



## YOUR SINGLE SOURCE FOR PAYMENT SOLUTIONS

CREDIT | DEBIT | ATM | PREPAID



**Envisant**  
Achieve your *vision*.



## Credit Cards

We help your credit union easily offer a credit card program with the features and benefits members want including the newest security tools and key usage enhancements. Our Portfolio Development Team is here to help you analyze card program data and create custom strategies to maximize your credit union's portfolio.

Our relationships with major credit card networks and processors provide customized programs specifically designed to fit your credit union's needs. **Give members the credit they deserve.** Customize turnkey services including:

- Competitive pricing structures
- Dedicated Fraud Management Team designed to mitigate losses
- Highly competitive enhancements to attract new members like contactless cards, tokenization, and wallets
- Reward programs that foster member loyalty including gift cards, cash, travel, and merchandise redeemable on demand
- Complete credit union customer service and account resolution
- Personalized credit union customer service with average representative tenure at 9+ years
- Detailed reports, analytical tools, and support for monitoring and tracking

## Debit Cards and ATM Networks

Envisant offers multiple Debit/ATM platforms, ensuring full integration and maintenance through your core system. We provide numerous surcharge-free options, saving your members money and allowing your credit union to compete, regardless of its location or asset size. We connect your program to the major ATM network(s) of your choice for optimum accessibility for your members and best revenue for your credit union.

### **Real-time Debit/ATM card attracts members.**

Customize turnkey Debit/ATM card programs including:

- Competitive pricing structures
- Online Real Time authorization and posting
- Core agnostic
- Dedicated Fraud Management Team designed to mitigate losses
- Multiple network options, including regional and national surcharge-free networks
- Cost-effective, real-time Debit/ATM processing
- Detailed reports, analytical tools, and support for monitoring and tracking your growth

“ Our credit union switched to Envisant for our debit program to **leverage their team's expertise**. We already had our credit program with Envisant, and were pleased with the services we were getting. They have always been quick to address our questions and **they go the extra mile.** ”

- Casey Martin, President/CEO, Midwest Coalition of Labor CU



## Your Single Source Solution

Let Envisant be your one-stop shop and see how easy your payment services can be, even in today's complex environment. We offer multiple platforms to guarantee full integration to any core processor, with flexible and comprehensive reward options to help grow your programs. Our experienced team assists with managing and developing your marketing promotions, as well as provides tracking and benchmarking tools to monitor your success. We help you attract and retain valuable members with all of the major ATM networks including surcharge-free options. We fully integrate services into a highly advanced mobile solution with remote deposit capabilities—to compete in today's marketplace. Envisant handles customer service and implementations in-house for higher quality and controlled costs for your credit union. For a customized program, partnering with Envisant can make the difference for your credit union.





## Prepaid Cards

When new or prospective members need prepaid debit cards, turn to Envisant to deliver quality products. We're the top provider of prepaid services to credit unions nationwide. Envisant offers low-cost, no-liability programs and is CUNA Strategic Services' premier provider. Our comprehensive solutions include branded and non-branded instant-issue and reloadable cards.

CUMONEY® Visa® prepaid cards help you attract or retain members with minimal operational impact. Each card is easy to start up and administer.

### Instant-issued CUMONEY® Visa® Gift Cards (Virtual and Plastic)

These gift cards offer a much sought-after option for gift-giving, provide more flexibility than store-branded cards, and are safer than cash. With many gallery choices available, your members can choose just the right card for every occasion.

- Members purchase cards at your credit union or online
- Limited fraud risk to your credit union, Visa's Zero Liability protects your members
- Contemporary styles fit each occasion and recipient
- 7-year expiration date\*
- Accepted in the United States, including in-store, online and by phone

\*unless specified otherwise in state regulations





### **CUMONEY® Visa® Everyday Spend Reloadable Card (Virtual and Plastic)**

This general purchase card helps members stay in control of their budgets to reach their financial goals. It's the perfect solution for members looking for a flexible payment option not linked to a checking account.

The CUMONEY® Visa® Everyday Spend Card is easily reloadable at the credit union; online at [www.cumoney.com](http://www.cumoney.com); on the mobile app including remote deposit capture capability (RDC); or at any Visa ReadyLink location.

- A safer alternative to cash—not tied to your member's checking or savings account
- Enables you to offer card services with limited fraud exposure
- Limited fraud risk to your credit union, Visa's Zero Liability protects your members
- Accepted nationwide, including in-store, online, and by phone
- Provides ATM access with multiple surcharge-free options
- Cards are personalized with member's name and automatically reissued upon expiration
- Free alerts and text messages help members manage their funds
- Provides your credit union with one-time and ongoing revenue
- Members can manage budgets 24/7 with the mobile app

### **CUMONEY® Visa TravelMoney® Reloadable Card (Virtual and Plastic)**

Offer your members the best of both worlds: a safer alternative to carrying cash and flexible convenience. The CUMONEY® Visa TravelMoney® Card is accepted worldwide at hotels, car rentals, gas pumps and ATMs. It also comes with FREE travel enhancements.

- Emergency card replacement
- Limited fraud risk to your credit union, Visa's Zero Liability protects your members
- Lost luggage reimbursement
- 90-day purchase protection
- 24/7 Travel and Emergency Assistance
- 24/7 online account management
- Reloadable at credit union or online via secure internet site
- Low currency conversion rates
- No monthly maintenance fee
- Free alerts and text messages available
- Members can manage budgets 24/7 with the mobile app



To get started with your credit, debit,  
or prepaid card programs, call Envisant at 800-942-7124 or  
email [sales@envisant.com](mailto:sales@envisant.com)



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