Reissuing Cards

For Card Expiration Update and Optional Maintenance File to Vendor

INTRODUCTION

This tool allows credit unions to update ATM, debit, and credit card expiration dates in a batch. The tool will list cards according to a range of expiration dates, allowing the user to verify which cards should actually be reissued. Credit unions charge a fee for the reissue of these cards. These fees can be set up for individual BINs but also have the capability to be waived per member, if you so desire.

Does your online card vendor require your credit union to send a file of reissued card orders? This new feature can do that as well. With a simple configuration change, credit unions can send maintenance to their vendors and update expiration dates at the same time.

This booklet is organized in two sections.

- *If you want to use this to update the expiration dates of your cards and do not need to send a maintenance file to your vendor*, use Option 1 on **page 3.**
- *If your vendor requires a maintenance file when you update expiration dates,* use Option 2 on **page 9.**
- NOTE: Both sections cover charging a fee/waiver of fee to members.

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For an updated copy of this booklet, check out the Reference Materials page of our website:
http://www.cuanswers.com/client_reference.php

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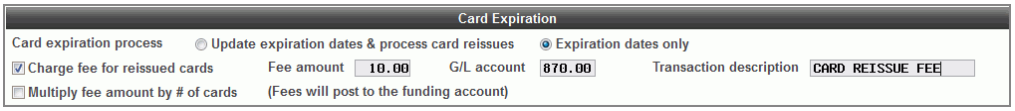
OPTION 1: REISSUING CARDS ONLY (WITHOUT SENDING FILE TO VENDOR)

Use these directions if you want to use this tool to update expiration dates of ATM, debit, and credit cards only and do not want to use this feature to also send a file of maintenance information to your vendor.

CONFIGURATION

Certain configuration settings allow expiration update only. Contact a Client Services Representative for assistance. *Self processors, these configuration settings are in the Vendor Maintenance.*

The BIN configuration also includes settings to allow expiration update only. This configuration also allows you to charge a fee, enter a fee amount and fee G/L, and enter a fee transaction description. You can also select whether or not to charge a fee for each card. *Online clients, you may view your BIN configuration via "**BIN Config Inquiry**" on the ATM/Debit/Credit Card Processing (MNATMD) menu.* Contact a Client Services Representative for assistance in changing your configuration.



Refer to Online Help for assistance with these fields. Click *while working on this screen.*

QUESTIONS ABOUT FEES

Can I charge a fee per card? You can select whether to charge a fee for each card or just one fee per account. For example, if account #1234 had two cards, and your fee was $10.00, you could select whether to charge this member $10.00 or $20.00 for the service.

Can I charge a zero-dollar fee? The screen does allow you to enter a zero-dollar fee so that the process is documented with a non-monetary transaction on the member's statement and e-statement.

What sub account is charged the fee? What happens if the member does not have sufficient funds to cover the fee?

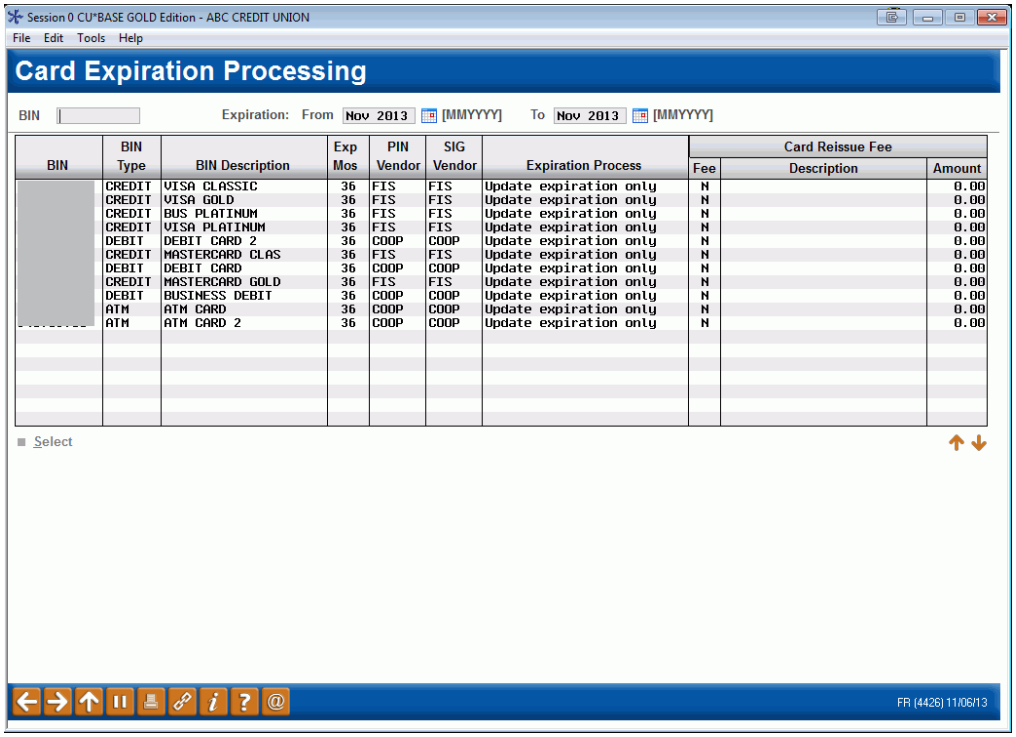
For credit cards, the fee is charged to the credit card. Since this is an addition to the charges, the member is always charged the fee.

For ATM/Debit cards, the fee is charged to the funding account for the card. If the member does not have enough funds in this account to cover the fee, the fee will not be charged. This will appear as an exception on the Exception Fee Posting Report (PESTMTN3X).

THE PROCESS

Use the Online ATM/Debit/Credit Processing menu to begin the process of updating the expiration dates of the cards.

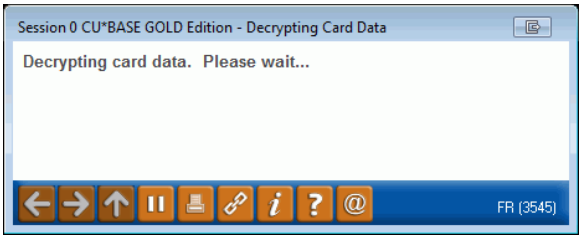
"Card Expiration Processing" on the ATM/Debit/Credit Card Processing (MNATMD) menu



1. From the entry screen, select the range of card expiration dates you wish to review. This will default to the next month, but the range can be expanded to include more than one month or a previous month.

2. Select the BIN whose cards you wish to review and use the Select option. You will view BINs for credit cards, as well as ATM and Debit cards, depending on your system.

3. The following screen will appear as the cards are decrypted for use with this feature:



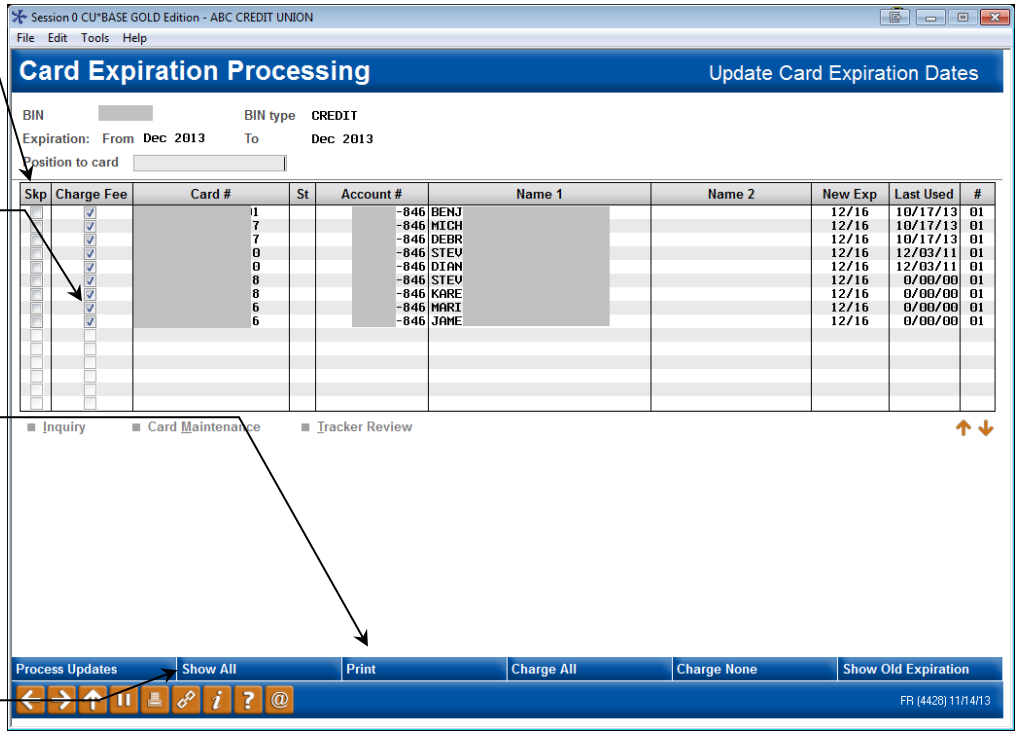
Card Reissue Update Screen

If you do not want a card expiration date to be updated, check the box in the Skp column.

If your credit union is charging a fee, leave this box checked to charge the fee. Uncheck if you do not wish to charge the fee.

Click *Print* (F21) to generate a preliminary report of cards that will be issued prior to posting the final batch. This is the same report you will generate at final posting.

This button (F10) will toggle you between cards whose expiration dates will be updated and all cards.



Column Descriptions

Column	*Description*
Skp (Skip)	If this checkbox is checked, the expiration date of this card will not be updated. Certain card statuses and block codes will cause this checkbox to be automatically checked.
Charge Fee	If your credit union charges a fee, check this box to charge a fee. Uncheck if you do not wish to charge a fee for the selected account. *Credit unions who do not charge a fee can disregard this column.* • NOTE: A credit union can charge a zero-dollar or non-monetary fee.
Card #	The ATM/Debit or credit card number.
St (Status)	A code in this field indicates that the card has an account status code or a block code, such as "High Balance Account." See page 17 for a listing of codes and their explanations.
Account	The funding account associated with the ATM or credit card
Name 1, Name 2	The names that will be embossed on the card, listed in the Name 1 and Name 2 lines on the Card Maintenance screen
New Ext/Show Old	This toggles between the new and current expiration date.
Last Used	The last date that transactions were processed on the card.
#	The number of cards whose expiration dates will be updated. Some accounts may have multiple cards. (The BIN configuration determines if one or multiple fees will be assessed for multiple cards.)

4. Work the cards listed on the screen. You may exit this screen and then return to continue working the list though a series of days until you have worked the entire list. The update of the card expiration date will not be processed until you have completed working the list.

    - Place a check in the *Skp* column for cards whose expiration dates you do not want to update.

        i. **NOTE:** Some cards will be automatically blocked due to a code in the Status column. The expiration dates of these cards cannot be updated, and the checkmark cannot be removed. Some codes allow updating of expiration dates, such as cards with a high balance or cards that are marked as having a wrong address. For these cards, you must check the checkbox so that the expiration dates of these cards are not updated. **(See page 17 for a list of these codes.)**

    - You may wish to review an individual account, perhaps to view the address or account history. Select the card from the list and use Inquiry to view the account attached to the card..

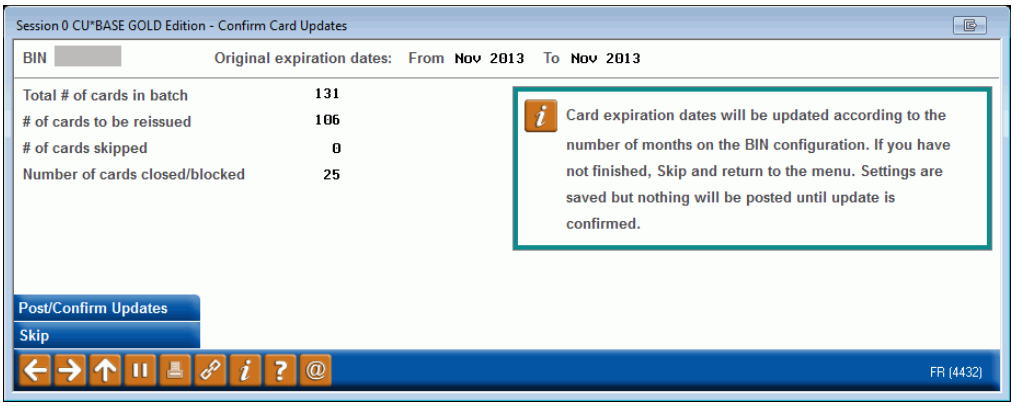
    - You may wish to perform maintenance on a card, for example to reissue multiple cards or to add a new name to the card reissue. Select the card and use Maintenance. Then you may wish to record your actions for future research in a Tracker entry by using Tracker Review.

    - At any time, you can print a preliminary report of your results by using *Print* (F21).

    - NOTE: You may enter and exit this screen as many times as you want to work the listing. Continue to the following steps when you are ready to post your work.

5. Once you have worked your list and checked all the card numbers you wish to block from reissue, use ***Process Updates*** (F5) (see previous page) to move to the final confirmation screen.

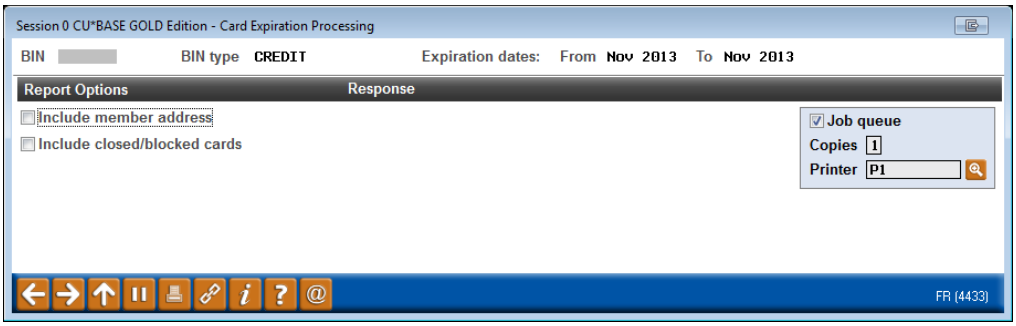
    Final Confirmation Screen



6. The final confirmation screen lists the number of cards in the batch, as well as the number of cards whose expiration dates will be updated. The screen also includes information on fees, cards skipped, and cards blocked. Use ***Post/Confirm*** (F5) (on the previous screen) to continue.

- **NOTE:** The dates are updated immediately after clicking *Post/Confirm* (F5).

7. Select the criteria for the data that will appear on the report. Select whether to add member addresses or blocked cards to the report. You will have the option to return to this screen to print additional reports.



8. Press Enter to generate the report. This report is identical to the report you create by using *Print* (F21) from the screen where you work the cards. See the reports beginning on page 15 for examples. Reports print immediately.

> *While the review date is generally updated when the expiration date is updated, this is not the case with accounts with a loan category marked for 1098 reporting (such as your HELOC loans). Only the card expiration date will be updated when the batch update is placed for these cards.*

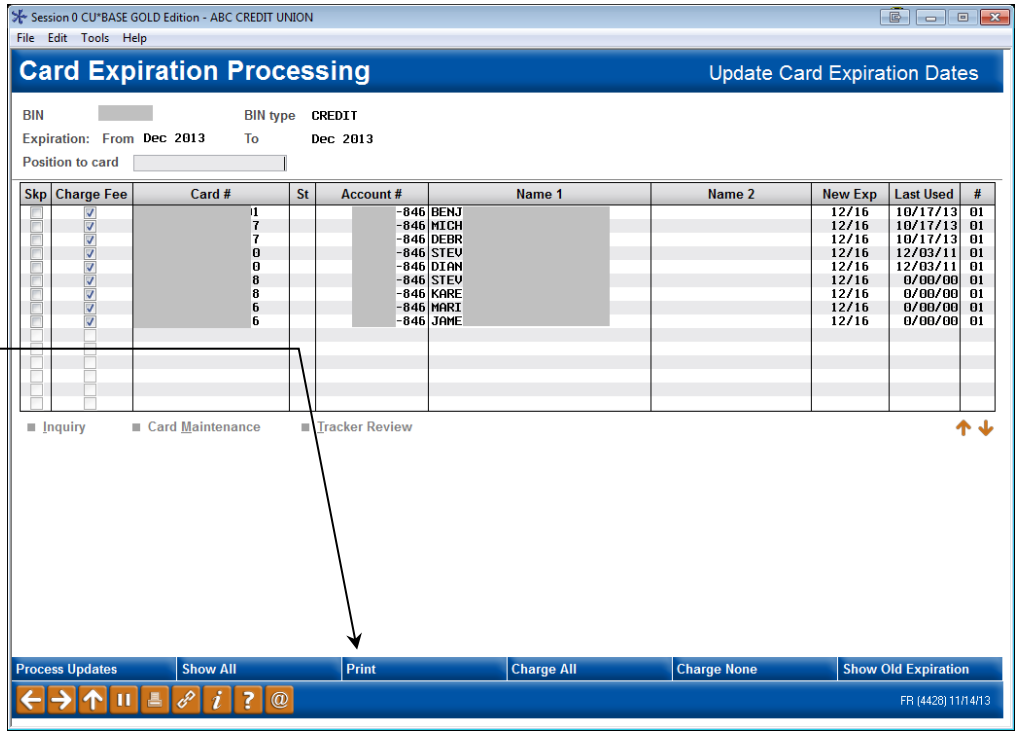
9. At End-of-Day, the final reports are also generated and archived in CU*SPY. These reports contain information on all cards that were included in the processing, including both blocked and unblocked cards.

PRINTING REISSUE REPORTS WHILE WORKING THE CARDS

You can generate reissue reports listing the number of cards processed and reissued at two times during the reissue process: while you are processing the reissue order and when you process the final posting.

While you are working your list, you can use *Print* (F21) to print a preliminary report listing the cards that will be reissued. See the reports beginning on page 15 for examples.

Click *Print* (F21) to generate a report including information on cards that will be issued prior to posting the final batch.



OPTION 2: REISSUING CARDS AND SENDING FILE TO VENDOR

Use these directions if you want to use the tool to update the expiration dates of your ATM, debit and credit cards ***as well as to send a file of this maintenance information to your vendor.***

CONFIGURATION

Certain configuration settings allowing expiration updates *as well as the sending of a maintenance file* are required for this option. Contact a Client Services Representative for assistance. *Self processors, these configuration settings are in the Vendor Maintenance screen.*

The BIN configuration includes settings to allow for the expiration update and reissue of the maintenance file. It also allows you to charge for the service, enter a fee amount, a fee G/L, and a fee transaction description. (See Questions about Fees section below.)

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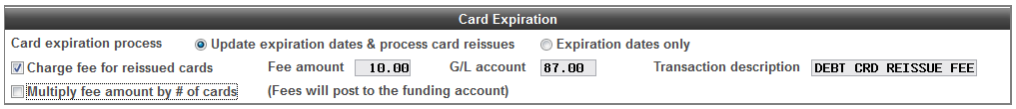

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QUESTIONS ABOUT FEES

Can I charge a fee per card? You can select whether to charge a fee for each card or just one fee per account. For example, if account #1234 had two cards, and your fee was $10.00, you could select whether to charge this member $10.00 or $20.00 for the service.

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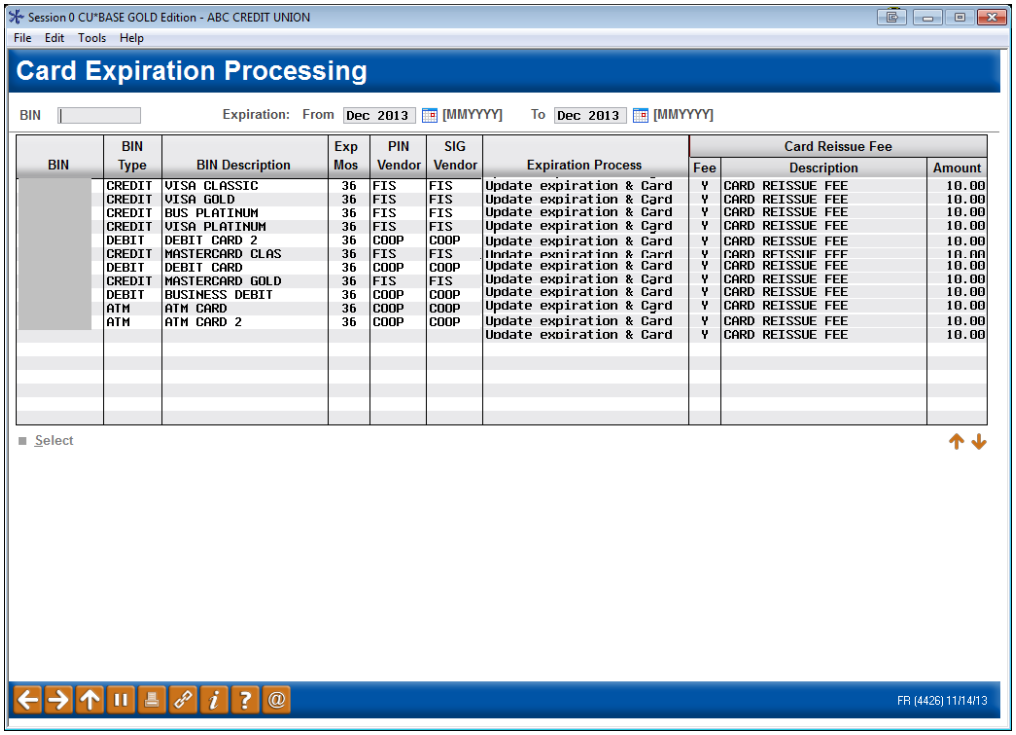
THE PROCESS

Use the Online ATM/Debit/Credit Processing menu to begin the process of updating the card expiration dates.

"Card Expiration Processing" on the ATM/Debit/Credit Card Processing (MNATMD) menu



1. From the entry screen, select the range of card expiration dates you wish to review. This will default to the next month, but the range can be expanded to include more than one month or a previous month.

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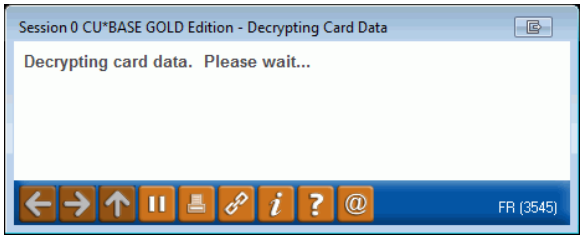
3. The following screen will appear as the cards are decrypted for use with this feature:



Card Reissue Update Screen

If you do not want a card expiration date to be updated, check the box in the Skp column.

If your credit union is charging a fee, leave this box checked to charge the fee. Uncheck if you do not wish to charge the fee.

Click *Print* (F21) to generate a preliminary report of cards that will be issued prior to posting the final batch. This is the same report you will generate at final posting.

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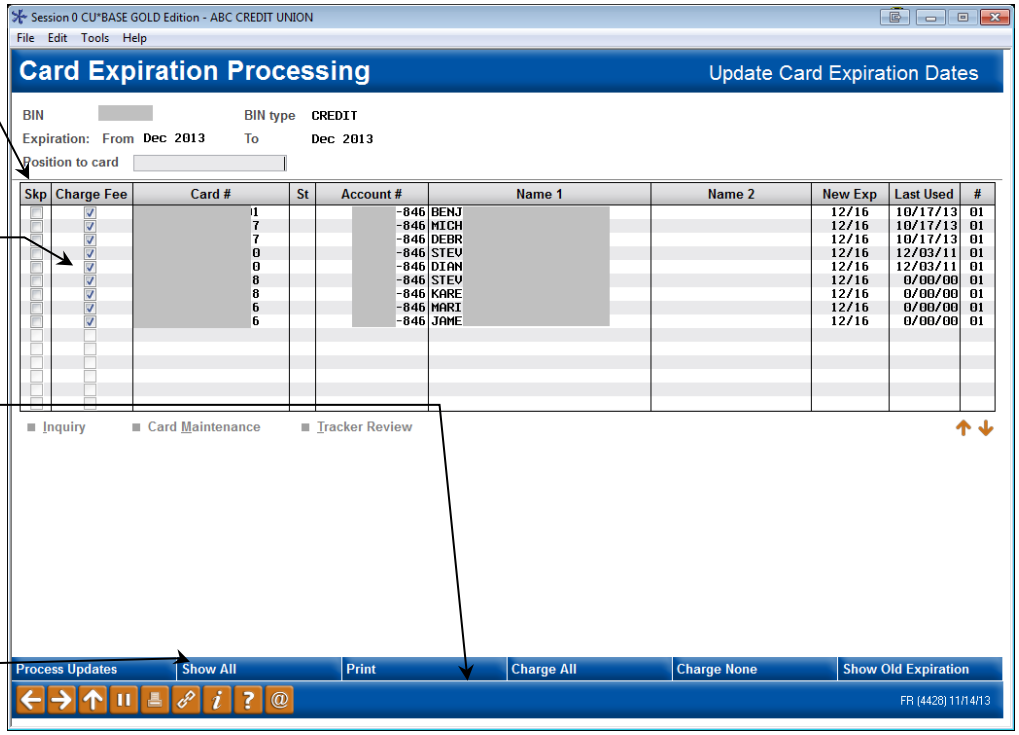


Column Descriptions

Column	*Description*
Skp (Skip)	If this checkbox is checked, the expiration date of this card will not be updated. Certain card statuses and block codes will cause this checkbox to be automatically checked.
Charge Fee	If your credit union charges a fee, check this box to charge a fee. Uncheck if you do not wish to charge a fee for the selected account. *Credit unions who do not charge a fee can disregard this column.* • NOTE: A credit union can charge a zero-dollar or non-monetary fee.
Card #	The ATM/Debit or credit card number.
St (Status)	A code in this field indicates that the card has an account status code or a block code, such as "High Balance Account." See page 17 for a listing of codes and their explanations.
Account	The funding account associated with the ATM or credit card
Name 1, Name 2	The names that will be embossed on the card, listed in the Name 1 and Name 2 lines on the Card Maintenance screen
New Ext/Show Old	This toggles between the new and current expiration date.
Last Used	The last date that transactions were processed on the card.
#	The number of cards that will be reissued Some accounts may have multiple cards. (The BIN configuration determines if one or multiple fees will be assessed for multiple cards.)

4. Work the cards listed on the screen. You may exit this screen and then return to continue working the list though a series of days until you have worked the entire list. The cards will not be processed until you have completed working the list.

    - Place a check in the "Skp" column for cards you do not want to reissue.

        i. **NOTE:** Some cards will be automatically blocked due to a code in the Status column. The expiration dates of these cards cannot be updated, and the checkmark cannot be removed. Some codes allow updating of expiration dates, such as cards with a high balance or cards that are marked as having a wrong address. For these cards, you must check the checkbox so that these cards are not reissued. **(See page 17 for a list of these codes.)**

    - You may wish to review an individual account, perhaps to view the address or account history. Select the card from the list and use Inquiry to view the account attached to the card..

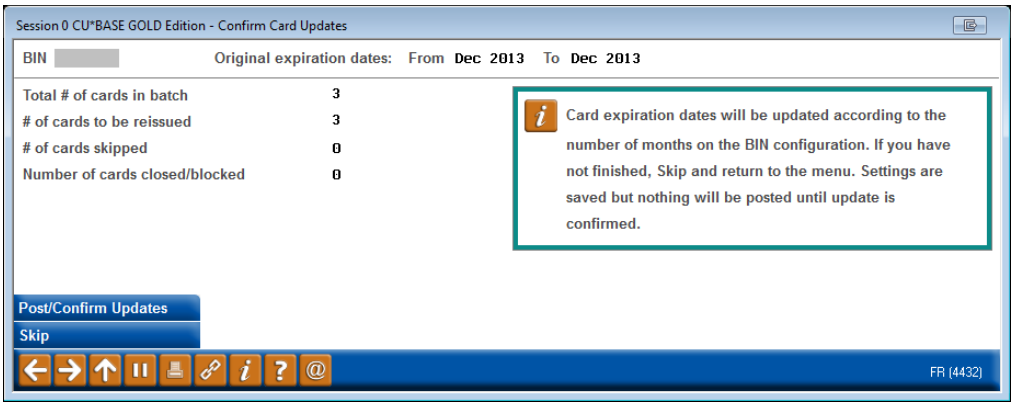
    - You may wish to perform maintenance on a card, for example to reissue multiple cards or add a new name to the card reissue. Select the card and use Maintenance. Then you may wish to record your actions for future research in a Tracker entry by using Tracker Review.

    - At any time, you can print a preliminary report of your results by using *Print* (F21).

    - NOTE: You may enter and exit this screen as many times as you want to work the listing. Continue to the following steps when you are ready to post your work.

5. Once you have worked your list and checked all the card numbers you wish to block from reissue, use ***Process Updates*** (F5) (see previous page) to move to the final confirmation screen.

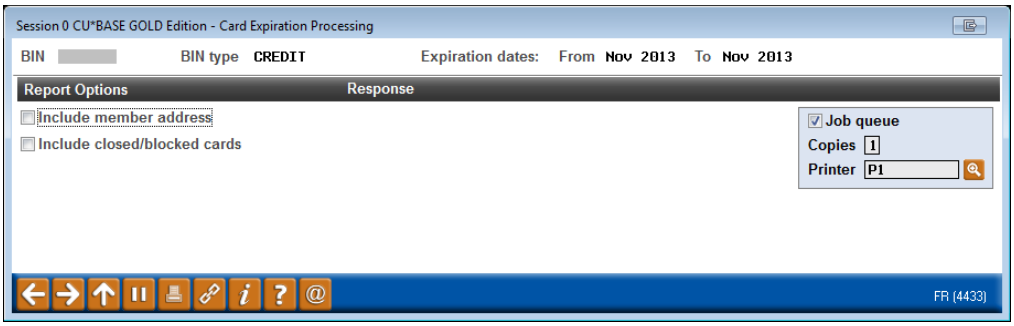
    Final Confirmation Screen



6. The final confirmation screen lists the number of cards in the batch, the number of cards whose expiration dates will be updated, and the number of cards that will be included in the maintenance file. The screen also includes information on fees, cards skipped, and cards blocked. Use ***Post/Confirm*** (F5) (on the previous screen) to continue.

- **NOTE:** The dates are updated immediately after clicking F5-Post/Confirm.

7. Select the criteria for the data that will appear on the report. Select whether to add member addresses or blocked cards to the report. You will have the option of returning to this screen to print additional reports.



8. Press Enter to generate the report. This report is identical to the report you create by using *Print* (F21) from the screen where you work the cards. See the reports beginning on page 15 for examples. Reports print immediately.

> *While the review date is generally updated when the expiration date is updated, this is not the case with accounts with a loan category marked for 1098 reporting (such as your HELOC loans). Only the card expiration date will be updated when the batch reissue is placed for these cards.*

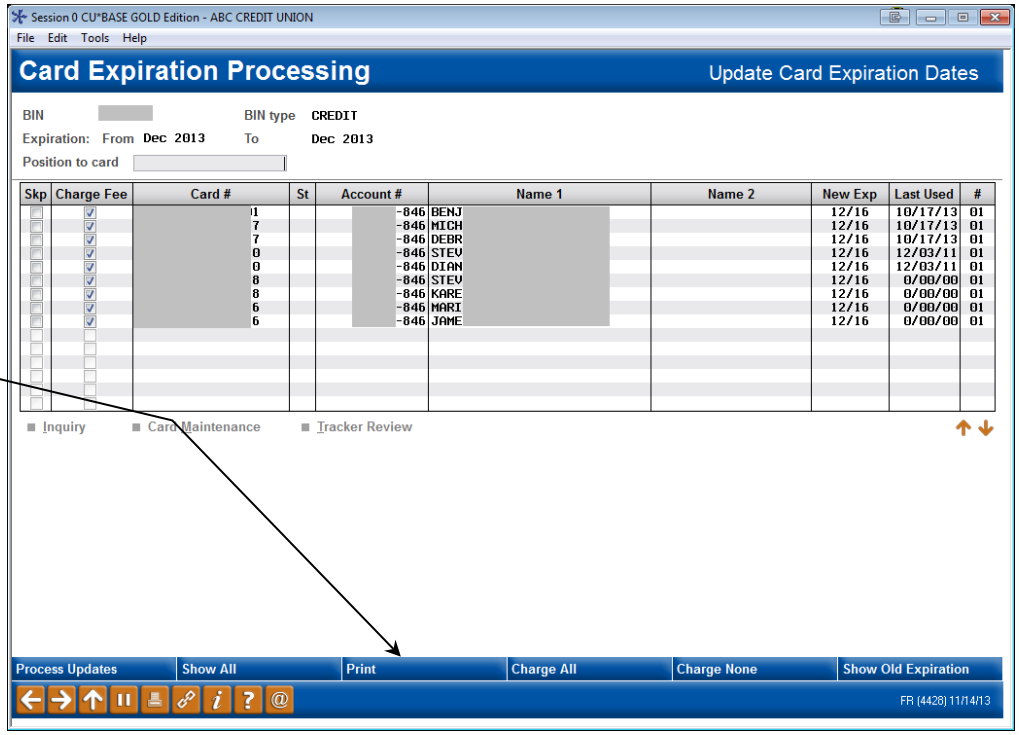
9. At End-of-Day, the final reports are also generated and archived in CU*SPY. These reports contain information on all cards that were included in the processing, including both blocked and unblocked cards.

PRINTING REISSUE REPORTS WHILE WORKING THE CARDS

While you are processing the reissue order and when you process the final posting, you can generate reissue reports listing the number of cards processed and reissued at two times during the reissue process.

While you are working your list, you can use *Print* (F21) to print a preliminary report listing the cards that will be reissued. See the reports beginning on page 15 for examples.

Click *Print* (F21) to generate a report including information on cards that will be issued prior to posting the final batch. This is the same report that is generated once *Add/Update* (F5) is selected.



REPORTS

Update Card Expiration (UNPANREIL-1)

```
 2/17/12  15:21.21                              CU*BASE CREDIT UNION                              UPANREIL-1       PAGE
    RUN ON   2/17/12RD EXPIRATION PROCESSING      UPDATE CARD EXPIR-UPDATE CARD EXPIRATION DATES     RE REPORT     USER ALYCIAM
BIN: 640705000  BIN TYPE: ATM    MONTHS TO EXPIRE: 36 EXPIRATION DATE RANGE:  1/2012 to  1/2012
 CARD REISSUE FEE DESCRIPTION:  WAIVED REISSUE FEE        CARD REISSUE FEE:  Y     .00
INCLUDE MEMBER ADDRESS: N     INCLUDE CLOSED/BLOCKEDCARDS: N

                                                                                                                 OLD      LAST NO
SKIP  FEE CARD NUMBER       STATUS     ACCOUNT NAME 1                          NAME 2                           EXP.      USED CARD

   N    Y 6666666666666666666         1111-110 LARRY R MEMBER                                                   01/12 11/19/11    1
   N    Y 6666667777777777777         2222-000 PAUL M MEMBER                                                    01/12  1/01/12    1
   N    Y 6666667777777777722        23333-000 RENEE MEMBER                                                     01/12 10/05/11    1
   N    Y 6666667777777777733        24444-000 NICOLE E MEMBER                                                  01/12 10/05/11    1
   N    Y 6666667777777777744        29999-000 DEBRA S MEMBER                                                   01/12 12/24/11    1
   N    Y 6666667777777777755        30000-000 ALEXANDRIA J MEMBER                                              01/12 11/21/11    1
   N    Y 6666667777777777766        30001-000 ANNE M MEMBER                                                    01/12 10/02/07    1


TOTAL NUMBER OF CARDS IN BATCH .:          7
NUMBER OF CARDS TO BE UPDATED ..:          7  NUMBER OF FEES TO BE POSTED:           7  TOTAL FEES:           .00
NUMBER OF CARDS SKIPPED .. . . .:          0
NUMBER OF CARDS CLOSED/BLOCKED .:          0
NUMBER OF CARDS WITH ALT ADDRESS:          0

                                                *** END OF REPORT ***
```

(Alternate) Update Card Expiration with Address (UNPANREIL-1)

You must check “Include member address” on the Report Selection screen to receive this version of the report.

```
 2/28/12  11:34.58                              CU*BASE CREDIT UNION                              UPANREIL-1       PAGE
    RUN ON   2/28/12RD EXPIRATION PROCESSING      UPDATE CARD EXPIR-UPDATE CARD EXPIRATION DATES     RE REPORT     USER ALYCIAM
BIN: 488825     BIN TYPE: CREDIT MONTHS TO EXPIRE: 36 EXPIRATION DATE RANGE:  3/2012 to  3/2012
 CARD REISSUE FEE DESCRIPTION:  VISA REISSUE FEE          CARD REISSUE FEE:  Y    5.00
INCLUDE MEMBER ADDRESS: Y     INCLUDE CLOSED/BLOCKEDCARDS: Y
SKIP  FEE  CARD NUMBER     STATUS NAME                                  EMBOSSED LINE 1
           FUNDING ACCOUNT        ADDRESS                        EXPIRES   EMBOSSED LINE 2               CARD USED  # CARDS

   Y    N  9999990010001111    *D DAVID L MEMBER                 03/12    DAVID L MEMBER                   12/09/11    1
             3333-866             1050 S ABC RD

                                  ANYCITY, MI 400000000

   Y    N  9999990010001111    *D DAVID L MEMBER                 03/12   SHARON MEMBER                     12/09/11    1
             3333-866             1050 S ABC RD

                                  ANYCITY, MI 400000000

   N    Y  9999990010003333       DAWN M OTHERMEMBER             03/12   DAWN M OTHERMEMBER                12/30/11    1
            22222-866             39529 ABC ST

                                  ANYCITY, MI 400000000
```

Update Card Expiration (Old and New Expiration Dates) (UNPANREIL-2)

```
2/17/12  15:21.21                                  CU*BASE CREDIT UNION                                UPANREIL-2       PAGE
    RUN ON   2/17/12RD EXPIRATION PROCESSING       UPDATE CARD EXPIR-UPDATE CARD EXPIRATION DATES     RE REPORT     USER ALYCIAM
BIN: 640705000  BIN TYPE: ATM    MONTHS TO EXPIRE:  0 EXPIRATION DATE RANGE:  1/2012 to  1/2012
 CARD REISSUE FEE DESCRIPTION:  WAIVED REISSUE FEE        CARD REISSUE FEE:  Y     .00

                                                  OLD    NEW  NO.
SKIP  FEE CARD NUMBER       STATUS     ACCOUNT   EXP.   EXP. CARD       COMMENT

   N    Y  6666666666666666666         1111-110 01/12  01/15    1
   N    Y  6666666777777777777         2222-000 01/12  01/15    1
   N    Y  6666666777777777722        23333-000 01/12  01/15    1
   N    Y  6666666777777777733        24444-000 01/12  01/15    1
   N    Y  6666666777777777744        29999-000 01/12  01/15    1
   N    Y  6666666777777777755        30000-000 01/12  01/15    1
   N    Y  6666666777777777766        30001-000 01/12  01/15    1


TOTAL NUMBER OF CARDS IN BATCH .:          7
NUMBER OF CARDS TO BE UPDATED ..:          7  NUMBER OF FEES TO BE POSTED:           7  TOTAL FEES:           .00
NUMBER OF CARDS SKIPPED .. . . .:          0
NUMBER OF CARDS CLOSED/BLOCKED .:          0
NUMBER OF CARDS WITH ALT ADDRESS:          0

                                                        *** END OF REPORT ***
```

Reissue Fee Posting Report (UNPANREIP)

```
 2/17/12  15:21:21                                  CU*BASE CREDIT UNION                                UPANREIP         PAGE
    RUN ON   2/17/12                          REISSUE FEE POSTING REPORT                                                USER  ALYCIAM

      ACCOUNT         PREVIOUS                                  CURRENT
       NUMBER         BALANCE              AMOUNT               BALANCE DESCRIPTION
     1111-110             .00                .00                   .00  WAIVED REISSUE FEE   CARD ****6666
     2222-000             .00                .00                   .00  WAIVED REISSUE FEE   CARD ****7777
    23333-000             .00                .00                   .00  WAIVED REISSUE FEE   CARD ****7722
    24444-000             .00                .00                   .00  WAIVED REISSUE FEE   CARD ****7733
    29999-000             .00                .00                   .00  WAIVED REISSUE FEE   CARD ****7744
    30000-000             .00                .00                   .00  WAIVED REISSUE FEE   CARD ****7755
    30001-000             .00                .00                   .00  WAIVED REISSUE FEE   CARD ****7766


                                          TOTAL          TOTAL
                                          COUNT         AMOUNT
 TOTAL NUMBER OF RECORDS ERROR:               0            .00   CARD COUNT ERROR:             0
 TOTAL NUMBER OF SALES TAX    :               0            .00
 TOTAL NUMBER OF RECORDS CHARGED:             7            .00   CARD COUNT:                    7


                                                         ***END OF REPORT***
```

Reissue Fee Exceptions Report (UNPANREIP)

```
2/28/12  11:35:02                                  CU*BASE CREDIT UNION                                UPANREIP         PAGE
    RUN ON   2/28/12                              REISSUE FEE EXCEPTIONS                                                USER ALYCIAM

ACCOUNT
NUMBER                 AMOUNT DESCRIPTION
    29999-866            5.00   Fee waiver error: Non-sufficient funds
    29999-866            5.00   Posting error   : 4707-No funds available for action
    39999-866            5.00   Fee waiver error: Non-sufficient funds
    39999-866            5.00   Posting error   : 4707-No funds available for action
    44444-866            5.00   Fee waiver error: Non-sufficient funds
    44444-866            5.00   Posting error   : 4707-No funds available for action
    55555-866            5.00   Fee waiver error: Non-sufficient funds
    55555-866            5.00   Posting error   : 4707-No funds available for action
    66666-866            5.00   Fee waiver error: Non-sufficient funds
    77777-866            5.00   Posting error   : 4707-No funds available for action

                                          TOTAL          TOTAL
                                          COUNT         AMOUNT
 TOTAL ERRORS PROCESSED :                     5          25.00   CARD COUNT ERROR:             5
   TOTAL EXCEPTIONS FOR :                                   5

                                                         ***END OF REPORT***
```

STATUS CODES

Following is a key for the codes that might appear in the Status (ST) column.

Account Codes		
Code	Description	*Block from Reissue*
*M	Membership is closed.	Block from reissue
*A	Account record is closed.	Block from reissue
*D	Duplicate Card	Block from reissue
*C	Closed Card (an X credit card status)	Block from reissue
*2	*The second name is missing on the Card Maintenance screen.	Block from reissue
*3	*The third name is missing on the card.	Block from reissue
*4	*The fourth name is missing on the card.	Block from reissue
*5	*The fifth name is missing on the card.	Block from reissue
*6	*The sixth name is missing on the card.	Block from reissue
*7	*The seventh name is missing on the card.	Block from reissue
*8	*The eighth name is missing on the card.	Block from reissue
*9	*The ninth name is missing on the card.	Block from reissue
Block Codes		
A	Invalid Address	Allow
B	Bankruptcy	Allow
C	One Cycle Delinquent	Block from reissue
D	Deceased	Block from reissue
F	Fraud	Block from reissue
G	Marital Problems	Block from reissue
H	High Balance	Allow
I	VIP (Very Important Person)	Allow
J	Collection Account	Block from reissue
K	Closed – Per Institution	Block from reissue
L	Lost Account	Block from reissue
N	Closed – Annual Fee Not Paid	Block from reissue
P	Past Due 5 days	Allow
Q	Charge Off	Block from reissue
S	Stolen Account	Block from reissue
U	Credit Counseling	Block from reissue
V	Closed – See File	Block from reissue
W	Closed – Transfer Balance	Block from reissue

X	Closed – Per Cardholder	Block from reissue
Y	Collection – Legal Pursuit Pick-Up	Block from reissue
Z	Cardholder Dispute	Allow
AD	Lost/Stolen-Capture	Block from reissue
AE	Fraud-Capture	Block from reissue
AK	Restricted-Capture	Block from reissue
AL	Bad Debt-Capture	Block from reissue
ND	Lost/Stolen	Block from reissue
NE	Fraud	Block from reissue
NK	Restricted	Block from reissue
NL	Bad Debt	Block from reissue

* The name in question is missing from the Card Maintenance screen (the screen allows for a primary, secondary, and seven additional optional names), and without a name in this field, a card cannot be reissued for this person.