

*CUMONEY[®] Visa[®]
Everyday Spend Card*

Credit Union
Program Training



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Everyday Spend Card

The CUMONEY Everyday Spend Card is a Prepaid Reloadable VISA Card. It is not a debit card, since it 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 Envisant Prepaid Customer Service team at 800-304-2273 option 4. The Credit Union may also email us at Prepaid@envisant.com . When calling the Envisant 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.

Envisant 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), the CUMoney Mobile App, or by contacting the Customer Care number at 1-833-729-2853.

General Everyday Spend Information

Age Requirement

Minimum age of 13 years old

Access Limits

- Daily Load Limits
 - \$10 MIN and \$5,000 MAX, when reloading at the Credit Union
- 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

- Replacement
 - \$10.00
- Monthly Service Fee
 - \$3.95
- International Transactions
 - Up to 2% of the transaction amount
- Automated Phone Customer Service Call
 - \$0.50
- Live Customer Service Call
 - \$5.00
- ATM Cash Withdrawal Fee (US)
 - \$1.50
- International ATM Cash Withdrawal Fee
 - \$1.50
- Express Delivery
 - \$35 (cardholder must have an available balance of \$35 to expedite)

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. Envisant does monitor reports from our processor in case anything should flag as suspicious. If a cardholder is flagged, Envisant 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.

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

Envisant 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**

The screenshot shows the CUMONEY website interface. At the top, there is a navigation bar with the CUMONEY logo and links for Home, Login / Activate My Card, Key Features, Visa ReadyLink Locations, and Contact Info. Below the navigation is a large banner featuring a fountain in a garden. The banner text reads: "AN EASY WAY TO MANAGE TAX REFUNDS" and "SEE YOUR CREDIT UNION FOR AUTO-FUNDING INSTRUCTIONS TO LOAD YOUR TAX REFUND ON YOUR CUMONEY VISA EVERYDAY SPEND CARD." Below the banner is the CUMONEY Everyday Spend logo. Underneath the banner, there are icons for the App Store, Google Play, and Visa Checkout. Below the banner is a section titled "Your Credit Union Prepaid Products." which contains two columns of information. The first column is for the "CUMONEY® Visa® Everyday Spend Card" and the second column is for the "CUMONEY® Visa TravelMoney® Card".

CUMONEY® Visa® Everyday Spend Card

Shop, dine or pay bills with ease in person and online, knowing your money and personal information are protected.

- Safer than cash
- Accepted everywhere you see the Visa logo
- Multiple card design to express your personality
- Convenient CUMONEY® mobile app to access & manage your card from anywhere, 24/7

The purchase of a new Everyday Spend card is not available online. Please contact your credit union to open a

CUMONEY® Visa TravelMoney® Card

Wherever your plans take you, from across the street to across the globe, the Visa TravelMoney Prepaid card provides all the convenience and security you need.

- Safer than cash
- Accepted everywhere you see the Visa logo
- Multiple card design to express your personality
- Convenient CUMONEY® mobile app to access & manage your card from anywhere 24/7

The purchase of a new TravelMoney card is not available online. Please contact your credit union to open a new card.

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

Direct Deposit

You can have funds conveniently deposited directly on to your card.

You'll need to fill out your employer's or benefits provider's direct deposit form with this information:

Routing Number 071993159

Account Number 12345678901234567

Voided Check

If your employer or benefits provider requires a check, print this image.

John Public
123 Main St
Anytown, ST 12345

VOID

#1000

Date: _____

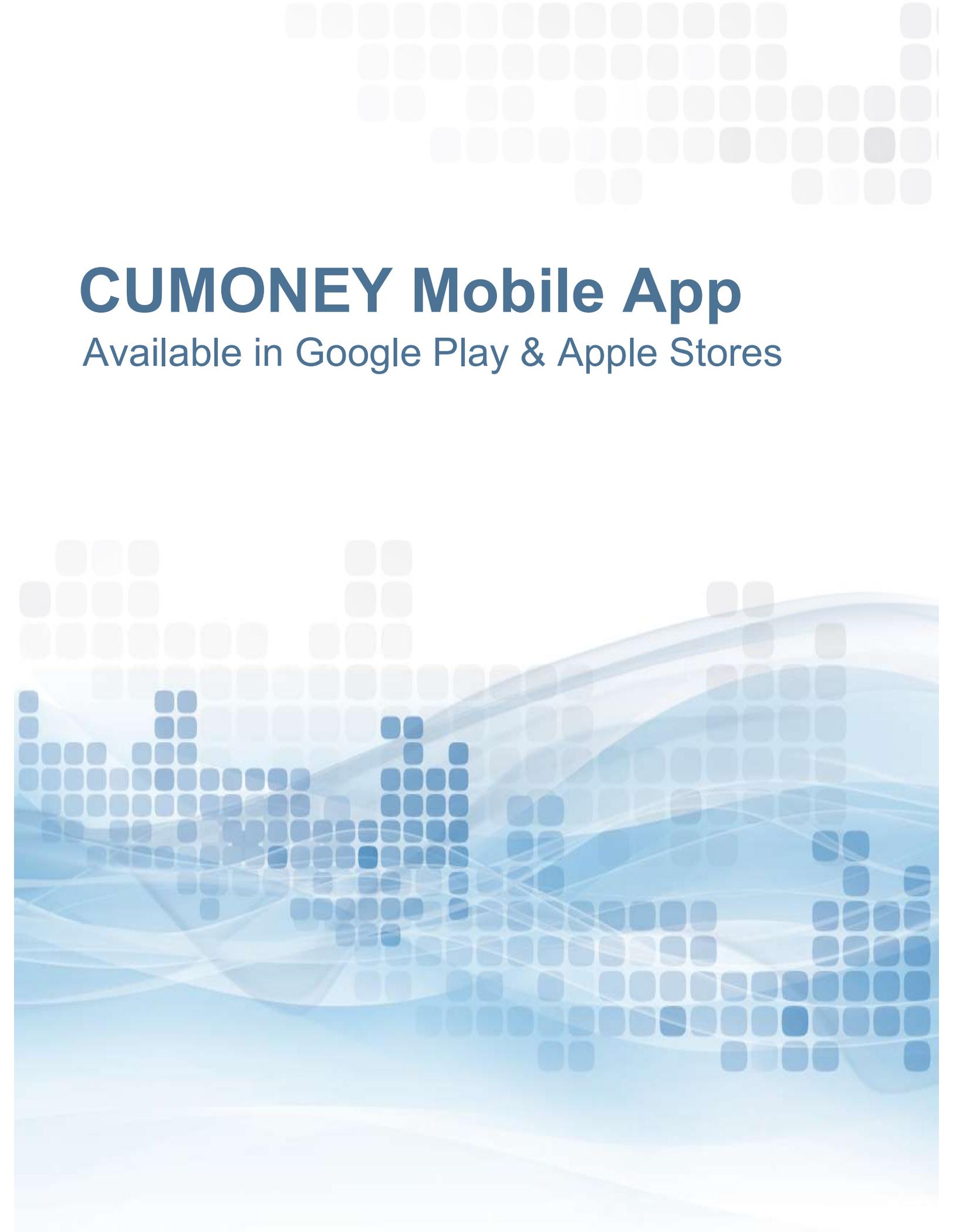
Pay to the order of: _____

LSC

Memo: _____

Signature: _____

Routing: 071993159 Acct: 12345678901234567 1000



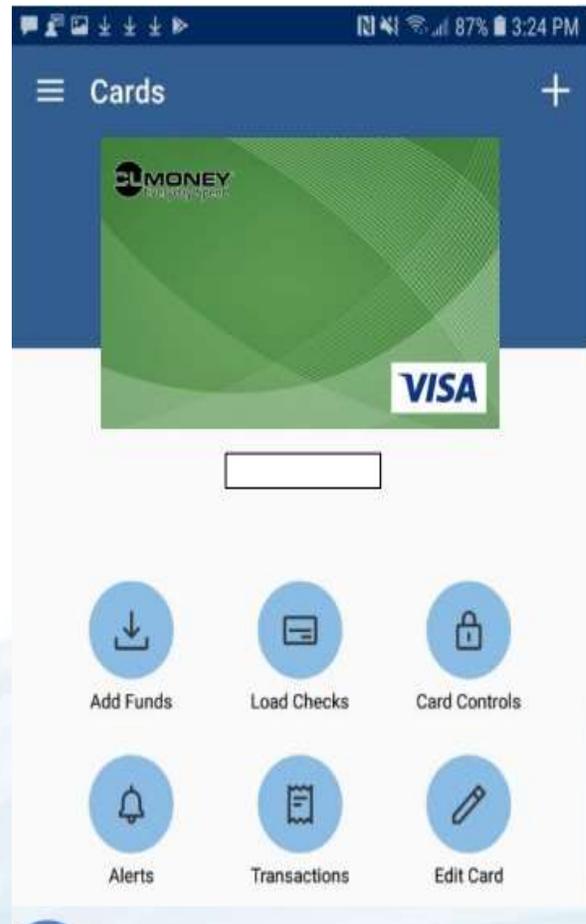
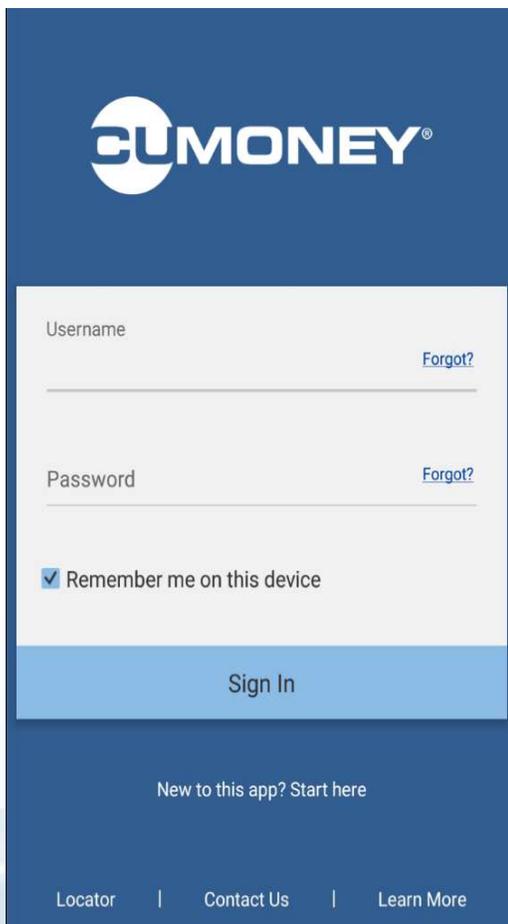
CUMONEY Mobile App

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 for a small fee)
 - 1% of the check amount for payroll and government checks with a pre-printed signature, with a minimum fee of \$5.
 - 4% of the check amount for all other accepted check types, including hand-signed payroll and government checks, with a minimum fee of \$5.



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 screenshot shows the CUMONEY website interface. At the top, the CUMONEY logo is on the left, and "Your Credit Union Prepaid Products" with a logo is on the right. Below the logo, it says "Please select the card for the account you would like to access." There are two main card options: "Everyday Spend Card" and "TravelMoney Card". Each card option has an "Access Account" button and a "Visa ReadyLink Locations" button. Below each card option is a small disclaimer: "The purchase of a new [card name] card is not available online. Please contact your credit union to open a new card." Below the card options is a banner for the "Announcing CUMONEY® Prepaid Mobile App" with the tagline "Shop anywhere, anytime. Fast. Easy. Secure." The banner includes a QR code, "Download The App" button, and logos for the App Store and Google Play. On the right side of the banner, there is a circular image of people at a table with the text "GO MOBILE - THE TIME YOU SAVE IS YOUR OWN" and "LSC®".

The member will be redirected to the VISA website.

- Find nearest locations
- Enter Location
- A list of the nearest locations will appear

Step 1

Check your card provider's website to see if you can use ReadyLink, or look on the back of your card for the Visa ReadyLink symbol.

Step 2

Locate a ReadyLink location near you, using the map below. Retailers set their own fees for cash reloads, so you may want to call ahead.

Step 3

Go to the location and add money to your card. At most locations you can just swipe your card at the register. If asked at MoneyGram locations, use Receive Code 7034. Your funds will be available immediately!

Find the nearest ReadyLink location:

located near

Enter location

Available now at:





Credit Union Prepaid Access

www.envisant.com



Users vs. Admin Roles

There are two sets of users on the Envisant 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.

<u>Action</u>	<u>User</u>	<u>Admin</u>
Issue a Card	X	X
Reload a Card	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
View Reports		X
Manage Locations		X
Manage User List (Add, Delete, & Reset Passwords)		X
Grant Administrative Access (Send Admin Requests to Prepaid@envisant.com)		X

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 Envisant Prepaid Access site.

- Go to www.Envisant.com
- Click on Tools
- Select Login to Prepaid Access – Account ID will be your email address
- Follow the Multifactor Authentication process

Envisant Prepaid Access
Secure access to your prepaid programs.

A Gift to SPRING JOY

Members can add excitement to seasonal celebrations with a **CUMONEY® Visa® Gift Card** (eGift or plastic).

CUMONEY®
Visa® Gift Cards

- Worry-free gift, safer than cash
- Instant issue plastic or eGift cards
- Track balances and purchases for free online

Account ID

Password

Login

Login to Prepaid Access

Multifactor Authentication

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

Email Enrollment

You must login using One-Time Passwords (OTP) sent to your email.

Please enter your current password and email address to enroll. A test OTP will be sent immediately for confirmation.

Account ID
testuser@lsc.net

Password
•••••••• Show password

Email Address

Continue **Cancel**

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

Prepaid Access
Please enter your current password and your phone number to enroll. You may also be prompted to select a mobile phone carrier from a drop-down list. A test message will be sent immediately for confirmation. You can skip this enrollment but you will be asked to enroll again during your next login.

To permanently suppress reminders for this authentication type, check the box below before skipping. You can always enroll from the Account Management page.

Account ID
testuser@isc.net

Password
..... Show password

Country
United States

Phone Number

This phone can receive SMS/text messages
 This phone **cannot** receive SMS/text messages

Phone Provider
Verizon

Permanently Suppress Reminders

Login to Prepaid Access

Enter One-Time Passcode

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

One-Time Passcode Required

A One-Time Passcode (OTP) will be delivered as an email to:
xxxxxxxxxxxxxx@lsc.net

It could take 10-15 seconds to be delivered. Upon receipt, please enter the OTP below to continue.

Account ID
cduran

Password
..... Show password

One-Time Passcode
.....
[Problems with the OTP?](#)

Remember this device?

Login **Cancel**



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

 **LSC Prepaid Access**
Secure access to your prepaid programs.

Contact Us - 800-304-2273 opt 4 - Prepaid@lsc.net

Hello, Crystina Duran
ICUL
Logout

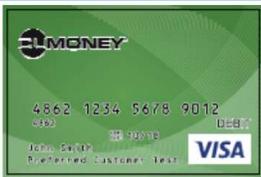
Select a Card Design

Everyday Spend	Reports	Marketing	Reference	Training	Administration	Change Password	Code of the Day
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SELECT CARD



[Services486205 - Franklin](#)



[Services486205 - Green Swoops](#)



[Services486205 - Franklin](#)



[Services486205 - Green Swoops](#)



[Services486205 - Teal](#)



[Services486205 - Black Swoops](#)

Issue Everyday Spend Cards

Enter Cardholder information

- Name
- Address, City, State, and Zip Code
- Phone number
- Email Address (required for fraud notifications)

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 Envisant suggest the Initial Value to be \$0

Contact Us - 800-304-2273 opt 4 - Prepaid@lsc.net

LSC Prepaid Access
Secure access to your prepaid programs.

Issue a New CUMONEY - Everyday Spend Card

CARDHOLDER INFORMATION



Cardholder Name

Address

City

State Zip Code

Phone Phone Type EMail Address

SECURITY INFORMATION

SSN (###-##-####)

Date of Birth (MM/DD/CCYY)

Mother's Maiden Name

SHIPPING METHOD

Standard USPS

FUNDING INFORMATION

Initial Card Value \$

Issue Everyday Spend Cards

CUMONEY Everyday Spend –Prepaid Sale Confirmation

- Select Submit Purchase

LSC Prepaid Access
Secure access to your prepaid programs.

CUMONEY - Everyday Spend - Prepaid Sale Confirmation

Hello, **Crystina Duran**
ICUL
Logout

Everyday Spend
Reports
Marketing
Reference
Training
Administration
Change Password
Code of the Day

CARDHOLDER INFORMATION

Name Crystina Trainer	Primary Phone 800-304-2273
Address 1807 W Diehl Rd	Alternate Phone
City Naperville	Email Address Prepaid@LSC.net
State IL Zip Code 60566	

SECURITY INFORMATION

SSN (###-##-####) 555-44-3333	Date of Birth (MM/DD/CCYY) 9/8/1990	Mother's Maiden Name Smith
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FUNDING INFORMATION

Initial Card Value	
\$ 0.00	

SECURITY INFORMATION

SSN (###-##-####)	Date of Birth (MM/DD/CCYY)	Mother's Maiden Name
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FUNDING INFORMATION

Initial Card Value	
\$ 0.00	

Cancel

Go Back

Submit

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

LSC Prepaid Access
Secure access to your prepaid programs.

CUMONEY - Everyday Spend Sales Receipt

Hello, **Crystina Duran**
ICUL
Logout

Everyday Spend
Reports
Marketing
Reference
Training
Administration
Change Password
Code of the Day

Printer Friendly Version

TRANSACTION INFORMATION

Trans Num 1026104	Recorded By Crystina Duran	Recorded On 7/23/2015 11:03:53 AM
-----------------------------	--------------------------------------	---

CARDHOLDER INFORMATION

Name Crystina Trainer	Primary Phone 800-304-2273
Address 1807 W Diehl Rd	Alternate Phone
City Naperville	Email Address Prepaid@LSC.net
State IL Zip Code 60566	

SECURITY INFORMATION

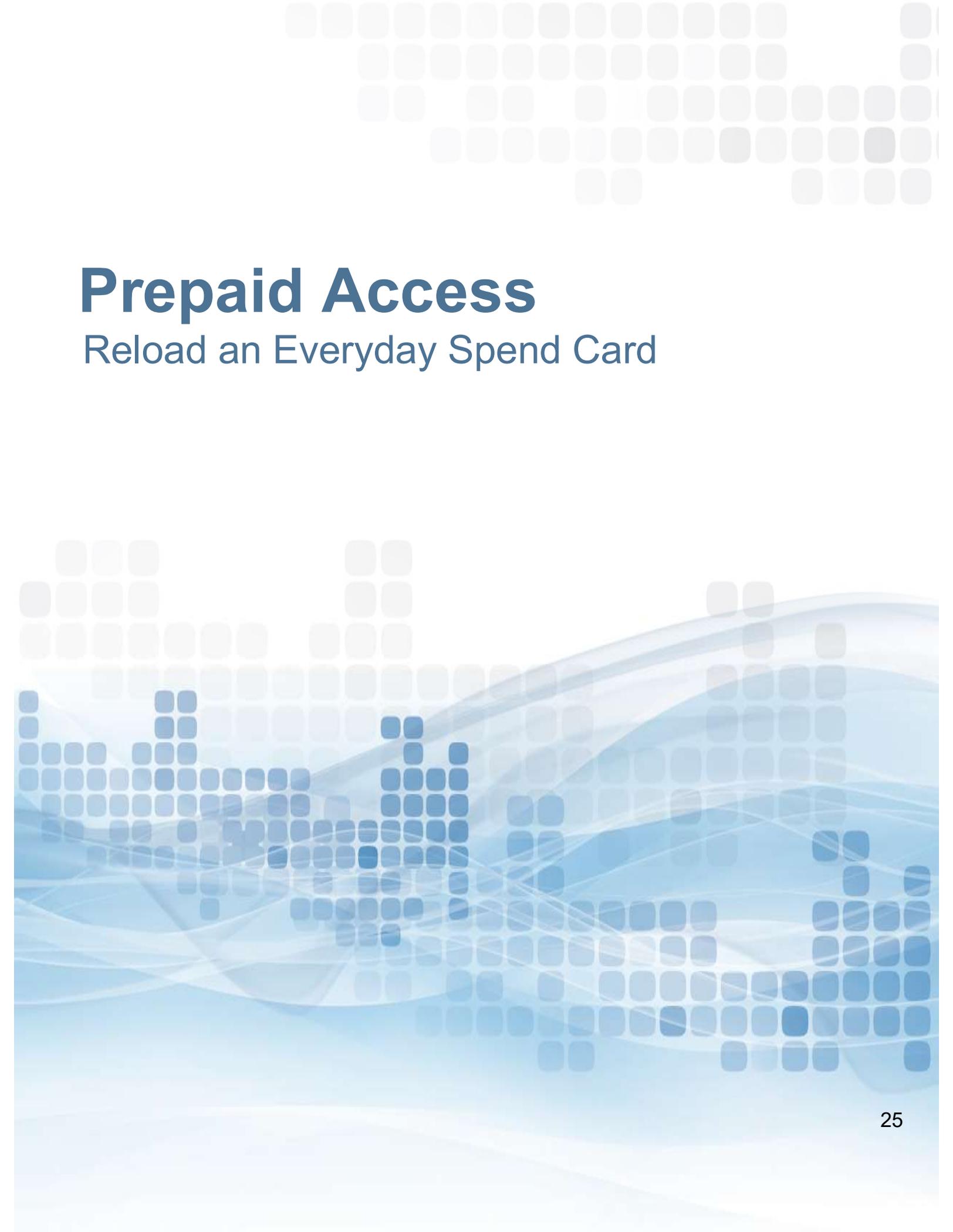
SSN (###-##-####) ADDRESS 1807 W Diehl Rd	Date of Birth (MM/DD/CCYY) **/**/****	Mother's Maiden Name *****
City Naperville	Alternate Phone	
State IL Zip Code 60566	Email Address Prepaid@LSC.net	

SECURITY INFORMATION

SSN (###-##-####) ***_**_*****	Date of Birth (MM/DD/CCYY) **/**/****	Mother's Maiden Name *****
--	---	--------------------------------------

FUNDING INFORMATION

Initial Card Value	
\$ 0.00	



Prepaid Access

Reload an Everyday Spend Card

Reload a Card

Go to Reload

- Search for Everyday Spend card information
 - Name
 - SSN
- Select the Trans Num.

Prepaid Access

Access to your prepaid programs.

Search for Initial Sale Information

Reports	Administration	Everyday Spend	Marketing	Reference	Training	Change Password	Co
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PLEASE NOTE: For chip card reloads issued 4/1/19 or later, the card number will be pre-filled on the reload page. For legacy card reloads, you will still need to enter the full card number prior to confirming the reload.

SEARCH CRITERIA

Name: SSN: Card Number: Search

TRANS NUM	CARD TYPE	ISSUE DATE	NAME	CARDHOLDER SSN	CARD NUMBER	CARDHOLDER DOB
150109		05/03/2019	Denice Saucedo		*****300015	

Record CUMONEY Everyday Spend Reload

- Card Number
 - Enter the full 16 digits
- Funds to be Added
 - Min \$10/Max \$5,000

CARDHOLDER INFORMATION		
Cardholder Name	<input type="text" value="Denice"/> <input type="text" value="Saucedo"/>	Phone
Address	<input type="text" value="1807 W. Diehl Rd"/>	Phone Type
City	<input type="text" value="Naperville"/>	Email Address
State	<input type="text" value="Illinois"/>	
Zip Code	<input type="text" value="60563"/>	
SECURITY INFORMATION		
SSN	Date of Birth (MM/DD/YYYY)	Mother's Maiden Name
		<input type="text"/>
FUNDING INFORMATION		
Card Number	Reload Amount	Load Status
<input type="text" value="*****300015"/>	\$ <input type="text"/>	

Cancel
Confirm

Reload a Card

Confirm Reload (Verify information was entered correctly)

- Select Submit

 **LSC Prepaid Access**
Secure access to your prepaid programs.

Hello, Crystina Duran
ICUL
[Logout](#)

Confirm Reload

Everyday Spend	Reports	Marketing	Reference	Training	Administration	Change Password	Code of the Day
----------------	---------	-----------	-----------	----------	----------------	-----------------	-----------------

INITIAL LOAD TRANSACTION INFORMATION

Name Crystina M Duran	SSN	DOB	Mother's Maiden Name
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FUNDING INFORMATION

Card Number -----	Funds to be Added \$ 10.00
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CUMONEY Everyday Spend Sales Receipt will verify the reload was successful.

 **LSC Prepaid Access**
Secure access to your prepaid programs.

Hello, Crystina Duran
ICUL
[Logout](#)

CUMONEY - Everyday Spend Sales Receipt

Everyday Spend	Reports	Marketing	Reference	Training	Administration	Change Password	Code of the Day
----------------	---------	-----------	-----------	----------	----------------	-----------------	-----------------

[Printer Friendly Version](#)

TRANSACTION INFORMATION

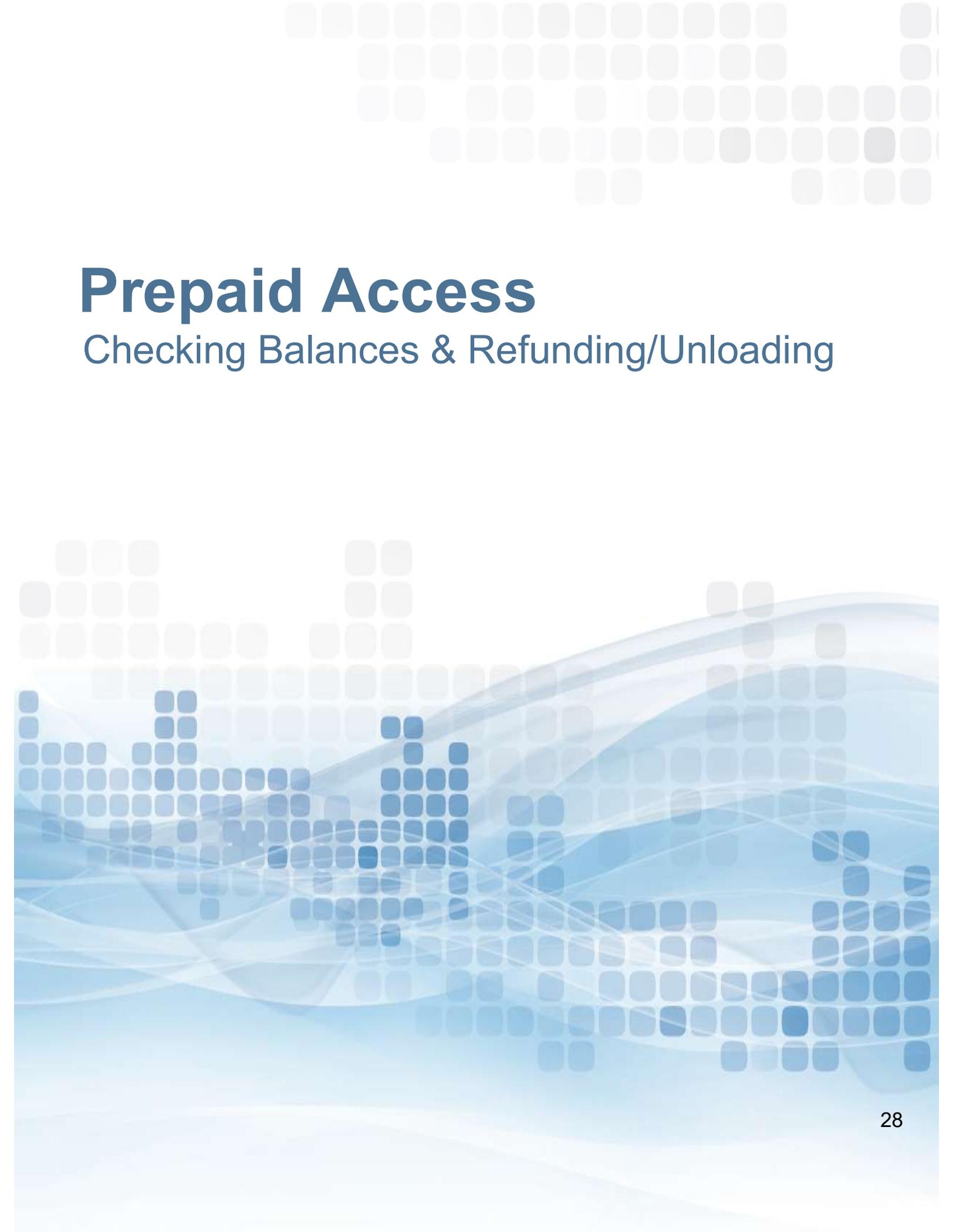
Trans Num 1026117	Recorded By Crystina Duran	Recorded On 7/23/2015 11:16:05 AM
----------------------	-------------------------------	--------------------------------------

INITIAL LOAD TRANSACTION INFORMATION

Name Crystina M Duran	SSN ***.**-****	DOB **/**/****	Mother's Maiden Name *****
--------------------------	--------------------	-------------------	-------------------------------

FUNDING INFORMATION

Card Number *****0556	Funds to be Added \$ 10.00
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Prepaid Access

Checking Balances & Refunding/Unloading

Everyday Spend Card Balance

Go to Everyday Spend

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

Contact Us - 800-304-2273 opt 4 - Prepaid@lsc.net

LSC Prepaid Access
Secure access to your prepaid programs.

Everyday Spend Card Balance

SEARCH CRITERIA

Cardholder Name SSN Card Number

Click Transaction Number to load that sale information

PURCHASE DATE	CARDHOLDER NAME	CARD NUMBER
3/7/2019 10:16:21 AM		*****
3/7/2019 11:05:21 AM		*****

Balance information will appear upon selecting the cardholder

Contact Us - 800-304-2273 opt 4 - Prepaid@lsc.net

LSC Prepaid Access
Secure access to your prepaid programs.

Everyday Spend Card Balance

Purchaser Information

Name	Phone
Address	E-Mail
City	
State	

Card Information

Date Sold	Status	Current Card Balance
3/7/2019	Active	\$50.00

Card Refund/Unload

1. Search for the Card to Refund

Search for Card Number to Refund:

Enter Card Number of Card to Refund:

2. Confirm the refund for the entered card

Search for Card Number to Refund:

Enter Card Number of Card to Refund: *****901121

Purchaser Information

Name Tester Tester Phone 630-987-9876
Address 123 Main St E-Mail abc.xyz@att.net
City Geneva
State IL 60134

Card Information

Original Sale Amount	Date Sold	Status	Current Card Balance	Fee Amount	Refund Amount
\$101.00	9/5/2018	Card Issued	\$299.00	\$15.00	\$284.00

Closed Card fee of \$15.00 will be applied to the Available balance

3. CU will need to confirm refund a 2nd time. A receipt will confirm that the refund was completed successfully.

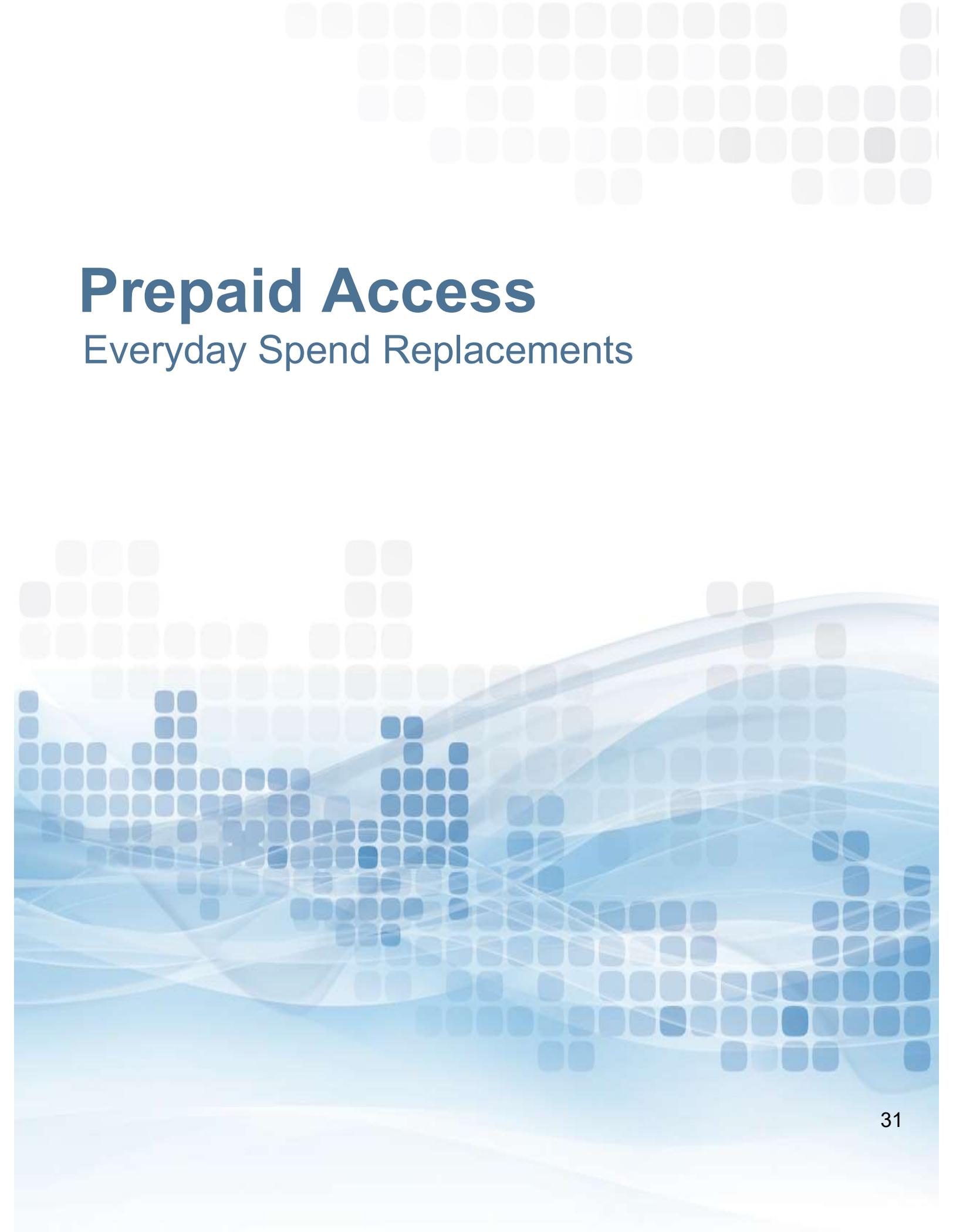
Purchaser Information

Name Tester Tester Phone 630-987-9876
Address 123 Main St E-Mail abc.xyz@att.net
City Geneva
State IL 60134

Card Information

Original Sale Amount	Date Sold	Status	Current Card Balance	Fee Amount	Refund Amount
\$101.00	9/5/2018	Card Issued	\$299.00	\$15.00	\$284.00

Your Credit Union will be credited the Current Card Balance minus the Fee.



Prepaid Access

Everyday Spend Replacements

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

LSC Prepaid Access Secure access to your prepaid programs. Contact Us - 800-304-2273 opt 4 - Prepaid@lsc.net

Search for Everyday Spend Card to Replace

SEARCH CRITERIA

Buyer Name: SSN: Card Number: Sort By:

Click Transaction Number to load that sale information

TRANS NUM	PURCH DATE	BUYER NAME	SSN	CARD NUMBER	INITIAL CARD VALUE
383	2/8/2019 1:35:21 PM				
479	3/11/2019 4:08:16 PM				
480	3/11/2019 4:08:34 PM				
481	3/11/2019 4:08:54 PM				
482	3/11/2019 4:09:12 PM				
483	3/11/2019 4:09:28 PM				
484	3/11/2019 4:09:47 PM				

- Select reason for replacement
- Enter in any notes (optional)

LSC Prepaid Access Secure access to your prepaid programs. Contact Us - 800-304-2273 opt 4 - Prepaid@lsc.net

Replace CUMONEY - Everyday Spend Card

PURCHASER INFORMATION

Name: Phone:
 Address: EMail Address:
 City: State: Zip Code:

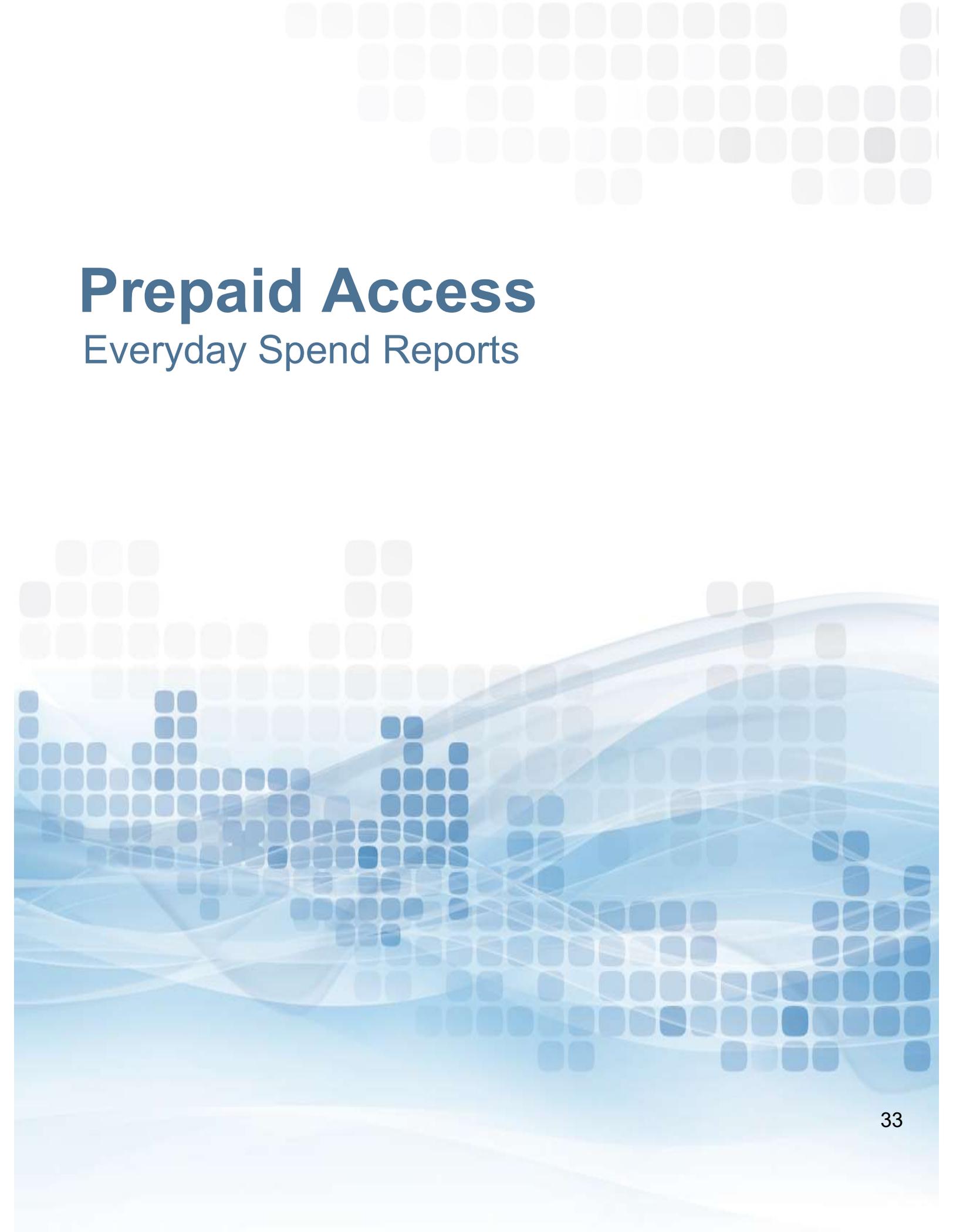
SECURITY INFORMATION

SSN: Date of Birth (MM/DD/YYYY): Mother's Maiden Name:

ORIGINAL CARD INFORMATION

Card Type	Card Number	Exp Date	Value	Reason for Replacement	Notes (optional)
Two Time Taul	*****	2021/09	100.00	<input type="radio"/> Lost <input type="radio"/> Stolen <input type="radio"/> Expired <input type="radio"/> Damaged	<input type="text"/>

There will be a \$5 fee removed from the replacement card balance.



Prepaid Access

Everyday Spend Reports

Everyday Spend Reports

All administrators have access to reports on the Envisant 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

The screenshot displays the LSC Prepaid Access website interface. At the top left is the logo for LSC Prepaid Access with the tagline "Secure access to your prepaid programs." The main header area includes the text "Everyday Spend Daily Monetary Summary" and "Filter". On the top right, the user is logged in as "Hello, Crystina Duran" with links for "ICUL" and "Logout". A navigation bar contains several menu items: "Everyday Spend", "Reports", "Marketing", "Reference", "Training", "Administration", "Change Password", and "Code of the Day". The "Reports" menu is expanded to show "CUMONEY-Everyday Spend Reports". Below this, there is a section for "TRANSACTION DATES TO INCLUDE IN REPORT" with a "Select Dates" label, a dropdown menu set to "Today", and two date input fields both containing "7/23/2015". At the bottom of the filter section are two buttons: "Cancel" and "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)



LSC Prepaid Access
Secure access to your prepaid programs.

Hello, Crystina Duran

ICUL

[Logout](#)

Everyday Spend Daily Monetary Summary

Everyday Spend
Reports
Marketing
Reference
Training
Administration
Change Password
Code of the Day

[Printer Friendly Version](#)

DATE	INITIAL LOADS		RELOADS	
	# CARDS	VALUE	# CARDS	VALUE
7/13/2015	1	100.00	0	0.00
Grand Totals:	1	100.00	0	0.00

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)



LSC Prepaid Access
Secure access to your prepaid programs.

Hello, Crystina Duran

ICUL

[Logout](#)

CUMONEY Initial Loads

Everyday Spend

Reports

Marketing

Reference

Training

Administration

Change Password

Code of the Day

[Printer Friendly Version](#)

PROGRAM	CARD TYPE	TRANS #	CARD NUMBER	CARDHOLDER NAME	STREET ADDRESS	PHONES	INITIAL VALUE	SUBMIT DATE
CUMONEY - Everyday Spend		1019995					100.00	7/13/2015
CUMONEY - Everyday Spend Total							100.00	
Grand Total							100.00	

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



LSC Prepaid Access

Secure access to your prepaid programs.

Hello, Crystina Duran

ICUL

[Logout](#)

CUMONEY Reloads

[TravelMoney](#)

[Reports](#)

[Marketing](#)

[Reference](#)

[Training](#)

[Administration](#)

[Change Password](#)

[Code of the Day](#)

[Printer Friendly Version](#)

TRANS #	CARD NUMBER	CARDHOLDER NAME	SSN	DOB	MOTHER'S MAIDEN NAME	RELOAD VALUE	SUBMIT DATE
1807 Diehl Rd, ,Naperville							
303079	4					100.00	5/29/2015
308793	4					600.00	6/17/2015
311776	4					110.00	6/26/2015
1807 Diehl Rd, ,Naperville Total						810.00	
Grand Total						810.00	

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

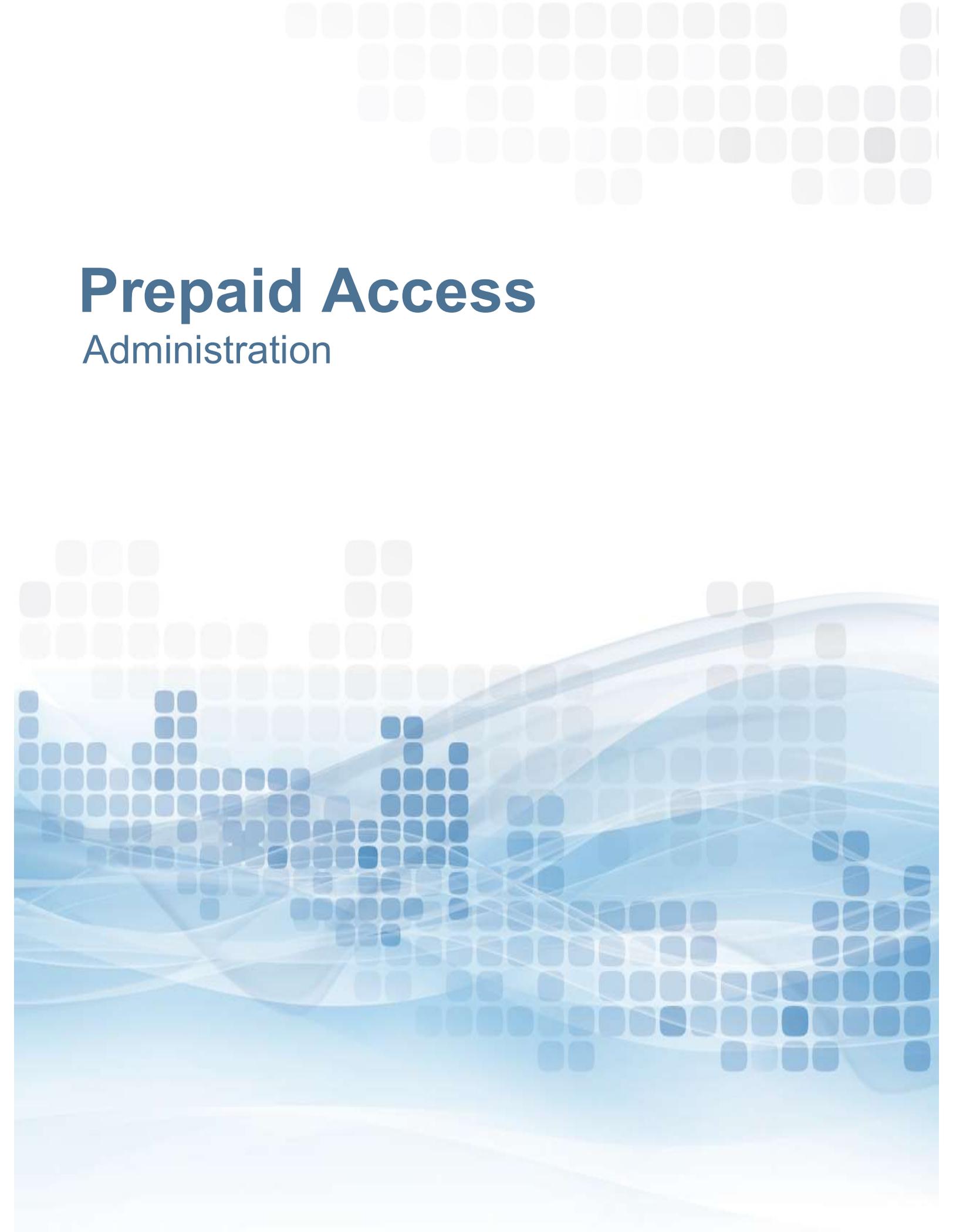
Lost/Stolen Procedures goes through this process for each program type

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.

Reference	Training
Contact Numbers	
Teller Quick Reference	
Important Messages	
CU FAQs	
Lost/Stolen Procedures	▶
Card Designs	▶
Prepaid Terms and Conditions	▶
Automating Funding	▶



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



Uncheck Active to remove a location

The screenshot shows the 'Manage Locations' page in the LSC Prepaid Access system. At the top right, it says 'Hello, Crystina Duran' with links for 'ICUL' and 'Logout'. The navigation bar includes 'Gift Card', 'Reports', 'Marketing', 'Reference', 'Training', 'Administration', 'Change Password', and 'Code of the Day'. Below the navigation bar is a prompt: 'Please enter your PIN for confirmation' followed by an input field. The main content area features a table with the following columns: 'Location Name', 'Street 1/Street 2', 'City', 'State', 'Zip Code', 'Phone', 'Fax', 'Active', and 'Edit'. The table contains several rows of data, each with a checkmark in the 'Active' column and an 'Edit' link. At the bottom of the table is an 'Add' button with a checkmark. Below the table is a horizontal scrollbar and a checkbox labeled 'Include Inactive Addresses'.

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: abc@123.com)
 - Password, then Confirm (Ex: Season@YYYY)
- User Roles
 - Check off Prepaid Everyday Spend
 - Select Create User

LSC Prepaid Access
Secure access to your prepaid programs.

Hello, Crystina Duran
ICUL
Logout

Create New User

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

USER INFORMATION

First Name Last Name

Phone Ext Fax EMail Address

ACCOUNT INFORMATION

Account ID Password Confirm

Enabled Require Password Change on Next Login

USER ROLES

Prepaid Gift Cards CUMONEY - Everyday Spend NewGen

CUMONEY - TravelMoney

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

LSC Prepaid Access
Secure access to your prepaid programs.

Hello, Crystina Duran
ICUL
Logout

Delete User Information

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

USER INFORMATION

First Name: Last Name:
Phone: Ext: Fax: EMail Address:

ACCOUNT INFORMATION

Account ID: Password: Confirm:
 Enabled Require Password Change on Next Login

USER ROLES

Prepaid Gift Cards CUMONEY - Everyday Spend NewGen
 CUMONEY - TravelMoney

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 Prepaid Access
Secure access to your prepaid programs.

Hello, Crystina Duran
ICUL
Logout

Update User Information

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

User Information

First Name: Last Name:
Phone: Ext: Fax: EMail Address:

Account Information

Account ID: Password: Confirm:
 Enabled Require Password Change on Next Login

User Roles

Prepaid Gift Cards CUMONEY - Everyday Spend NewGen
 CUMONEY - TravelMoney

Marketing

Envisant offers Marketing Materials to help sell and promote the Envisant Everyday Spend

Card program. We have different options; posters, table tents, and brochures.

Please submit Marketing Material requests under the Marketing Tab in Prepaid Access



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 Envisant to schedule a live training by emailing: Prepaid@envisant.com

Change Password

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



LSC Prepaid Access
Secure access to your prepaid programs.

Hello, Crystina Duran
ICU
[Logout](#)

Change Password

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

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

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.

The screenshot shows the LSC Prepaid Access website interface. At the top left is the logo for LSC Prepaid Access with the tagline "Secure access to your prepaid programs." At the top right, it says "Hello, Crystina Duran" and "ICU" with a "Logout" link. Below the header is a navigation menu with the following items: Gift Card, Reports, Marketing, Reference, Training, Administration, Change Password, and Code of the Day. The main content area displays "Code of the day for Wednesday, July 15, 2015:" followed by the code "8CFD36".



Envisant Web Reports

Invoices and other Everyday Spend Reports



Envisant Web Reports Site

This website is a separate website from our 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 Envisant customer service to have the set up form emailed to you.

This website is used for retrieving copies of your invoices, and other reporting.

Envisant Web Reports – Login

To Login to Envisant Web Reports:

- Go to www.envisant.com
- Select Tools
- Select Login to Envisant Web Reports
- Enter your **Account ID and Password**



Login

Type in your account ID and password to begin your secure session.

Account ID

Password

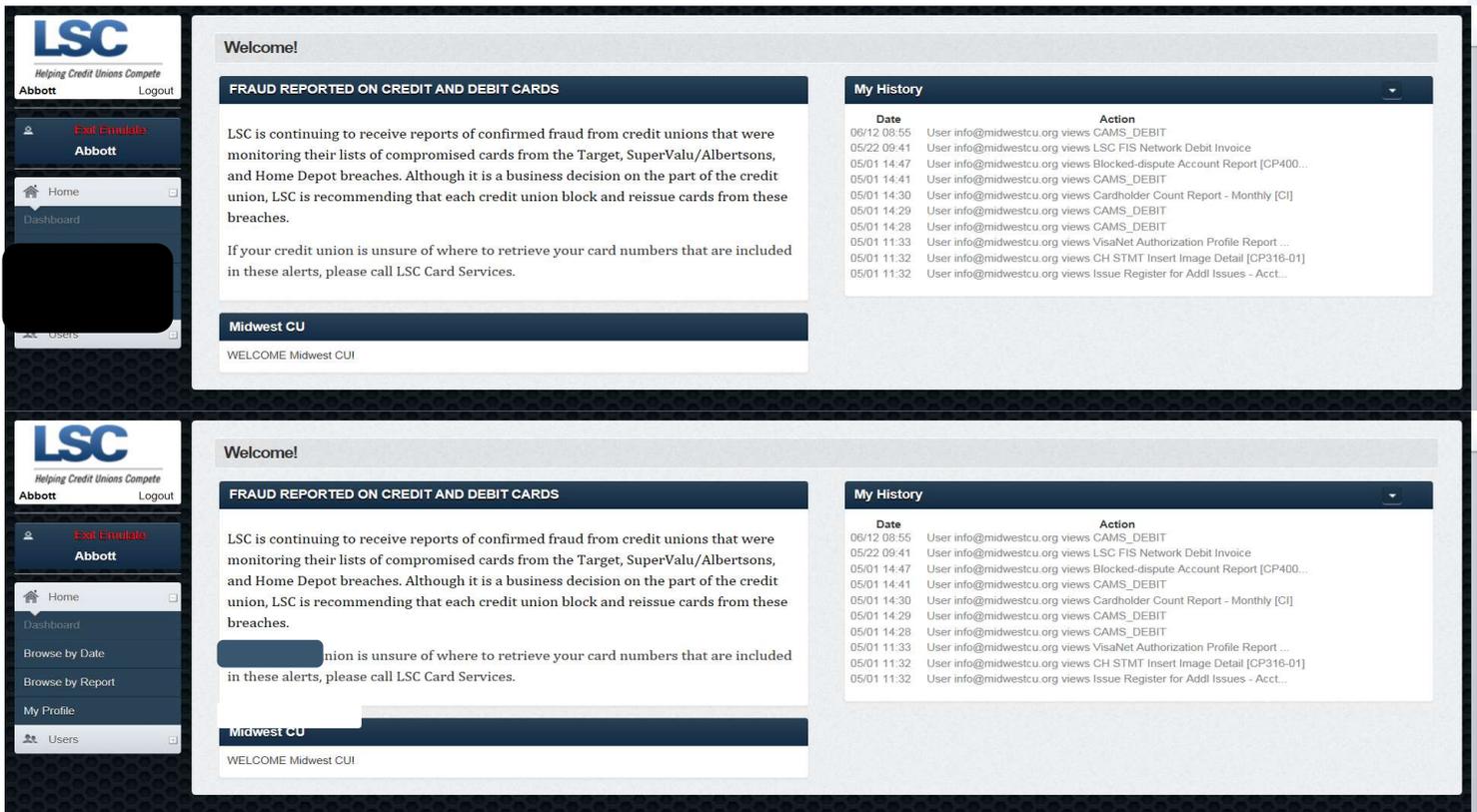
Log On

Envisant 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.



Envisant 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).

Your Profile

Personal

First Name

Last Name

Email

Mobile

Password Leave blank if you don't wish to change your password

Old password

Password

Password confirmation

✓ Submit ✗ Cancel

Envisant Web Reports – User Tab

The Administrators for Envisant 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

The screenshot displays a web form titled "User Administration". It is divided into two main sections: "Personal" and "Privileges and Duties".

Personal Section:

- Email:** A text input field.
- Password:** A text input field.
- Password confirmation:** A text input field.
- First Name:** A text input field.
- Mid Init:** A small text input field.
- Last Name:** A text input field.
- Restrictions:** A checkbox labeled "Mask all card numbers".

Privileges and Duties Section:

- Category:** Radio buttons for "CU User" and "CU Admin" (selected).
- Domains:** Checkboxes for "ATM_Debit", "Compromised_Card_Alert_Debit", "PrePaid", "Invoices", and "Documentation".

At the bottom of the form, there are two buttons: a green "Submit" button and a red "Cancel" button.

Envisant Settlements

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

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 Envisant Web Reports website.

- +Credits
 - \$0.50 per account with Balance
- -Debits
 - \$3.68 per CUMONEY Everyday Spend card
 - \$3.68 per Replacement card
- -VISA Annual BIN
 - \$115 billed in December
- Branded CUMONEY Everyday Spend program
 - \$55 monthly fee.

		Page 1 of 1	
		PO Box 3107 Naperville, IL 60566-710 800.942.4284	
JMONEY Billing		For the month of September 2014	
Comunidad Latina FCU 1317 W. Warmer Santa Ana CA 92704		RTN	122287510
		Invoice Number	139495
		Invoice Date	10/22/2014
		Invoice Total	\$(30.00)
Invoice Expense			
Description	Quantity	Unit Price	Total
New Account Open - ES	7.00	2.00000	14.00
Invoice Expense			14.00
Credits			
Description	Quantity	Unit Price	Total
Per Account with Balance Credit - ES	88.00	-0.50000	(44.00)
Credits			(44.00)
Invoice Total			(30.00)

Envisant 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.

Page 1 of 1



PO Box 3107 Naperville, IL 60568 Phone - 800.304.2273 Fax - 630.983.3463

Date: 1/24/2023

Credit Union CEO, Card Managers, and Staff

Security Codes:

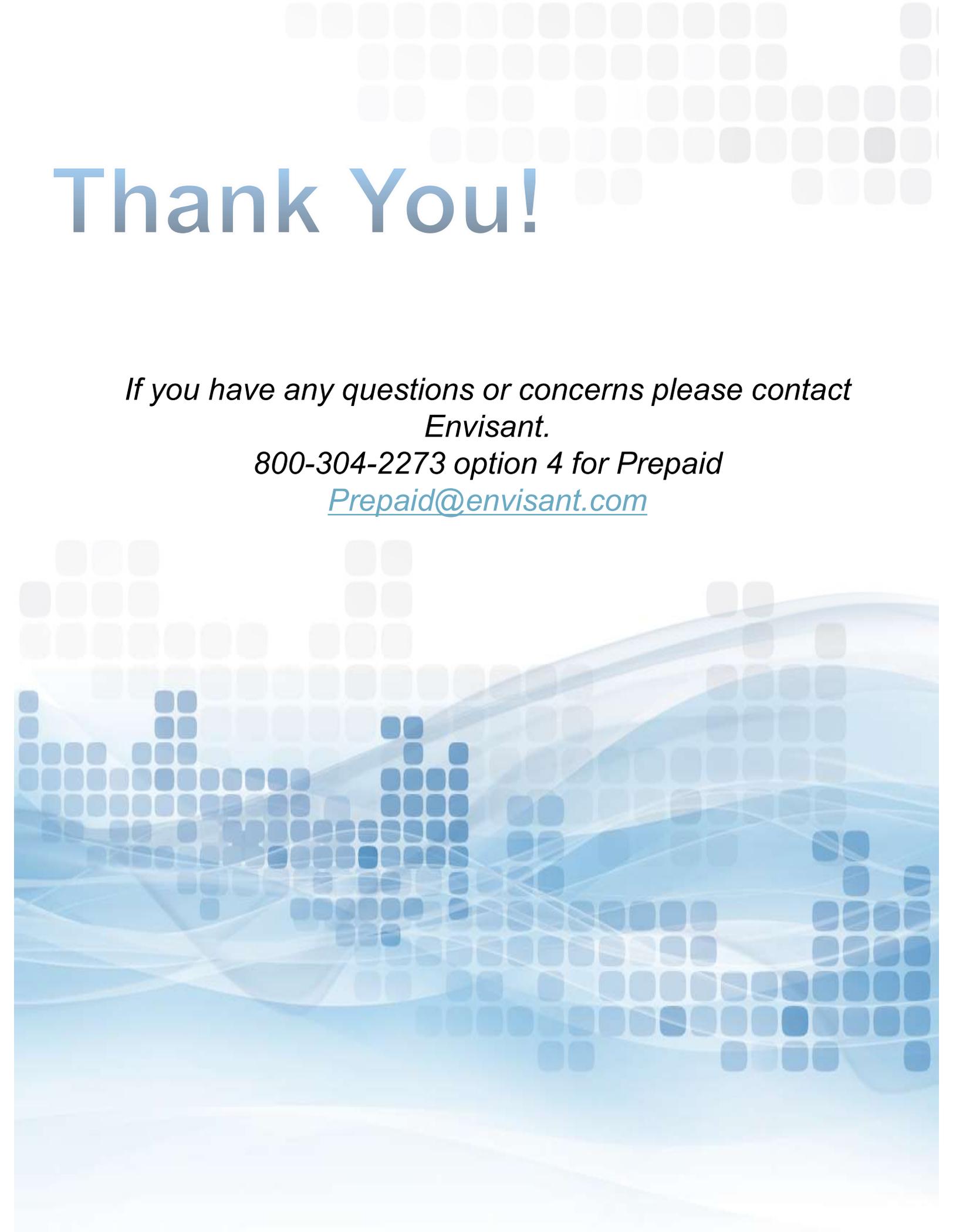
In order to protect the integrity of member card data and other confidential information, Envisant requires a Security Code of the Day with every email or call. Each month on the 24th, we will publish the daily codes for the month. These codes are confidential and should be kept secure and given to authorized staff of the credit union. Envisant requires your authorized staff to provide the Cards Call Center staff the appropriate Code of the Day (password). This will be required prior to Envisant disclosing information or making requested changes.

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

Your Customer Service Support Team

Security Codes for - February 2023

1 - 48CC49	2 - 3JJE1C	3 - 4E9JEE	4 - 8998BF
5 - J4J987	6 - 4F5588	7 - 5E2545	8 - BF8B77
9 - 8AD599	10 - 691BJ7	11 - 727B65	12 - 593A6C
13 - 37BJ14	14 - 2C8C55	15 - 83EJ96	16 - 827CCC
17 - 36168J	18 - BA7A3J	19 - 7JD6FC	20 - 727CJ9
21 - 6E6443	22 - 7F6DCC	23 - E6J577	24 - 5DJ351
25 - 27J9JD	26 - 67432E	27 - B76EFD	28 - E8JB1J



Thank You!

*If you have any questions or concerns please contact
Envisant.*

800-304-2273 option 4 for Prepaid

Prepaid@envisant.com