CUMONEY Everyday Spend program

Credit Union training manual

10/11/2017
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CUMONEY 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.
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
    - 2-3 business hold
- 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

Transaction Fees

- International transactions
  - 2% of the transaction amount
- Reloads
  - $0.50 per reload
- Service fee
  - $1.75 per month
- Inactivity
  - $3 monthly fee after 3 consecutive months of non-usage
Restrictions

The following restrictions apply to the Everyday Spend Card:

- Pay at the pump
  - $75 Pre-authorization

- Restaurants and Bars
  - Additional 20% pre-authorization for gratuity

- Car Rental
  - 15%- 5 business day hold

- Hotel (Restaurant, Bar, Gift Shop)
  - 15%- 5 business day hold

- Cruise Ships
  - 15% - 5 business day hold

- Taxicabs & Limos
  - 20% Pre-Authorization

- Beauty & barber Shops
  - 20% Pre-Authorization

- Health & Beauty Spas
  - 20% Pre-Authorization

- ALL Internet Gambling transactions are restricted
**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.
Users vs. Administrators

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 on the site.

<table>
<thead>
<tr>
<th>Action</th>
<th>User</th>
<th>Admin</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sell 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>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 (Add, Delete users, and reset passwords)</td>
<td></td>
<td>x</td>
</tr>
<tr>
<td>Create Fee Transparency</td>
<td></td>
<td>x</td>
</tr>
<tr>
<td>Grant User administrative access (send an email request to <a href="mailto:prepaid@LSC.net">prepaid@LSC.net</a>)</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 Multi-function authentication

Multifactor Authentication

- Email enrollment
  - Enter the email you want the one-time passcode to be sent to
CUMONEY Everyday Spend program

- Mobile Enrollment *OPTIONAL
  - Your One time passcode will be sent directly to your mobile via text
- SKIP, if you wish not to enroll your mobile device

- Enter the ONE-TIME Passcode
- Check off remember this device to register that desktop (next login will not require the code)
Contact Us

The Credit Union

For any questions or concerns, the Credit Unions can contact LSC Prepaid Customer Service 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 CU.

LSC is available from Monday thru 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 manage their accounts directly through the www.CUMONEY.com site, or by downloading the CUMONEY Mobile App, and by contacting the CUMONEY 24/7 Customer Service line (877-850-9650). This number is printed on the back of their card and listed on their terms and conditions.
The CUMONEY website

The member must complete the enrollment process, and to do so they must go to www.cumoney.com once their enrollment is complete, they will have full access to their account online.

- **Card information** – lists cardholder and contact information
- **Card activity** – lists 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 to Card transfer** – must enter full 16 digit CUMONEY card number
- **Account to Card transfer** – link their bank account information (must verify account)
- **Manage accounts** – update their cardholder information
- **Bill Pay** – set up payments to come from their CUMONEY card
- **Alerts** – set them up via text or email
**CUMONEY Mobile App**

The member can go into their Android or Apple Mobile app store, search for CUMONEY, and download the FREE app. The member 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 Mobile.
**Mobile app functions**

- **History** – view all of their transactions
- **Locator** – finds the nearest Visa ReadyLink
- **Account** – settings, help, change password, and log out options
- **Load Money** (screenshot below)
  - Direct Deposit, Account to Card, Load check (10 business day hold) and Visa ReadyLink
- **Send Money** – transfer funds to another CUMONEY card
CUMONEY Everyday Spend program

**Issue a Card**

The user must be logged into LSC Prepaid Access.

- Go to the Everyday Spend tab
- Issue an Everyday Spend card
- Choose from the 4 card designs
CUMONEY Everyday Spend program

- 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

![CUMONEY Everyday Spend - Record Sale](image-url)
CUMONEY Everyday Spend program

CUMONEY Everyday Spend – Prepaid Sale Confirmation

- Select Submit Purchase

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

- Go to Everyday Spend
- 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
Confirm Reload (Verify information was entered correctly)

- Select Submit

CUMONEY Everyday Spend Sales Receipt will verify the reload was successful.
Funds Availability

Transmission Schedule - All loads completed at the credit union will be processed through a transmission at the top of every hour (CST) 7 days week including holidays. Please allow a few minutes for the transmission to complete before advising your members to use the funds.

- Hawaii: 4:00am to 6:00pm
- Alaska: 5:00am to 7:00pm
- Pacific: 6:00am to 8:00pm
- Mountain: 7:00am to 9:00pm
- **Central: 8:00am to 10:00pm**
- Eastern: 9:00am to 11:00pm
Cancel/Reverse transaction

Credit Union must contact LSC Prepaid Customer Service at 800-304-2273 option 4.

On the LSC Prepaid Access website, once the CUMONEY Everyday Spend information has been entered and submitted, the Credit Union cannot reverse, change, nor cancel the transaction. If the transaction has gone through the transmission, then LSC will process an adjustment, and the CU will receive a credit within 2 business days via ACH. If the transaction has not gone through the transmission, we can reverse it, and then the CU can enter the correct information.
Reload using 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
**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
  - $2.00 per CUMONEY Everyday Spend card
  - $2.00 per Replacement card
- -VISA Annual BIN
  - $100 billed in December

Branded CUMONEY Everyday Spend program

- $50 monthly fee.
LSC Web Reports

- LSC.net
- Tools
- Web Reports Login

Account ID: XXXXXX@yourcreditunion.com
Password will be assigned first; then you will create your own Password
Reports

Reports for your Everyday Spend program will be made available as they generate.

CUMONEY Billing (Monthly)

Debits

- New Accounts opened
  - Quantity
  - $2.00 x New account
  - Total

Credits

- Accounts with Balance
  - Quantity
  - $.50 x account
  - Total
- Invoice Total (Credit or Debit)
Replace a Card

When a card is lost or stolen, the cardholder must call their CUMONEY customer service (877-850-9650) to block their card, and have a new card mailed to them. If the member contacts the Credit Union, then a Credit Union rep can call LSC customer service (800-304-2273 option 4) to place a block on the card and have it re-issued.
Handling Chargebacks

The CUMONEY Everyday spend program comes with the added benefit of Visa Zero Liability for a 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.
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
1. Daily Monetary Activity

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)
2. **Initial Loads**

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)
3. **Reloads**

Shows full transaction details of the Reload sale.

- Trans number
- Card number
- Cardholder name
  - SSN
  - Date of Birth
  - Mother’s Maiden name
- Reload Value
- Date

![CUMONEY Reloads](image-url)
Marketing

LSC offers Marketing Materials to help sell and promote the Everyday Spend program. We have different options; small and large posters, table tents, and brochures.

To order Marketing Materials please email PREPAID@LSC.NET
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

- **Automatic Funding** for the Everyday Spend program, this is a form that you can print out for your member. The member will fill it out and give the form to the funding originator.
Training

There are training materials available in the training tab. The materials can be used to train new staff or as a refresher to the program.

- Training Manuals

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

Administrators can Manage Locations, Manage the User List, and create the Fee Transparency sheet.

- Go to Administration

Manage Locations

Fill in Branch information

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

Uncheck Active to remove a location
**Manage User List** (3 different functions)

1. **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: SeasonYYYY)
   - User Roles
     - Check off CUMONEY Everyday Spend
   - Select Create User
2. Delete a User
   - Select Delete (on the far right of the User)
     - It will prompt to Delete User information
   - Select Delete User
3. **Update User Information** (reset password)
   - Select the Account ID
   - Enter temporary password, and confirm
   - Check off Require Password change on Next Login
   - Select Update User
Fee Transparency Box

The Fee Transparency is a sheet of paper that lists the fee descriptions in one column and the fee amount in the other. There are legal stipulations with these sheets, they need to be printed on a plain sheet of paper, and given the members who inquire about the program.

This does not pertain to members purchasing a Card, because all of this information will be disclosed in their Terms and Conditions.

- Fee transparency
- Select Program
  - CUMONEY Everyday Spend
- Enter the Cost of Card (for Credit Union to decide)
- Create Document
## CUMONEY Everyday Spend program

### Services Credit Union

<table>
<thead>
<tr>
<th>Fee Category</th>
<th>Fee Type</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total Cost of Setup:</strong></td>
<td>Activation</td>
<td>Free</td>
</tr>
<tr>
<td></td>
<td>Cost of Card</td>
<td>$5.00</td>
</tr>
<tr>
<td><strong>Maintenance:</strong></td>
<td>Service</td>
<td>$1.75 per month</td>
</tr>
<tr>
<td></td>
<td>Inactivity</td>
<td>$3.00 per month after 3 months of inactivity</td>
</tr>
<tr>
<td><strong>Spend Money:</strong></td>
<td>Signature Purchase</td>
<td>Free</td>
</tr>
<tr>
<td></td>
<td>PIN/POS</td>
<td>Free</td>
</tr>
<tr>
<td></td>
<td>Bill Pay</td>
<td>Free</td>
</tr>
<tr>
<td><strong>Get Money:</strong></td>
<td>Cash Advance</td>
<td>Free*</td>
</tr>
<tr>
<td></td>
<td>Cash Back at Merchant</td>
<td>Free*</td>
</tr>
<tr>
<td></td>
<td>International Conversion</td>
<td>2% of the transaction amount when a currency conversion occurs or .8% of the transaction amount when a currency conversion does not occur</td>
</tr>
<tr>
<td></td>
<td>ATM Balance Inquiry</td>
<td>Free*</td>
</tr>
<tr>
<td></td>
<td>ATM Withdrawal</td>
<td>$1.50*</td>
</tr>
<tr>
<td><strong>Add Money:</strong></td>
<td>Reload</td>
<td>$0.50*</td>
</tr>
<tr>
<td></td>
<td>Direct Deposit</td>
<td>Free</td>
</tr>
<tr>
<td><strong>Information:</strong></td>
<td>VRU</td>
<td>4 Free, $.50 for any calls after the first 4 in any given calendar month</td>
</tr>
<tr>
<td></td>
<td>VRU Opt-Out to Live Operator</td>
<td>2 Free, $5 for any calls after the first 2 in any given calendar month</td>
</tr>
<tr>
<td><strong>Other:</strong></td>
<td>Cash Out</td>
<td>$15.00</td>
</tr>
<tr>
<td></td>
<td>Replacement Card</td>
<td>$5.00 will be taken off the balance of the card if there is a request to replace a lost or stolen card.</td>
</tr>
<tr>
<td></td>
<td>Reissue Expired Card</td>
<td>Free</td>
</tr>
<tr>
<td></td>
<td>Rush Delivery</td>
<td>$35.00</td>
</tr>
<tr>
<td></td>
<td>Denied Transaction</td>
<td>$.50*</td>
</tr>
</tbody>
</table>

*Third party fees may apply

Except where prohibited by law, Your Card is valid through the expiration date on the front of the Card. Contact the issuing credit union if there is a remaining Funds Balance when Your Card expires.

www.cumoney.com

Cardholder Customer Service: 1-877-850-9059
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 there.
LSC Web Reports

Invoices and other CUMONEY 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

![Login Screen]

Type in your account ID and password to begin your secure session.
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**
  - Shows all of the most recent reports you have available.
- **Browse by Date**
  - Shows the reports that you have available for that specific date that you entered.
My Profile

- A pop up of ‘Your Profile’ will appear. This is where you can update your information, and change your current password (must know current password).
LSC Web Reports - Add a User

The Administrator on the site will have the ability to add additional users.

Create New User:

- Personal information
  - Email address (will be used as their Account ID)
  - Password, and confirm (EX: Season#14)
  - 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
Reports

Reports for your Everyday Spend program will be made available as they generate.

CUMONEY Billing (Monthly)

Debits

- New Accounts opened
  - Quantity
  - $2.00 x New account
  - Total

Credits

- Accounts with Balance
  - Quantity
  - $.50 x account
  - Total
- Invoice Total (Credit or Debit)
LSC Security Codes

This Code of the Day report shows all of the codes listed per day for the whole month.
**Card Balance (2010-001-001)**

This report will list the Ending Balance of the previous day.

- Card number
- Transaction Date
- Beginning Balance
- Daily Activity total
- Ending Balance
- Last added Funds date

<table>
<thead>
<tr>
<th>Cardholder Number</th>
<th>Account Number</th>
<th>Beginning Balance</th>
<th>Daily Activity</th>
<th>Ending Balance</th>
<th>Linked Cardholder Number</th>
<th>Last Add Funds Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.20</td>
<td>0.00</td>
<td>1.20</td>
<td></td>
<td>09-22-14</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6.94</td>
<td>0.00</td>
<td>6.94</td>
<td></td>
<td>08-12-14</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.00</td>
<td>0.00</td>
<td>1.00</td>
<td></td>
<td>06-29-14</td>
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<td></td>
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<tr>
<td>0.50</td>
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<td>12-18-12</td>
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<td>11-28-12</td>
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<td>03-08-13</td>
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Cardholder Financial Activity (1510-001-001)

This report will show you all of the transactions that your member has performed using their CUMONEY card.

- Account Number
- Name
- Transaction amount
- Transaction date and time
- Transaction description
  - Added funds
  - Withdrawal
  - Purchase
  - All inquiries
**Monthly Activity Summary (3500-001-001)**

This report will break down all of the activity that can be processed on the card.

- Type of transaction
- Number of transactions
- Total dollar amounts

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Other reports available for the Everyday Spend program:

- **ACH Transactions Report (1130-102-001)**
  This report will show you when a member is crediting or debiting their card using consumer website.

- **Service Charge Activity (1020-001-001)**
  This will allow you to see what Service Charges a member has received (from reloads, incorrect PIN numbers, monthly fee, ATM usage).

- **Consumer Alerts (2200-001-001)**
  Consumer Alerts will allow you to see when a member has: a denied transaction, a low balance, has added funds and etc.

- **New Account Report (3000-001-001)**
  This report will show you the card number and account information of the new card that was ordered for the member.

- **Monthly New Account (3500-001-001)**
  This report will show you all of the new accounts that were opened in that month.

- **Cards Never Activated Report (3510-001-001)**
  The Never Activated Report will allow you to see cards the members has not activated, this will allow you to contact a member to confirm they received their card and encourage them to add funds.

- **Address Change (2030-001-001)**
  This report will allow you to confirm with a member that they updated their address on consumer website.
If you have any questions or concerns please feel free to contact LSC.

800-304-2273 option 4

Prepaid@LSC.net