Cards (ATM, Debit or Credit Card)

Add

The Add Card Information window is used to add a new ATM, Debit or Credit card to a member record. This can be used for the following reasons:
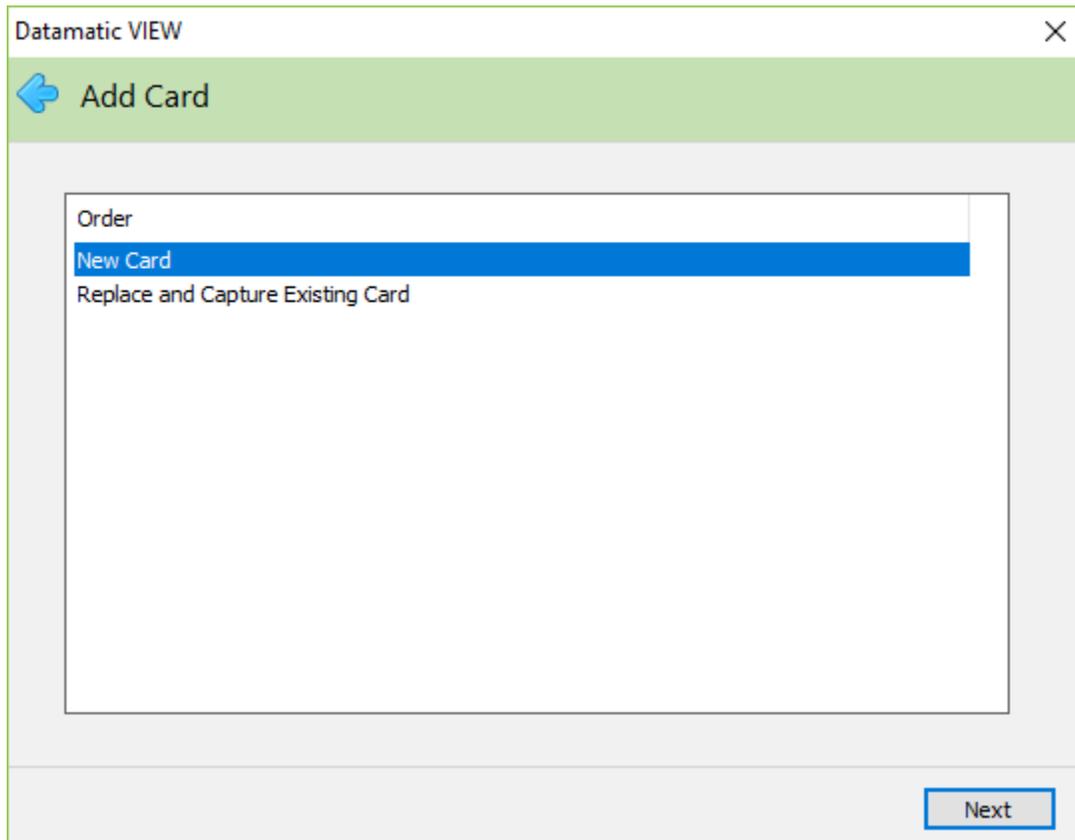
⇨ For informational purposes only.
⇨ For third party credit card vendor users using the import and export options.
⇨ For credit unions using a card maintenance interface through their vendor.
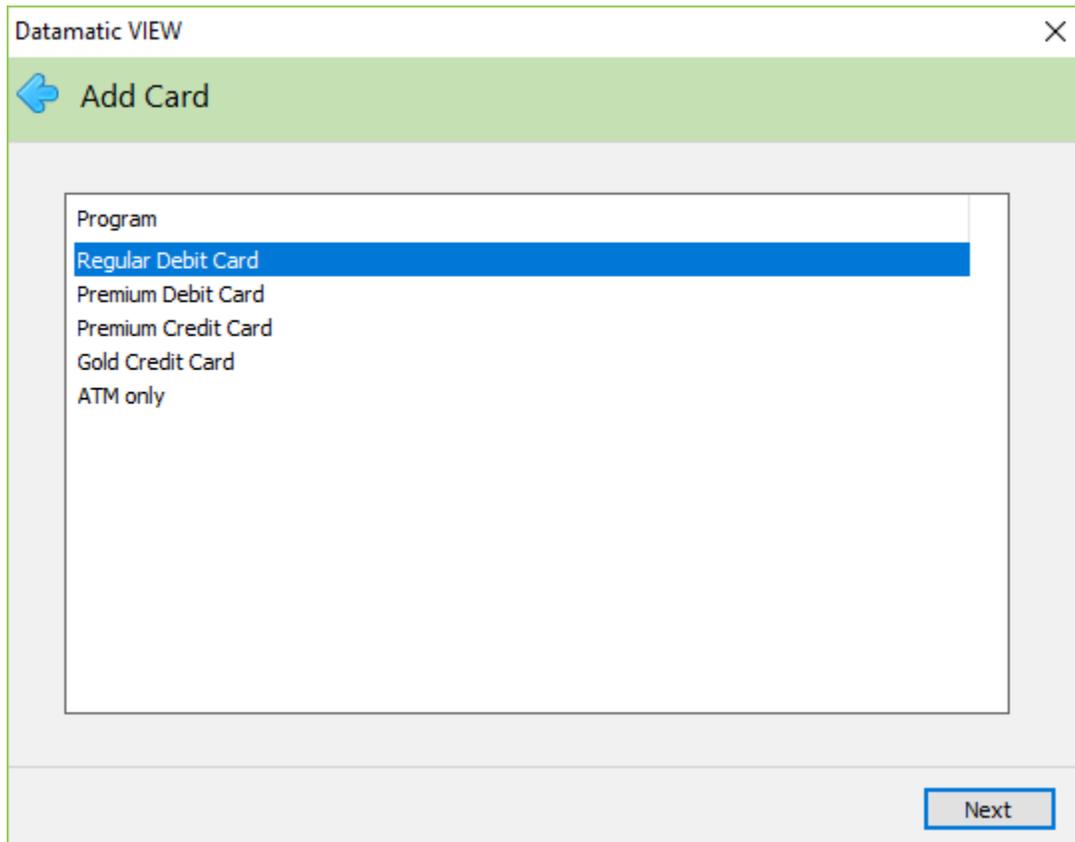
With the member displayed, select one of the following:

● Folders (below suffixes) > Add > Card.
● Select the Cards folder > Add.
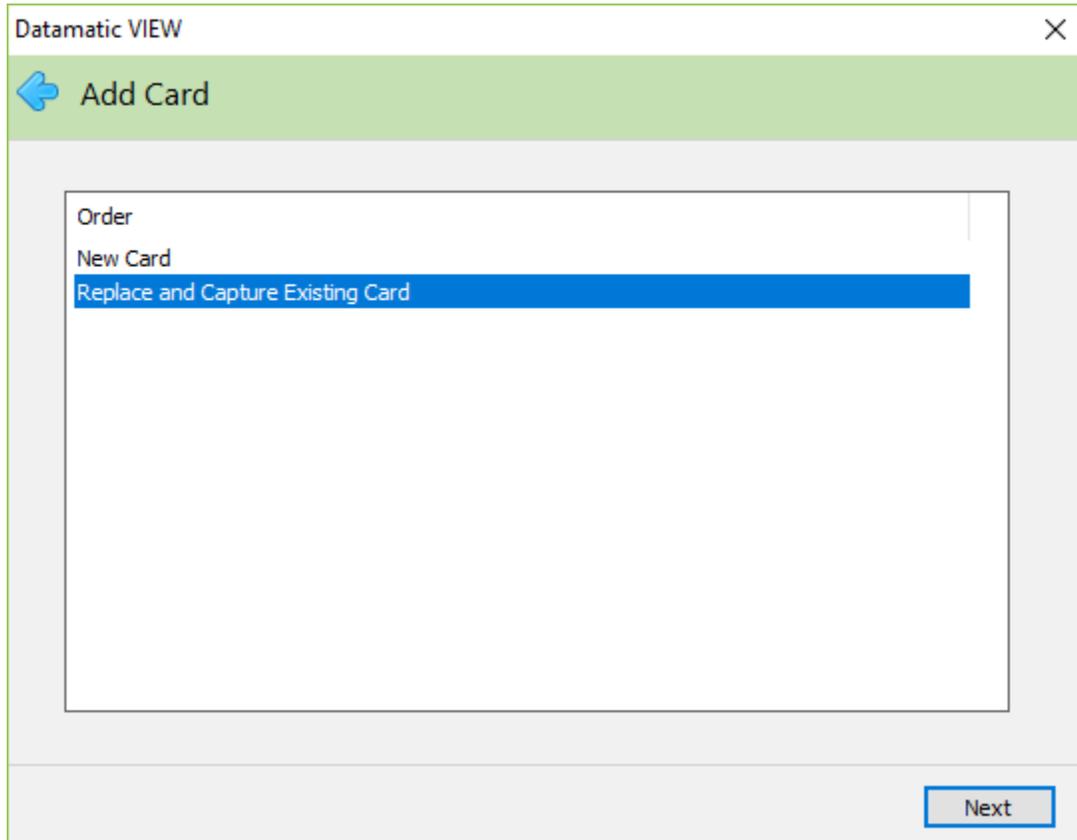
Example = New Card

Make the appropriate selection and continue to the next window.

The system displays:

The selections on this window come from Card Program Setup window. Make the appropriate selection then continue to the next window.

Example = Replace and Capture Existing Card

The existing cards for the member are displayed for a selection to be made.
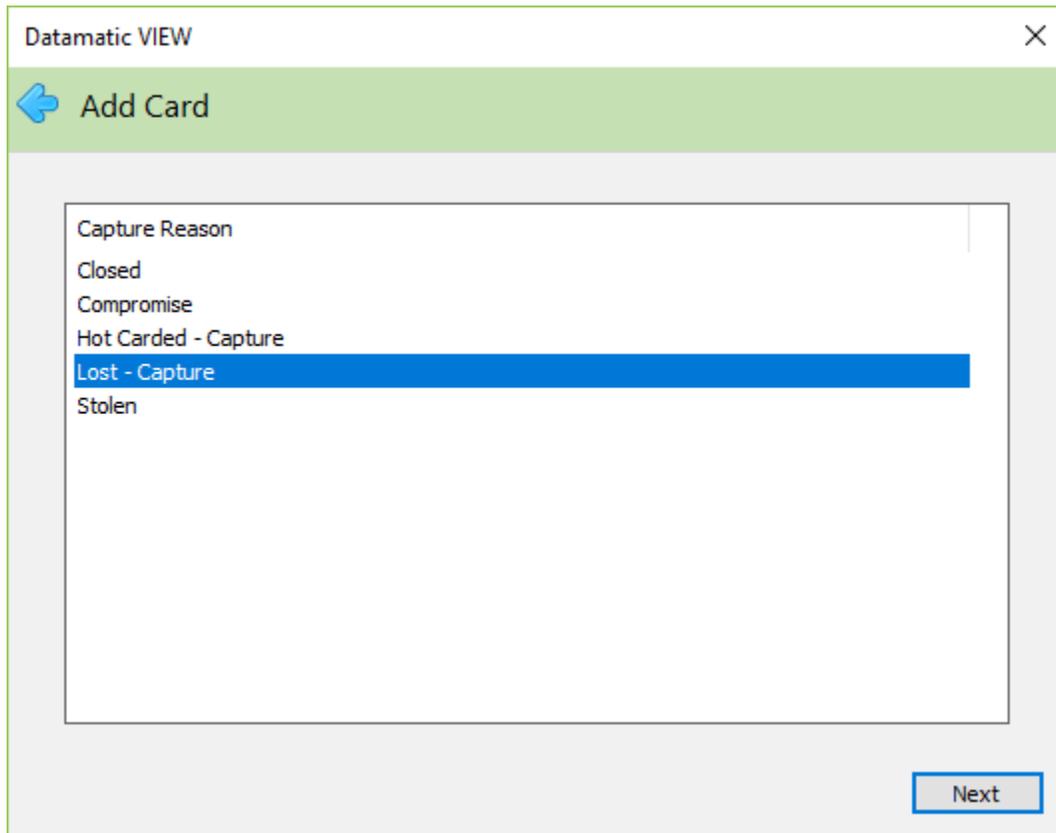
Example = Replace and Capture Existing Card (continued)

The card Types of Credit-Secondary and Debit-Secondary do not apply to Card Programs using a Card Maintenance interface. These programs require that each person have a separate card number for ATM, Debit and Credit Cards.

Continue to the next window.

The system displays.

Select the appropriate **Capture Reason**. Continue to the next window.

Cards (ATM, Debit or Credit Card)

The system displays.

Continue to the next window.

Cards (ATM, Debit or Credit Card)
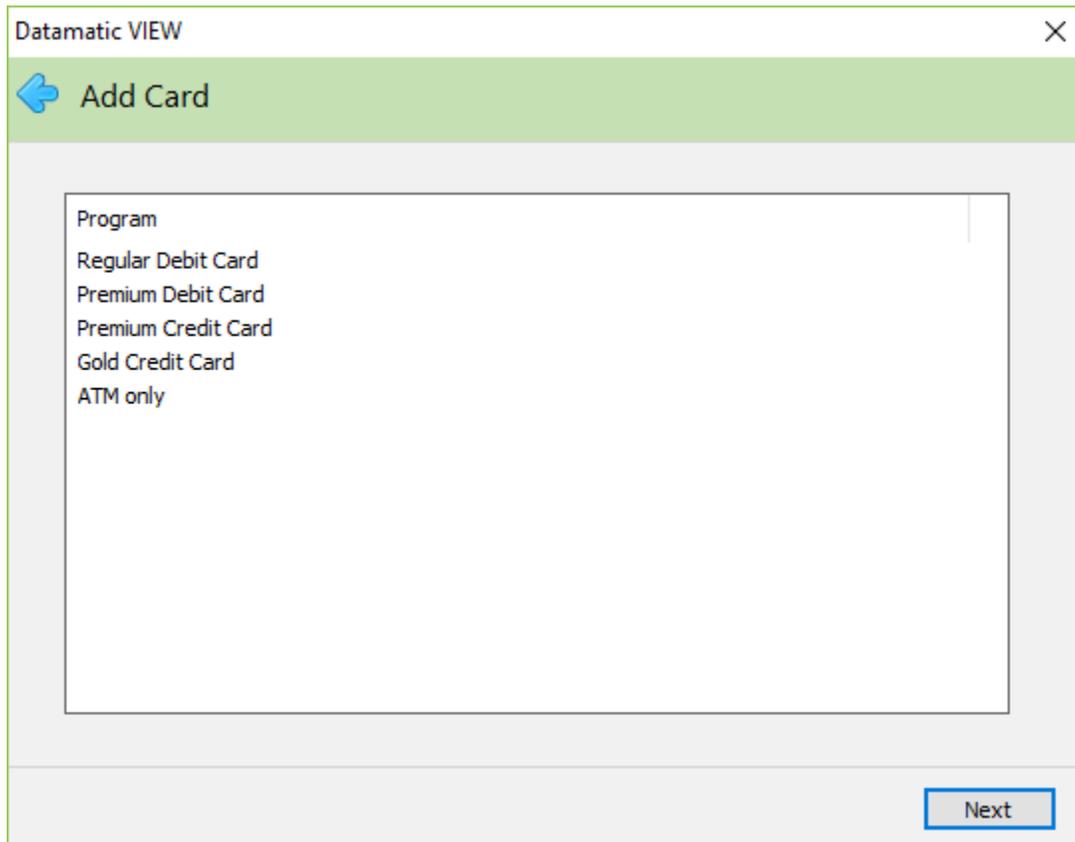
The system displays a preview of the selections in the wizard.
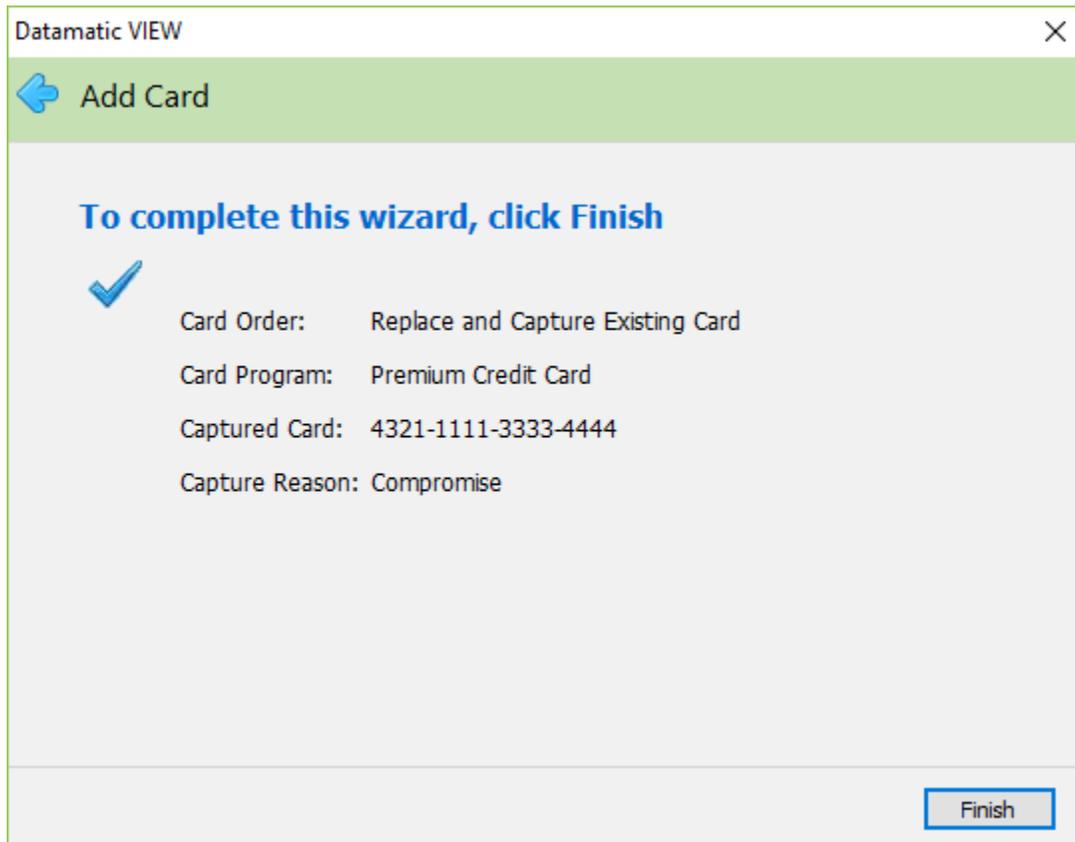
Select Finish to complete the wizard or click on the back arrow in the upper left corner to make changes on previous windows.

After selecting Finish at the end of the wizard, the system displays:

The Card Program field and the Card Stock field associated with the program are filled in automatically based on the selection on a previous window.

If no number is entered in the Account/PAN field, the system will automatically assign the number after selecting the Add button.

Descriptions of fields:

Suffix: This field defaults to the 00 suffix and cannot be changed.

Card Program: The program selected earlier in the wizard will be filled in automatically in this field.

Savings Suffix: This is valid on ATM and Debit Cards. It represents the Savings account that is assigned to this card.

Checking Suffix: This is valid on ATM and Debit Cards. It represents the Checking account or HSA account that is assigned to this card.

Emboss Name: This field will allow the Credit Union to assign a name to this card which is also the name embossed on the card. The names can be: Primary Names, Officer Names, Joint or Authorized Signer Names on the 00/01, HSA or Draft suffixes.

Emboss Comment: This can be used to enter information to be printed on the second line on the card, if applicable. Examples of this are the business name for a company card or HSA for a card for a Health Savings Account. The maximum is 30 positions.

Account/PAN: Enter the Account/PAN for the card. This is the account number imprinted on the card.

The system will not allow duplicate card numbers (of the same card) to be added. This is once per member. A message of Unable to add Card will be displayed after selecting the add button, if a duplicate card number is found.

Expiration (MM): Select the expiration month of the card.

Expiration (YYYY): Enter the expiration year of the card.

Status: Select the appropriate status from the drop down list, if different than open. The valid selections are as follows:

Archived ***see below	Lost
Closed	Member - Disabled
Compromised	Open - default
Delete	Permanently Closed
Hot Carded	Stolen
Hot Carded - Capture	

***Cards changed to the Delete status will be sent to the card processor through the optional card batch maintenance program. Once the card has been sent, the system will update the status to Archived and move the card to the Archive folder. The only field available to modify on an archived card is the status field.

Credit Limit: Enter the credit limit amount. This applies to underlined credit cards only. Leave this field blank for ATM and Debit Cards.

Order: This field will be used in the future to allow CU's to order new cards and PIN mailers. The valid selections are as follows:

Card and PIN
Card Only
PIN Only

Issue Date: Either enter the issue date or use the calendar icon to select the issue date for the card. This represents the issue date for the current card. (Optional)

Auto Reissue: This field will allow the Credit Union to indicate if this card should be automatically re-issued when it expires. Cards that are coded with yes will also show up on the Review and Auto-reissue reports at the end of the month. The selections are:

> Yes
> No

Original Issue Date: Either enter the original issue date or use the calendar icon to select the original issue date for the card. This field will allow the Credit Union to maintain the ORIGINAL issue date for when a card was ordered. The Regular Issue date represents the issue date for the CURRENT card.

Card Stock: The card design attached to the program selected earlier in the wizard will be filled in automatically in this field. If more than one card design is available for the card program, select the desired card design from the drop down list. The default card is the first card in the list for the card program selected, if more than one. This field is only valid for credit unions using the card maintenance interface with a third-party vendor.

Select the Add button to add the card information to the system.

The Card Information icon now displays on the Member Summary window. Changes can be made to cards on the system by selecting the specific card. A box will display to enter the changes. (See Edit and Delete in this chapter for detailed information.)

Audit Card Information

Make one of the following selections:
- [Main Ribbon or Member Ribbon > Inquiry > Audit > Cards].
- Alt + I > Audit > Cards.

The Audit - Card Information option is used to display the file maintenance activity for a specific suffix with regards to ATM, Debit or Credit cards. Information may be entered for up to 99 different cards. This window is for information purposes only.

Enter a valid account number and an ID (1-99) then press enter or click on Go. If the account number is not known, click on the magnifying glass to the right of the Account field to search for the account number.

The first card entered on the system would be ID 1, the second card entered would be ID 2, etc.

The system displays.

Datamatic VIEW					— □ ✕
Audit Card (555555-2-00 for ID#1)					🖨
Date	Time	Teller	Description	Old Value	New Value
04-27-2017	03:42 PM	Mary P. Teller (3)	Card Expiration Date	08-2016	08-2019
04-30-2018	04:29 PM	Mary P. Teller (3)	Card Issue Date	08-01-2013	08-01-2016
04-30-2018	04:29 PM	Mary P. Teller (3)	Card Checking Suffix	70	(none)

> The purging of file maintenance is done with year end processing. After the file maintenance is purged from the system, the information will no longer be displayed on the audit inquiry windows. **Examples:** On 12-31-13, file maintenance history before 1-1-13, which includes audit information, was purged from the system. On 12-31-12, file maintenance history before 1-1-12 was purged from the system.

Cards (ATM, Debit or Credit Card)

Display

From the Member Summary window, select Card Information. This selection will only display, if Card Information has been entered for this member.

The card Types of Credit-Secondary and Debit-Secondary do not apply to Card Programs using a Card Maintenance interface. These programs require that each person have a separate card number for ATM, Debit and Credit Cards. Therefore, before using a Card Maintenance interface, all members must have cards with separate numbers.

Cards
↑ Up One Level   ➕ Add   ✖ Remove

ACCOUNT/PAN	EMBOSS NAME	EXPIRATION	STATUS	PROGRAM	ISSUE DATE	ACTIVITY DATE	SAVINGS	CHECKING	LIMIT
112233333	MARVIN M MEMBER	12-20-2018	Lost	ATM	09-03-2004	-	00 Regular Shares	70 Draft Suffix	-
3333-6666-3333-6666	MARVIN M MEMBER	10-20-2011	Compromised	Credit	07-01-2004	-	-	-	$1,000.00
122233344	MARVIN M MEMBER	04-20-2019	Open	ATM	04-26-2016	-	00 Regular Shares	70 Draft Suffix	-
2266-2200-0614-3076	MARVIN M MEMBER	09-20-2019	Open	Gold Credit Card	09-19-2016	-	-	-	$1,500.00
2222-3333-2222-3333	MARVIN M MEMBER	09-20-2020	Open	Debit	10-01-2012	-	00 Regular Shares	70 Draft Suffix	-

Cards
↑ Up One Level   ➕ Add   ✖ Remove

ACCOUNT/PAN	EMBOSS NAME	EXPIRATION	STATUS	PROGRAM	ISSUE DATE	ACTIVITY DATE	SAVINGS	CHECKING	LIMIT
2222-3333-2222-3333	ANNABELLE MEMBER	08-20-2019	Open	Debit	08-01-2013	-	00 Regular Shares	Unknown (70)	-
2222-2200-0000-0001	ANNABELLE MEMBER	10-20-2020	Open	Credit - Secondary	11-01-2007	-	-	-	$4,000.00
2222-2200-4444-5555	ANNABELLE MEMBER	04-20-2019	Open	Credit	04-26-2016	-	-	-	$1,000.00
7777-3300-0903-8800	ANNABELLE MEMBER	05-20-2018	Open	Premium Credit Card	05-27-2016	-	-	-	$800.00

Cards
↑ Up One Level   ➕ Add   ✖ Remove

ACCOUNT/PAN	EMBOSS NAME	EXPIRATION	STATUS	PROGRAM	ISSUE DATE	ACTIVITY DATE	SAVINGS	CHECKING	LIMIT
2222-4444-6688-3333	SILLY GOOSE-SMITH	04-20-2019	Lost	Debit	04-26-2016	-	00 Regular Shares	70 Draft Suffix	-
7777-3300-0013-1703	SILLY GOOSE-SMITH	05-20-2018	Open	Premium Credit Card	05-27-2016	-	-	-	$1,000.00
2222-4444-6666-8888	SILLY GOOSE-SMITH	09-20-2016	Compromised	Debit	10-01-2007	-	00 Regular Shares	70 Draft Suffix	-

Cards
↑ Up One Level   ➕ Add   ✖ Remove

ACCOUNT/PAN	EMBOSS NAME	EXPIRATION	STATUS	PROGRAM	ISSUE DATE	ACTIVITY DATE	SAVINGS	CHECKING	LIMIT
4321-1111-3333-4444	AMY M MEMBER	04-20-2019	Open	Credit	04-26-2016	-	-	-	$1,000.00
4321-1111-2222-3333	AMY M MEMBER	02-20-2018	Closed	Credit	03-01-2010	-	-	-	$1,500.00
3333-4400-0198-2107	AMY M MEMBER	07-20-2019	Open	Regular Debit Card	07-19-2016	-	00 Regular Shares	70 Draft Suffix	-
3333-4400-0301-5922	ANDREW A MEMBER	07-20-2019	Open	Regular Debit Card	07-19-2016	-	00 Regular Shares	70 Draft Suffix	-

The card information for this member is displayed.

This window can also be used to set up a new card information record. Highlight the designated area and press enter or double click on the designated area to display the Add Card Information window.

Edit and Delete

To make changes to the card information, select the specific card. The Edit Card Information box is displayed.

To delete a card from an account, highlight the card to be deleted and press the delete key. A confirmation box will be displayed. To proceed with deleting the card, select yes. Otherwise, select no.

Edit Card Information

Cards (ATM, Debit or Credit Card)

Credit Card Inquiry

Make one of the following selections:
- [Main Ribbon > Inquiry > Credit Card].
- Alt + I > Credit Card.

The Credit Card Inquiry is used to display the members tied to a Credit Card. Enter the credit card number then press enter or click on Go.

The system displays.

Debit Card Inquiry

Make one of the following selections:
- [Main Ribbon > Inquiry > Debit Card].
- Alt + I > Debit Card.

The Debit Card Inquiry is used to display the members tied to a Debit Card. Enter the debit card number then press enter or click on Go.

The system displays.

Credit Cards - Batch Extract users

The following information is for credit unions that use a third-party credit card vendor and that want to use the features on the system to import the information from their credit card vendor and export

payments made to their credit card vendor. This will eliminate the need for the credit union to have a separate PC or program to view information and history for credit cards for their members.

The Card Information must be entered under the member for each credit card, using the Add Card Information window. When the credit card number in the file imported from the credit card vendor matches the Card # on the Card Information window, a folder will be added to the Member Summary window for the member (after the suffix folders) with the credit card number. See example below.

The Credit Card - Import Data selection is located under Operations (Ctrl + O). See the Operations Manual for more information.

555555-2 ANNABELLE MEMBER

DESCRIPTION	BALANCE	AVAILABLE	DELINQ...	LINE OF CR...	LIMIT	OWNERS...
00 Regular Shares	$13,636.88	$13,621.88	-	-	-	Joint Owner
02 Christmas Club	$1,145.00	$1,145.00	-	-	-	Individual
03 Traditional IRA	$17,056.50	$17,056.50	-	-	-	Individual
08 Install/Rev 4.40%	$0.00	-	$0.00	-	-	Joint Owner
14 Install/Rev 4.95%	$11,894.21	-	$0.00	-	-	Joint Owner
51 IRA	$0.00	$0.00	-	-	-	Individual
68 Heloc 5.80%	$3,637.29	$6,362.71	$0.00	Expired	$6,362.71	Joint Owner
81 CD 1.75% (12 Months)	$12,000.00	$12,000.00	-	-	-	Joint Owner
82 CD 3.45% (30 Months)	$6,192.73	$6,192.73	-	-	-	Individual
89 CD 2.05% (15 Months)	$10,221.78	$10,221.78	-	-	-	Joint Owner
2222-2200-0000-0001						

Click on the folder for the credit card to display information for the credit card.

> The Credit Card account number on the Member Summary window displays in **red**, if the loan is delinquent 15 days or more.

Example of Card Information window.

Cards

⬆ Up One Level   ➕ Add   ✖ Remove

ACCOUNT/PAN	EMBOSS NAME	EXPIRATION	STATUS	PROGRAM	ISSUE DATE	ACTIVITY DATE	SAVINGS	CHECKING	LIMIT
7777-3300-0440-6499	John Ross	05-20-2021	Open	Premium Credit Card	05-19-2018	-	-	-	-
439446500060	Alan J Ross	07-20-2020	Open	ATM	07-10-2017	-	00 Regular Shares	70 Draft Suffix	$400.00
3333-4400-0913-3034	Alan J Ross	05-20-2019	Compromised	Regular Debit Card	05-26-2016	-	00 Regular Shares	70 Draft Suffix	-

See the following two pages on steps to be completed to utilize the credit card payment features on the system.

To use the credit card payment feature, the Miscellaneous Transaction Code used by the credit union will need to be entered in the Credit Card Payment field on the bottom of the Miscellaneous Transaction Setup window under System Settings. By doing this, the actual Miscellaneous Code will not be displayed in the Add Transaction wizard (under the Miscellaneous Transaction - Account selection), only the Credit Card

Payment - Account selection. This will prevent the staff from using the old Miscellaneous code to process a credit card payment.

	Datamatic VIEW					✕

Miscellaneous Transaction Setup

24 thru 29	30 thru 39	40 thru 48	54 thru 59	60 thru 69	70 thru 78

Code	Description	DR/CR	Account	Posting Location	Posting Method
24		CR ⌄		Main Office ⌄	Post Detail ⌄
25		CR ⌄		Post by Branch ⌄	Post Detail ⌄
26		CR ⌄		Main Office ⌄	Post Totals ⌄
27		CR ⌄		Post by Branch ⌄	Post Totals ⌄
28		DR ⌄		Main Office ⌄	Post Detail ⌄
29		DR ⌄		Main Office ⌄	Post Detail ⌄

Credit Card Payment:

Save

Processing Payments

Credit card payments are made by using the Add Transaction wizard. Select Credit Card Payment for the Account Type. After selecting the member for the credit card payment, the next window will display the credit card number(s) on the system for the member.

Select the Credit Card Payment type.

The member number of the displayed member is displayed. Search for or enter a different member number, if applicable.

The system displays the credit card numbers on the system for the member. Select the appropriate card, if more than one is displayed.

Cards (ATM, Debit or Credit Card)

Enter the amount of the payment.

Cards (ATM, Debit or Credit Card)

Datamatic VIEW   ✕

◀ Add Transaction #1

Amount: [   ]

Memo: [   ]

Date: [05-01-2018   ] 📅

                                                    [Finish]

Another feature for processing credit card payments has been added to the Transfer Funds Wizard. On the Transfer To window, the credit card numbers currently on the system for the member will be listed. This applies only to the credit unions using the import/export feature on the system.

After selecting the from suffix and entering the payment amount, select the Credit Card Payment type.
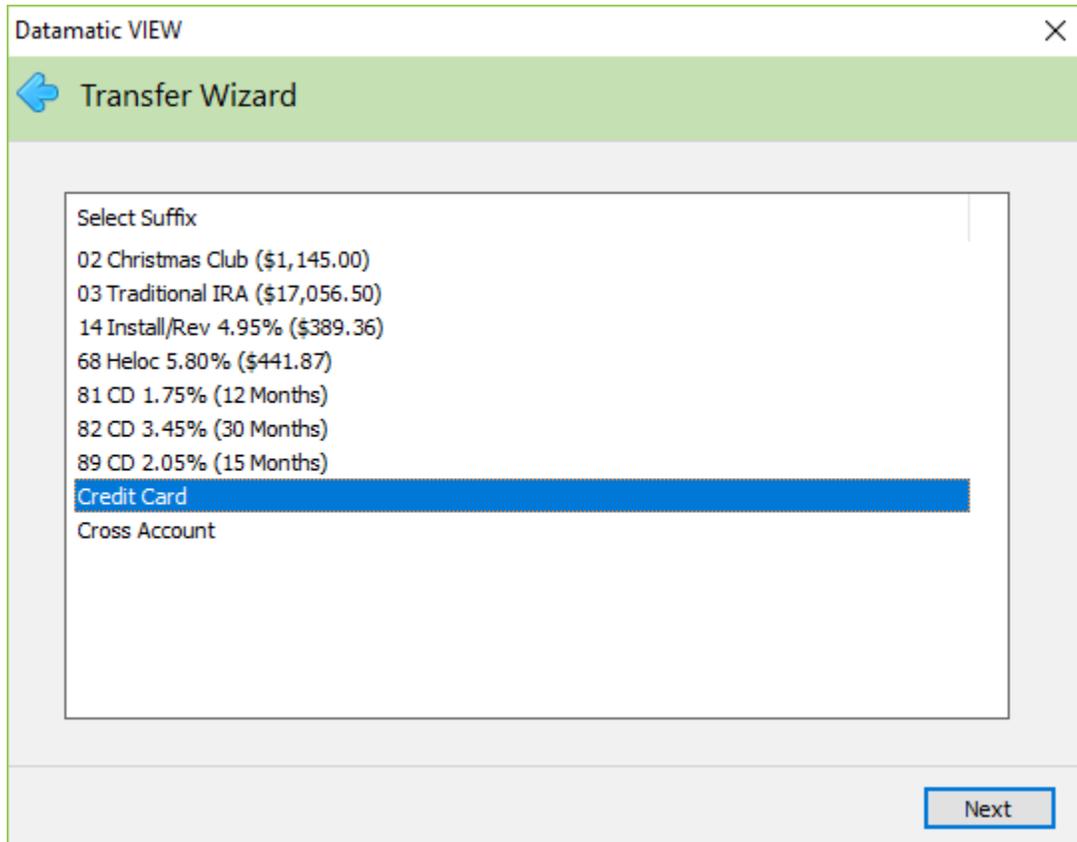
Continue to the next window.

The member number of the displayed member is displayed. Search for or enter a different member number, if applicable.

Continue to the next window.

Cards (ATM, Debit or Credit Card)

The system displays the credit card numbers on the system for the member. Select the appropriate card, if more than one is displayed.
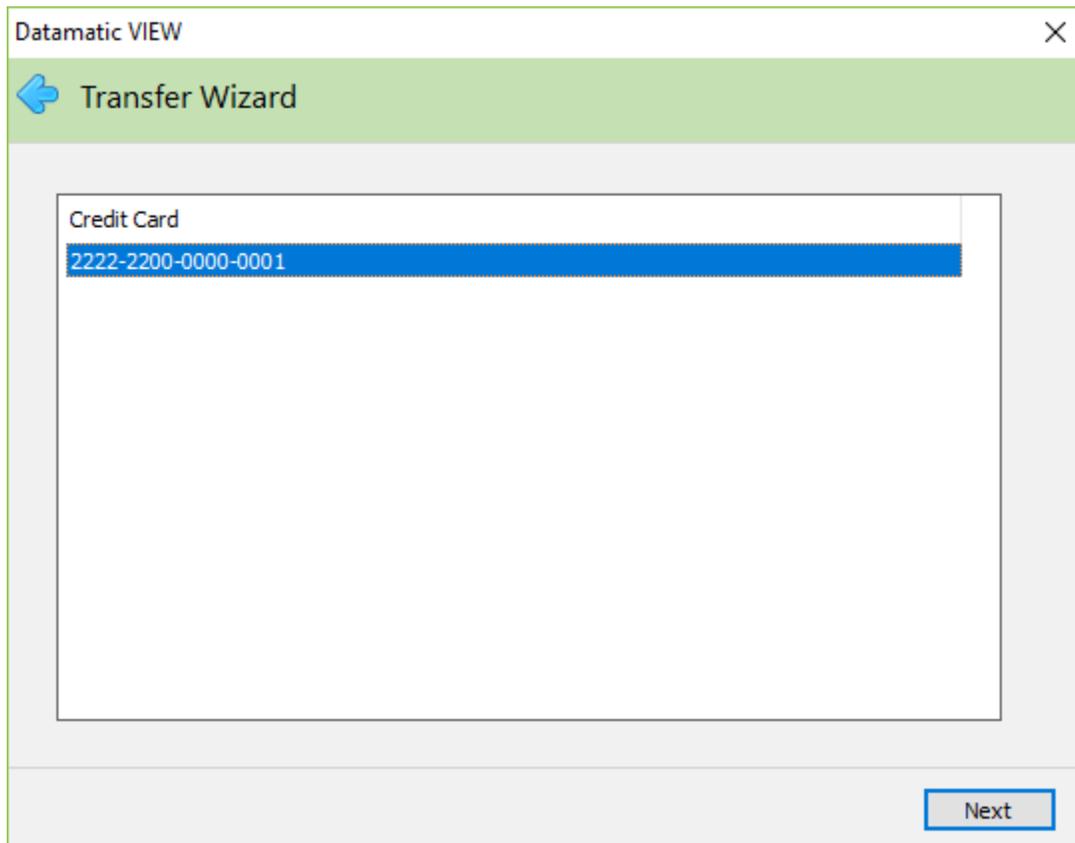
Continue with the wizard.

In order to process cross account payments for credit cards, the card must be added for the secondary card holder also. Select the "Credit Card - Secondary" card type in the add card window. **Example:** Husband has primary account 111-5 with a credit card 1111-2222-3333-4444. Wife has primary account 222-0 with a secondary credit card 1111-2222-3333-4444.

Add primary card under 111-5 and add the secondary card under 222-0. When using either the Add Transaction wizard or the Transfer Funds wizard, the credit card account number will be displayed for both members.

And lastly, an extract will be created automatically with End of Day processing of the credit card payments made since the last extract was created. Even transfers completed in Internet Banking to make a visa payment will be included in the extract. The extract name is VisaPmt_XXXX (XXXX = date) and will be located in the Download folder under Extracts (Ctrl + X). Double click on the extract to download the file to the C:\Datamatic folder. Follow instructions from the credit card vendor to get the file to them.

Report in backup (after End of Day processing) of the payments made using the Credit Card Payment selection. Visa Payment Report (VS201-01).

Example of report VS201-01.

The Visa Payment Report (VS201-01) will show a Teller Number of (I) for Internet or Mobile Banking when a Credit Card Payment is made using one of these methods. Otherwise, the Teller Number of the teller who processed the Credit Card Payment is displayed on the report.

Example of the Online Transaction Report and Daily Transaction Report with Credit Card Payments made by members through Internet Banking. These reports will show the withdrawal portion in with the other Internet Banking transactions. Then at the end of the report in a separate section, the Miscellaneous Transaction Code used for the Credit Card Payment (together with the member number) will show before the Ledger Summary for the Internet Banking batch.

Cards (ATM, Debit or Credit Card)

Card Reference

Balance ATM/Debit File – Refer to the Operations Manual - ATM/Debit folder

Card Maintenance – Refer to the System Settings manual - Automated Operations Calendar Setup

CAF Extract – Refer to the Extracts Manual

Card Auto Reissue Preview report – Refer to the Reports Manual

Card Auto Reissue report – Refer to the Reports Manual

Card Design Setup – Refer to the System Settings Manual

Card Program Setup – Refer to the System Settings Manual

Card Maintenance Report – Refer to the Reports Manual

Certegy Marketing – Refer to the Extracts Manual

Compute ATM – Refer to the Operations Manual - Service Charges folder

Courtesy Pay (Online ATM's) – Refer to the System Settings Manual - Credit Union Setup

Create ATM Positive File – Refer to the Extracts Manual

Create Debit Card Positive File – Refer to the Extracts Manual

Credit Card - Import Data – Refer to the Operations Manual - Other Selections chapter

E-funds Balance – Refer to the Extracts Manual

E-funds Fraud – Refer to the Extracts Manual

Monthend ATM Service Charges – Refer to the System Settings Manual - Service Charges folder

NSF Fee (ATM/Debit) – Refer to the Member Services Manual - Draft Accounts and Share Accounts Chapters

Online ATM/Point-of-Sale Service Charges – Refer to the System Settings Manual - Service Charges folder

Online ATM/Point-of-Sale Tran Codes – Refer to the System Settings Manual - Service Charges folder

Prepare ATM Positive File for Download – Refer to the Extracts Manual

Print Overdraft Notices – Refer to the Operations Manual - Notices folder

Print Overdraft Notices (slaved printer) – Refer to the Operations Manual - Notices folder

Print Rejected Transaction Report – Refer to the Reports Manual

TYME Limit Maintenance – Refer to the Operations Manual - ATM/Debit folder

Update ATM/Debit – Refer to the Operations Manual - ATM/Debit folder

Update ATM Service Charge – Refer to the Operations Manual - Service Charges folder

Visa Import Report – Refer to the Operations Manual - Credit Card - Import Data