search, a representative of our office will contact your office to verify the cardholder further.
Handling Chargebacks

The CUMONEY Everyday spend program comes with the added benefit of Visa Zero Liability for signature based fraudulent activity.

LSC is responsible for managing all chargebacks on the CUMONEY Everyday Spend program. The Credit Union holds no responsibility with regards to processing chargebacks.

LSC does reserve the right to send any chargebacks to collections if there were no chargeback rights, even though the member received the goods or services.
Consumer Card Website
www.cumoney.com
Consumer Card Access Site

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

- **Manage Accounts** – update cardholder 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
- **Card Funding** – load funds using a debit or credit card
- **Alerts** – set them up via text or email
- **Card Activation** – activate replacement cards for lost/stolen cards
- **Card Controls** – suspend or reactivate cards
- **ATM Locator** – locate surcharge free ATM’s
- **Reload Locator** – locate Visa ReadyLink locations (cash only)
- **Initiate disputes**
Consumer Card Access Site

Direct Deposits

- Cardholders log into cumoney.com website
- Go to Fund My Card
- Follow the simple instructions to enroll new card for direct deposits
CUMONEY Mobile App
Available in Google Play & Apple Stores
Mobile App Functions

Cardholders can go into their Android or Apple store, search for CUMONEY and download the Free app. The cardholder will have to enroll, create a new account ID, and password. Once their enrollment is complete, they can sign in and begin managing their account via their mobile device.

- **Transactions** – View all of their transactions and balances
- **Locator** – find nearby Visa ReadyLink locations
- **Account** – settings, help, change password, and logout options
- **Card Controls** – Suspend and reactivate cards
- **Set Alerts**
- **Load Money**
  - Debit or Credit Card Loads (funds available immediately)
  - Load Checks (normal check clearing time or option to expedite load for a small fee)
Reload Visa ReadyLink

Cardholders have the option to reload their card using the VISA ReadyLink network. The cardholder can go to any participating merchant to reload using cash only, and funds will be available immediately. The cardholder may be charged an additional VISA ReadyLink fee, determined by the participating merchant.

Go to www.CUMONEY.com

• Select VISA ReadyLink Locations

The member will be redirected to the VISA website.
   • Find nearest locations
   • Enter Location
   • A list of the nearest locations will appear
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.

<table>
<thead>
<tr>
<th>Action</th>
<th>User</th>
<th>Admin</th>
</tr>
</thead>
<tbody>
<tr>
<td>Issue a Card</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Reload a Card</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Replace a Card</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Refund a Card</td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>Check a Balance</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>View Code of the Day</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Change Current Password</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>View Reports</td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>Manage Locations</td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>Manage User List</td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>(Add, Delete, &amp; Reset Passwords)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grant Administrative Access</td>
<td></td>
<td>X</td>
</tr>
</tbody>
</table>
Login to Prepaid Access

The Everyday Spend 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
Issuing Everyday Spend Cards
Issue Everyday Spend Cards

Go to Everyday Spend

- Issue an Everyday Spend card
- Choose from the 4 card designs
## Issue Everyday Spend Cards

### Enter Cardholder information
- Name
- Address, City, State, and Zip Code
- Phone number
- Email Address

### Enter Security Information
- SSN
- Date of Birth
- Mother’s Maiden Name

### Enter Funding information
- Initial Card Value
  - Min $10 and Max $5,000
  - For security purposes LSC suggest the Initial Value to be $0

---

### Issue a New CUMONEY - Everyday Spend Card

<table>
<thead>
<tr>
<th>Cardholder Information</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cardholder Name</strong></td>
</tr>
<tr>
<td><strong>Address</strong></td>
</tr>
<tr>
<td><strong>City</strong></td>
</tr>
<tr>
<td><strong>State</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Security Information</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>SSN</strong> (###-##-####)</td>
</tr>
<tr>
<td><strong>Date of Birth</strong> (MM/DD/YYYY)</td>
</tr>
<tr>
<td><strong>Mother's Maiden Name</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Shipping Method</th>
</tr>
</thead>
<tbody>
<tr>
<td>Standard USPS</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Funding Information</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Initial Card Value</strong></td>
</tr>
</tbody>
</table>

---

Contact Us: 800-304-2273 opt 4 | Prepaid@lsc.net
Issue Everyday Spend Cards

CUMONEY Everyday Spend –Prepaid Sale Confirmation

- Select Submit Purchase

CUMONEY Everyday Spend Sales Receipt will verify that the sale was successful.
Reload a Card

Go to Reload

• Search for Everyday Spend card information
  ▪ Name
  ▪ SSN

• Select the Trans Num.

Record CUMONEY Everyday Spend Reload

• Card Number
  ▪ Enter the full 16 digits

• Funds to be Added
  ▪ Min $10/Max $5,000
Reload a Card

Confirm Reload (Verify information was entered correctly)
  • Select Submit

CUMONEY Everyday Spend Sales Receipt will verify the reload was successful.
Everyday Spend Card Balance

Go to Everyday Spend
- Everyday Spend Card Balance
- Search by Cardholder name, SSN, and/or Card number

<table>
<thead>
<tr>
<th>Cardholder Name</th>
<th>SSN</th>
<th>Card Number</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Click Transaction Number to load the sale information

<table>
<thead>
<tr>
<th>Purchase Date</th>
<th>Cardholder Name</th>
<th>Card Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>3/7/2019 10:16:21 AM</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3/7/2019 11:05:21 AM</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Balance information will appear upon selecting the cardholder

<table>
<thead>
<tr>
<th>Date Sold</th>
<th>Status</th>
<th>Current Card Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>3/7/2019</td>
<td>Active</td>
<td>$50.00</td>
</tr>
</tbody>
</table>
**Everyday Spend Refund Card**

**Go to Everyday Spend**
- Refund a card
- Search by Cardholder name, SSN, and/or Card number

---

### Search for Card to Refund

**Search Criteria**

<table>
<thead>
<tr>
<th>Cardholder Name</th>
<th>SSN</th>
<th>Card Number</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Search**

---

Select the card record you would like to refund

### Search for Card to Refund

**Search Criteria**

<table>
<thead>
<tr>
<th>Cardholder Name</th>
<th>SSN</th>
<th>Card Number</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Search**

---

**Purchase Date** | **Cardholder Name** | **Card Number**
---|-------------------|------------------|
3/7/2019 10:16:21 AM |                  | *****************|
3/7/2019 11:05:21 AM |                  | *****************|

**Confirm the refund.**

*Card will be closed and funds will be returned back to the credit union in 2 business days.*

---

### Refund a Everyday Spend Card

**Purchaser Information**

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>City</th>
<th>State</th>
</tr>
</thead>
</table>

**Card Information**

<table>
<thead>
<tr>
<th>Date Sold</th>
<th>Status</th>
<th>Current Card Balance</th>
<th>Fee Amount</th>
<th>Refund Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>3/7/2019</td>
<td>Active</td>
<td>$50.00</td>
<td>$15.00</td>
<td>$35.00</td>
</tr>
</tbody>
</table>
Everyday Spend Replace a Card

Go to Everyday Spend

- Replace a card
- Search by Cardholder name, SSN, and/or Card number
- Select trans number to populate the card record you are replacing

- Select reason for replacement
- Enter in any notes (optional)
Prepaid Access
Everyday Spend Reports
Everyday Spend Reports

All administrators have access to reports on the LSC Prepaid Access site.

• Go to Reports
• CUMONEY Everyday Spend reports
• Select a Report
  ▪ Daily Monetary Activity
  ▪ Initial Loads
  ▪ Reloads
• Select Transaction Dates to Include in report
  ▪ Today
  ▪ Yesterday
  ▪ 30, 90, 180 day range
  ▪ Last year
  ▪ Year to date
  ▪ Custom dates
• Generate report
Daily Monetary Activity Report

Will include all daily activity, initial loads, reloads, and total for that day.

- Date
- Initial Loads
  - Total cards
  - Total value
- Reloads
  - Total cards
  - Total value
- Grand Totals for the day(s)
Initial Loads Report

Will show full transaction details of the Initial card sale

- Card Type
- Trans number
- Card number
- Cardholder Name
- Address
- Phone number
- Initial Value
- Date
- Grand Total(s)
Reloads Report

This report will show all Reloads that have been processed

- Transaction Number (Click to reprint receipt)
- Card Number
- Cardholder Name
- SSN
- Date of Birth
- Mother Maiden Name
- Reload Value
- Date

---

**CUMONEY Reloads**

<table>
<thead>
<tr>
<th>Transaction</th>
<th>Card Number</th>
<th>Cardholder Name</th>
<th>SSN</th>
<th>DOB</th>
<th>Mother's Maiden Name</th>
<th>Reload Value</th>
<th>Submit Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>1807 Diehl Rd, Naperville</td>
<td>303079</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>100.00</td>
<td>5/29/2015</td>
</tr>
<tr>
<td>308793</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>600.00</td>
<td>6/17/2015</td>
</tr>
<tr>
<td>311776</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>110.00</td>
<td>6/26/2015</td>
</tr>
<tr>
<td>1807 Diehl Rd, Naperville Total</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>810.00</td>
<td></td>
</tr>
<tr>
<td>Grand Total</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>810.00</td>
<td></td>
</tr>
</tbody>
</table>
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

**Automating Funding** provides the instructions on how cardholders can obtain direct deposit information through the cumoney.com website.
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

Uncheck Active to remove a location
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 Everyday Spend
  - 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
LSC offers Marketing Materials to help sell and promote the LSC Everyday Spend Card program. We have different options; posters, table tents, and brochures.

Please submit Marketing Material requests to: Prepaid@lsc.net
Training

Training materials are available for the credit union for all of the Prepaid programs. Training materials available in the training tab. The 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.

Please remember the following rules concerning your password:
1. Your password must be between 8 and 15 characters
2. Your password must contain at least two non-alphabetic characters

Current Password
New Password
Confirm New Password
Submit
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.

<table>
<thead>
<tr>
<th>LSC Prepaid Access</th>
<th>Secure access to your prepaid programs.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Code of the Day</strong></td>
<td></td>
</tr>
<tr>
<td>Gift Card</td>
<td>Reports</td>
</tr>
<tr>
<td>Marketing</td>
<td>Reference</td>
</tr>
<tr>
<td>Reference</td>
<td>Training</td>
</tr>
<tr>
<td>Training</td>
<td>Administration</td>
</tr>
<tr>
<td>Administration</td>
<td>Change Password</td>
</tr>
<tr>
<td>Code of the Day</td>
<td></td>
</tr>
</tbody>
</table>

Code of the day for Wednesday, July 15, 2015:

8CFD36
LSC Web Reports
Invoices and other Everyday Spend Reports
LSC Web Reports Site

This website is a completely separate website from our LSC Prepaid Access site. The Login credentials are separate Account ID and Password.

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 emailed to you.

This website is used for retrieving copies of your invoices, and other reporting.
LSC Web Reports – Login

To Login to LSC Web Reports:

• Go to www.lsc.net
• Select Tools
• Select Login to LSC Web Reports
• Enter your Account ID and Password
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.

![Home Page Screenshot]
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 Settlements

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

**Daily ACH Settlement**
This will come through as one financial transaction with a total for the entire day. The daily ACH settlement has a two business day lag time.

- Initial Load values
- Reload values
- Marketing Material shipping fee

**Monthly Billing**
The amount debited and credited to you are in compliance with your contract. Your monthly invoice you receive will reflect the month prior to. This invoice will be available to view on LSC Web Reports website.

- +Credits
  - $0.50 per account with Balance
- -Debits
  - $3.50 per CUMONEY Everyday Spend card
  - $3.50 per Replacement card
- -VISA Annual BIN
  - $100 billed in December
- Branded CUMONEY Everyday Spend program
  - $50 monthly fee.
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.
If you have any questions or concerns please contact LSC. 
800-304-2273 option 4 for Prepaid 
Prepaid@lsc.net