



MEMBER SERVICES

CALL TYPES

CREDIT CARD INQUIRIES

JOB AID



Member Services Call Types

Credit Card Inquiries Job Aid

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Member Services Call Types

Credit Card Inquiries Job Aid

Purpose

This job aid outlines the system requirements (**DNA, PSCU/Quick Assist**) and procedures used by Member Services to successfully receive and resolve member phone calls involving common **Credit Card Inquiries**.

To view the **Credit Card Inquiries** topics that will be addressed in the job aid, refer to Table of Contents.

Common Member **Credit Card Inquiries**

- Why Can't I Access Georgia's Own Card Manager App?
- Why Was My Card Declined?
- How Do I Order a Replacement Card?
- My Card is Damaged - How Do I Order a Replacement Card?
- How Do I File a Fraud Claim?
- How Do I File a Merchant Dispute?
- How to Process a Check with PSCU
- How Do I Make a Payment from a Georgia's Own Account?
- Can I Make Monthly Payments?
- How Do I Set Up Automatic Payments?
- How Do I Register for E-Statements?
- How Do I Place a Travel Notification?

Member Services Call Types

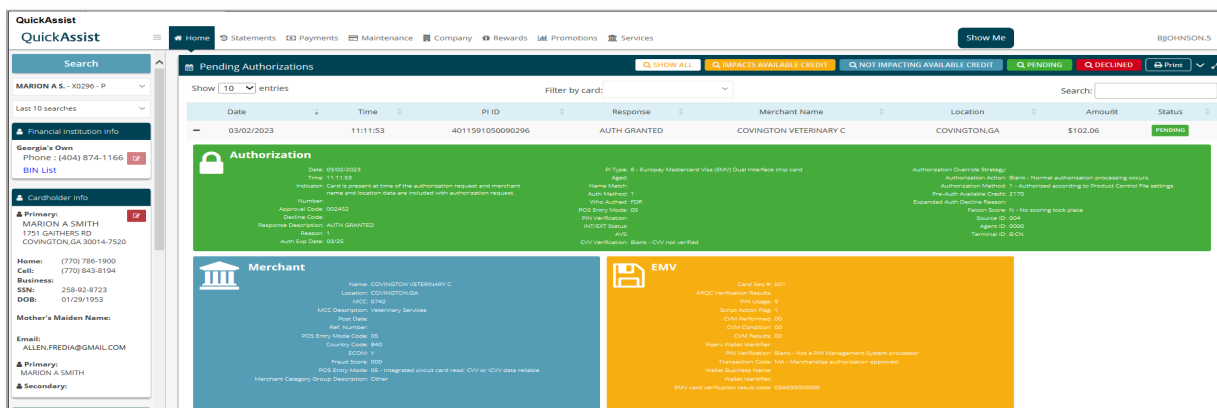
Credit Card Inquiries Job Aid

How to Work with Credit Card Declines

1. Access **QuickAssist** using **DNA** drop-down menu on the right of **Relationship Profile** screen.



2. In **QuickAssist**, select the **Home** tab, or the **Statements** tab.
3. The screen displays posted transactions and pending authorizations.
4. Filter the transactions by selecting the **Declined** red tab.



5. Locate the declined transaction and click on the plus icon on the row.
6. This will expand the transaction details to view **Decline Code**.
7. Make note of the **Decline Codes** that are assigned to the declined transaction. They are used to identify decline causes descriptions.

Member Services Call Types

Credit Card Inquiries Job Aid

- Share the decline information with the member cardholder.

Declines

When looking at transactions within a cycle to date statement screen, you may find a declined transaction. When researching the reason for the decline, you may need assistance understanding what the statement description really means.

Use the table below to locate the reason code or text found with a declined transaction.

Decline Code	Statement Description	Full Description
01	AUTH PROHIBITED	Authorization prohibited – customer's external status is A
02	BANKRUPT ACCOUNT	Bankrupt account – customer's external status is B
03	CLOSED	Closed account – customer's external status is C
04	DELINQUENT ACCOUNT	Delinquent account – customer's internal status is D
05	REVOKED CARD	Revoked card – customer's external status is E
06	FROZEN ACCOUNT	Frozen account – customer's external status is F
07	INTEREST PROHIB	Interest prohibited – customer's external status is I
08	LOST CARD	Lost card – customer's external status is L
09	OVERLIMIT	Overlimit - customer's internal status is O, or the available credit is less than the amount of the authorization
10	STOLEN	Stolen card – customer's external status is U
11	DELINQUENT AND OV LIM	Delinquent and overlimit – customer's internal status is X

Member Services Call Types

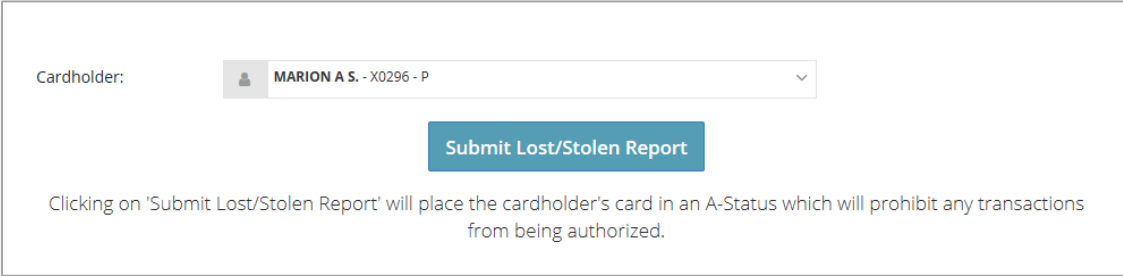
Credit Card Inquiries Job Aid

How to Cancel a Lost Card and Order a New Card

Submitting a **Lost/Stolen Report** in **QuickAssist** automatically cancels the **Credit Card** and issues a replacement card with Standard Shipping.

How to Submit a Lost/Stolen Report

1. Select the **Services** tab in **QuickAssist**.
2. Locate and select the **Lost/Stolen** widget.
3. Select the cardholder from the **Cardholder** drop-down menu.
4. Click the **Submit Lost/Stolen Report** button.



5. Complete the following fields on the **Request Information** section of the **Lost/Stolen Report**.
 - When did you lose your card? Enter the date the card was lost (Required).
 - Lost Type - Use drop-down menu to select (Required).
 - Lost Location - Use drop-down menu to select (Required).

Member Services Call Types

Credit Card Inquiries Job Aid

Complete the Following Required Information

When did you lose the card?

Lost/Stolen Type:

Lost/Stolen Location:

PIN Lost: ☐ Yes ☒ No

Replace card: ☒ Yes ☐ No

Rush Shipping: ☐ Yes ☒ No

Was the new PIN letter received? ☒ Yes ☐ No

Do you have the card? ☐ Yes ☒ No

Is fraud activity possible? ☐ Yes ☒ No

Lost Location Details:

PRIMARY:
MARION A SMITH
1751 GAITHERS RD
COVINGTON, GA 30014-7520

Identify Any Fraudulent Activity

Fraudulent	Date	Description	Amount
<input type="checkbox"/>	02/15/23	24431061E2DL37AMF AMAZON.COM*HE00Z2EA2 AMZNAMZN.COM/BILLWA	\$19.23
<input type="checkbox"/>	02/17/23	24692161G30KT4EJD Amazon.com*HE7RE86A1 Amzn.com/billWA	\$22.98
<input type="checkbox"/>	02/20/23	74692161K331A52B5 Amazon.com Amzn.com/billWA	-\$22.98
<input type="checkbox"/>	02/21/23	24492151LMN81W0Q9 PARTSVU 888-625-5460 GA	\$106.94
<input type="checkbox"/>	02/23/23	24431061N2DZ7XHE4 AMAZON.COM*HP9EM7QE1 AMZNAMZN.COM/BILLWA	\$15.89
<input type="checkbox"/>	02/24/23	24692161P35PA4NKK AMZN Mktip US*HD5HO7EO0 Amzn.com/billWA	\$224.69
<input type="checkbox"/>	02/25/23	24692161R369PPVNG AMZN Mktip US*HD95A9XE0 Amzn.com/billWA	\$27.43
<input type="checkbox"/>	02/25/23	24692161R369P8ZVW AMZN Mktip US*HP95G8U31 Amzn.com/billWA	\$27.01
<input type="checkbox"/>	02/27/23	24431061S2DL07XHS AMZN MKTP US*HD6ED8ZN1 AMAMZN.COM/BILLWA	\$8.55

Showing 1 to 9 of 9 entries

[Cancel Report](#) [Back](#) [Continue](#)

6. Select **Continue** on the bottom of the information page.
7. Verify the address on record. Use the following steps to update the address:
 - Click the **Edit** icon in the upper right-hand corner of the address. An **Edit Account User Cardholder** window displays.
 - Make the required changes.
 - Click the **Confirm** button.
8. Identify any **Fraudulent Activity** by selecting transactions that the member claims are fraudulent.
9. Click the box on the left side of each transaction.

Member Services Call Types

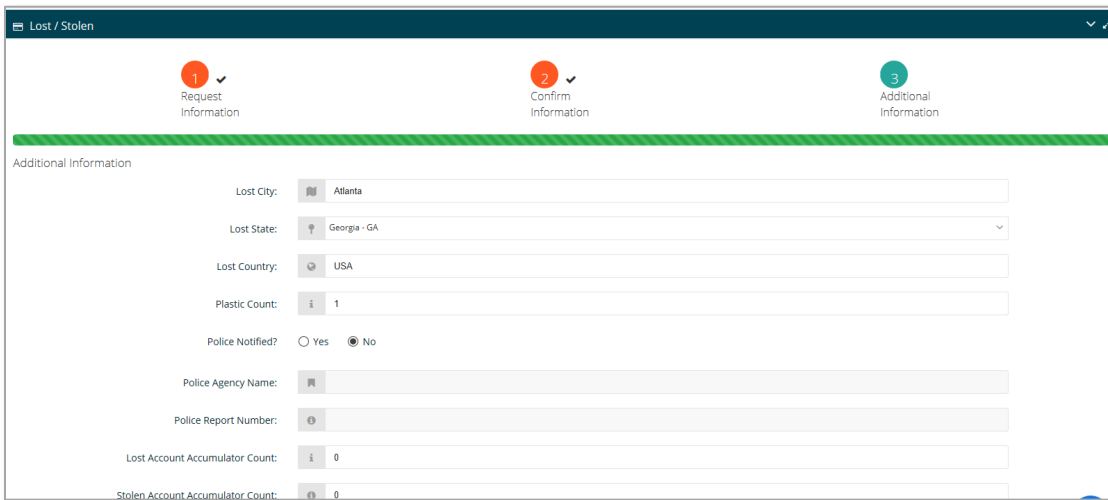
Credit Card Inquiries Job Aid

10. If no fraudulent transaction, continue to step 12.

11. Select **Continue** button.

12. Complete the **Additional Information** fields if required:

- Lost City
- Lost State (Use the drop-menu to select the state)
- Lost Country
- Item Transfer: Automatically transfer monetary items (applies to credit, in-house credit, and debit) based on PCF settings
- Police Notified? (Select Yes or No)
- Police Agency Name
- Police Report Number
- Check for **Fraudulent** transaction checked box in the first column and click **Continue**.
- Complete Additional Information



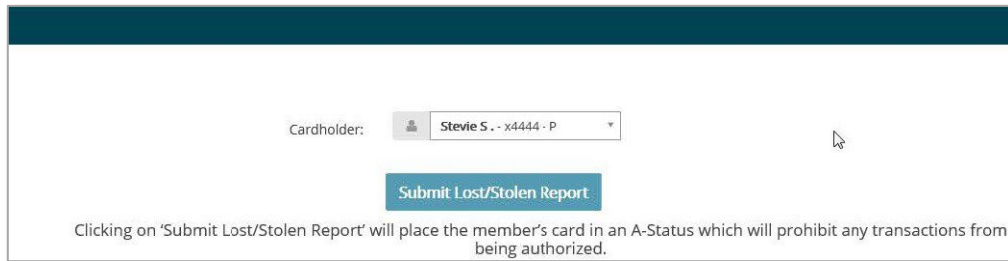
13. Click the **Finish** button.

14. Click on **Submit Lost -Stolen Report** button to submit the final report.

*When the report is submitted, the **Credit Card** is automatically closed and a new card is automatically opened. The member will receive the new card in the mail within 14 business days.*

Member Services Call Types

Credit Card Inquiries Job Aid



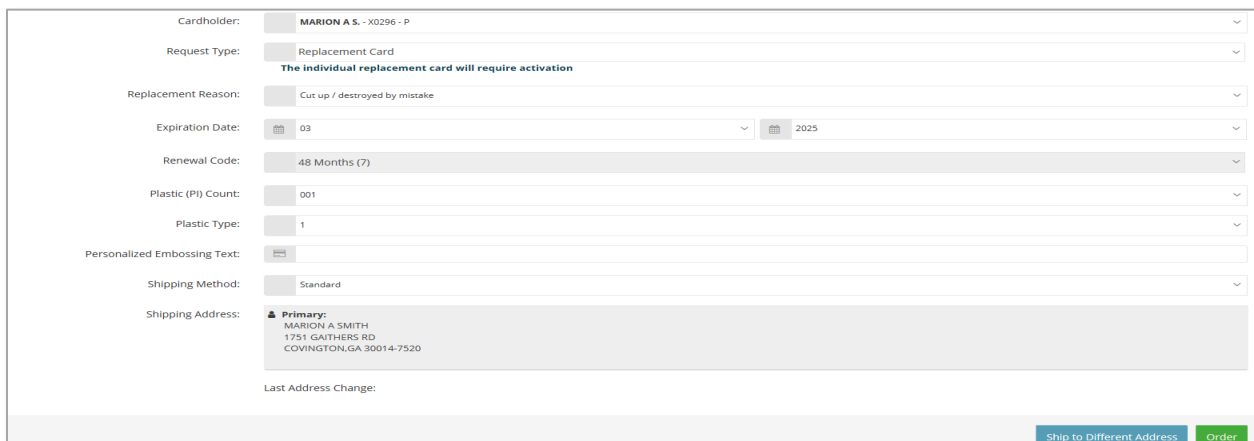
Cardholder:

[Submit Lost/Stolen Report](#)

Clicking on 'Submit Lost/Stolen Report' will place the member's card in an A-Status which will prohibit any transactions from being authorized.

How to Order a Replacement Card for a Damaged Card

1. Access and select the Card Management/Order Pin widget located on the Maintenance tab.
2. Select the impacted cardholder. If all cards are impacted, select **All** from the drop-down menu.



Cardholder:

Request Type:

The individual replacement card will require activation

Replacement Reason:

Expiration Date:

Renewal Code:

Plastic (PI) Count:

Plastic Type:

Personalized Embossing Text:

Shipping Method:

Shipping Address:

Last Address Change:

[Ship to Different Address](#) [Order](#)

Note: The system will validate if the card is ordered and display the last card ordered information, last address change, and address on file for the account to view.

3. Complete the following fields:
 - Ship Method: Select **Standard** or **Rush**. Check your credit union's guidelines for shipping time and applicable pricing.
 - **Note:** **Rush** shipping can only be placed by the MSR Team Lead.
 - When selecting the **Rush** ship method, select the appropriate shipping company (FedEx).
 - Requested By: Select the cardholder requesting the new card from the drop-down menu.
 - Order Type: Select **Replacement Card**, **Reissue PIN Mailer**, or both from the drop-down menu.
 - Order Type Reason: Displays only when **Replacement Card** is selected for **Order Type**.
 - Select the appropriate reason.

Member Services Call Types

Credit Card Inquiries Job Aid

Cardholder:	MARION A.S. - X0296 - P
Request Type:	Replacement Card
The individual replacement card will require activation	
Replacement Reason:	Cut up / destroyed by mistake
Expiration Date:	Cut up / destroyed by mistake
Renewal Code:	Damaged Card
	Can't find it
Plastic (PI) Count:	Signed wrong card
	New plastic
Plastic Type:	1
Personalized Embossing Text:	

Note: Georgia's Own does not create **Replace Plastic Same-Day** replacement cards.

- **Name on Card:** Select the **Cardholder Name** to receive the new card from the drop-down menu.
- **Renewal Code:** Select the appropriate **Renewal Code** from the drop-down menu.
- **Expiration Date:** Select the **Expiration Date** from the drop-down menu.

Note: If the card is about to expire within 2 months, reach out to your Team Lead for further instructions.

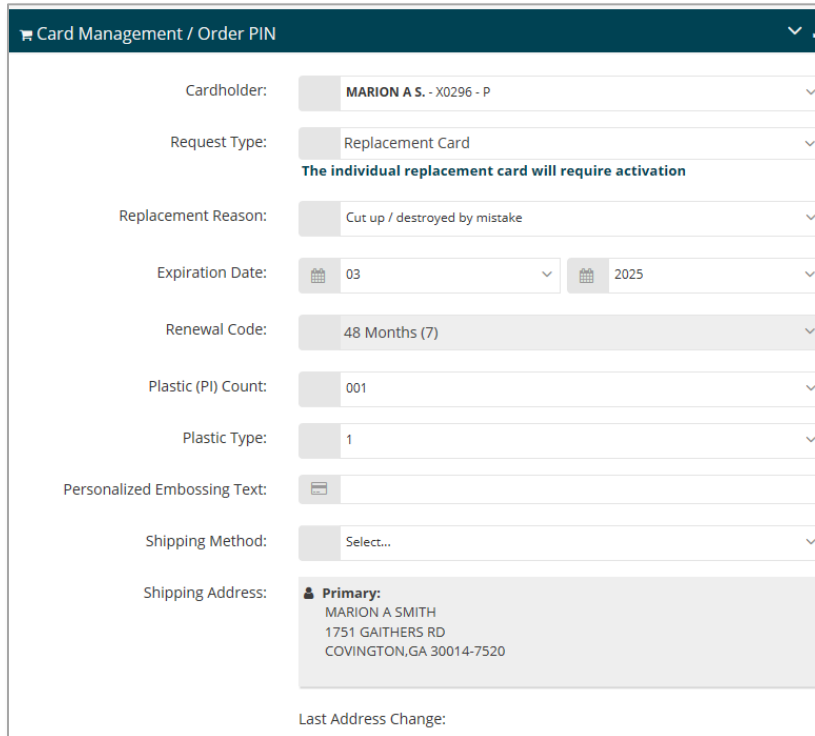
4. Verify the address on file.

- **Incorrect Address:** Reach out to a Team Lead to update the address.
- **Ship to Different Address:** If the cardholder would like their card shipped to a temporary address, please reach out to a Team Lead for assistance.

5. Click the **Order** button. A confirmation pop-up box displays.

Member Services Call Types

Credit Card Inquiries Job Aid



Card Management / Order PIN

Cardholder: **MARION A S. - X0296 - P**

Request Type: **Replacement Card**
The individual replacement card will require activation

Replacement Reason: **Cut up / destroyed by mistake**

Expiration Date: **03** **2025**

Renewal Code: **48 Months (7)**

Plastic (PI) Count: **001**

Plastic Type: **1**

Personalized Embossing Text:

Shipping Method: **Select...**

Shipping Address: **Primary:**
 MARION A SMITH
 1751 GAITHERS RD
 COVINGTON, GA 30014-7520

Last Address Change:

- Click the **Confirm** button to place the order. A green success message displays in the upper right-hand corner.

Helpful Information

- [Georgia's Own Visa Card Products](#) on the company website.
- [Georgia's Own Credit Card Disclosure](#) on the company website.
- [Credit Card Decline Codes and Definitions](#) on the **HUB**.

How to File a Fraud Claim

- Fraud Claims are not processed by Member Services.
- Ask the member to contact **PSCU** Cardholder Services at 1-866-597-1473 for assistance.

Member Services Call Types

Credit Card Inquiries Job Aid

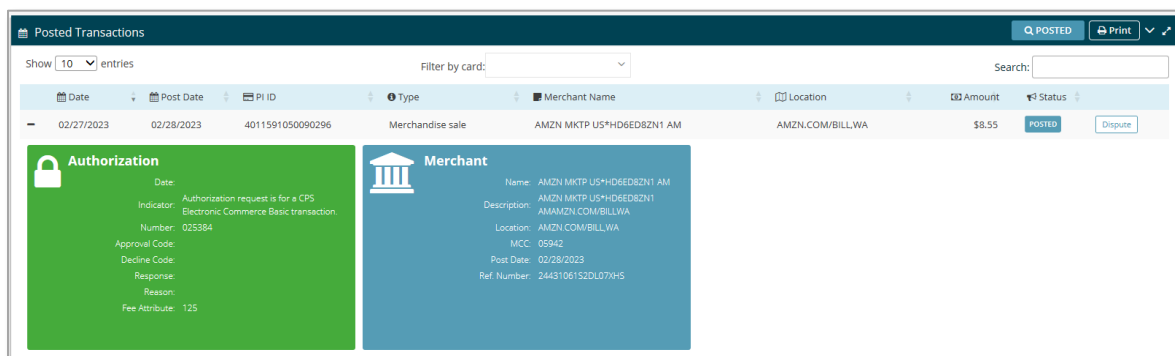
How to File a Merchant Dispute

Disputes are processed by **PSCU's** Dispute Department. The following transaction types can be disputed:

- Merchandise Sale
- Cash Advance
- Merchandise Return
- The member may call **PSCU** Dispute Department at 1-800-533-2062, option 1.
- The member can file the **Dispute** via the **Georgia's Own Card Manager App** if using a mobile device. The member can file the **Dispute** via **Online Banking** if using a desktop computer.
- The MSR can file the **Dispute** for the member in **QuickAssist**.

How to File a Dispute in Quick Assist

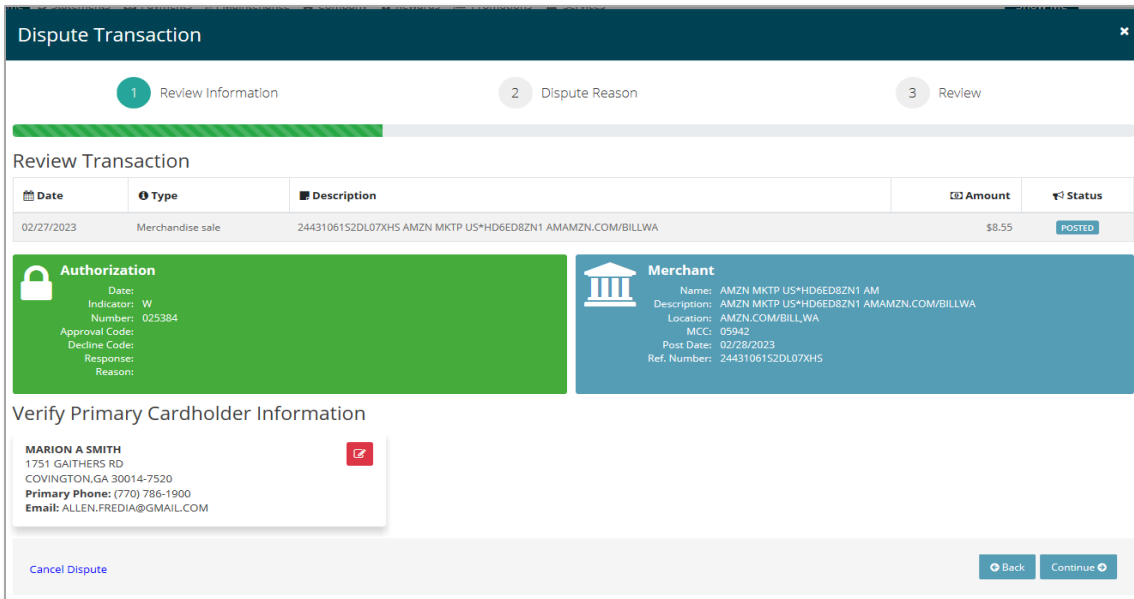
1. Navigate to the recent posted transactions screen
2. Select the appropriate cardholder from the **Filter By Card** drop-down. **Note:** The default view is a collapsed list.
3. Locate the transaction to dispute.
4. Click the **Dispute** button located on the far right of the transaction row.



5. Review the transaction.
6. Verify the **Member Information**.

Member Services Call Types

Credit Card Inquiries Job Aid



Dispute Transaction

1 Review Information 2 Dispute Reason 3 Review

Review Transaction

Date	Type	Description	Amount	Status
02/27/2023	Merchandise sale	2443106152DL07XH5 AMZN MKTP US*HD6ED8ZN1 AMAMZN.COM/BILLWA	\$8.55	POSTED

Authorization

Date: _____
 Indicator: W
 Number: 025384
 Approval Code: _____
 Decline Code: _____
 Response: _____
 Reason: _____

Merchant

Name: AMZN MKTP US*HD6ED8ZN1 AM
 Description: AMZN MKTP US*HD6ED8ZN1 AMAMZN.COM/BILLWA
 Location: AMZN.COM/BILLWA
 MCC: 05942
 Post Date: 02/28/2023
 Ref. Number: 2443106152DL07XH5

Verify Primary Cardholder Information

MARION A SMITH
 1751 GAITHERS RD
 COVINGTON, GA 30014-7520
Primary Phone: (770) 786-1900
Email: ALLEN.FREDIA@GMAIL.COM

Cancel Dispute Back Continue

Note: If edits to **Member Information** are needed, refer to MS Support to make the updates.

7. Select **Full or Partial** for the amount to be disputed.
8. If **Partial** is selected, enter the disputed amount in the **Amount being disputed** field.
9. Select a **Dispute Reason** from the **Dispute Reason** drop-down menu.

Note: Based on the **Dispute Reason** selected, additional fields display. Based on the **Dispute Reason** the ability to attach documentation will display. Additional documentation may be required for the following disputes:

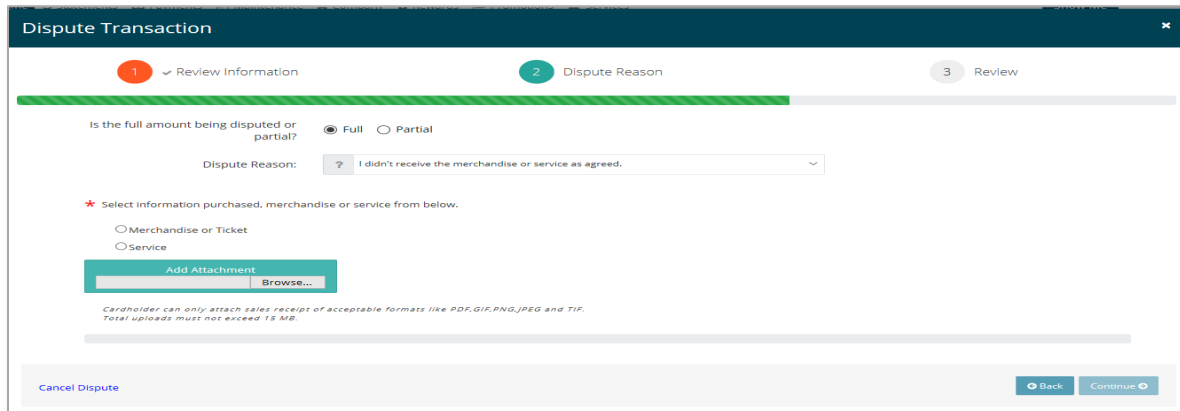
- I did not receive the merchandise or service as agreed.
- I am not satisfied with the merchandise or service received.
- I am expecting a credit from the merchant.
- I completed this transaction with another form of payment.

Note: Cardholders can attach sales receipts in PDF, GIF, PNG, JPEG, and TIF formats. Total uploads must not exceed 15.

10. Click the **Continue** button.

Member Services Call Types

Credit Card Inquiries Job Aid



11. Review the dispute for accuracy.
12. Click the **Submit** button. A success message will display.

How to Process a Check with PSCU

Note: MSRs cannot process a check-by-phone for the member. This request to make a **Credit Card** payment from an external financial institution should go to **PSCU** Cardholder Services by calling **1-866-597-1473**. The member must have their external FI Account and Routing number. There is an \$8.00 convenience fee for this service.

How to Make a Payment from a Georgia's Own Account

There are several ways to make a payment on a **Credit Card**.

- Georgia's Own **OLB** (transfers tab)
- Self-serve pay online using **Georgia's Own Card Manager App**
- Process a payment from an internal Georgia's Own Account via CC Payments button in DNA.

CC Payment in DNA

1. Navigate to the External Tab in DNA and highlight the credit card

Member Services Call Types

Credit Card Inquiries Job Aid

Wizards Maintenance Quick Inquiries Collateral Agreements Print Calculators My Forms System Logout

Ctrl+I to Enlarge

Smart Search Relationship Profile - NICHOLAS, R. Relationship Profile - CARSON, B.

Relationship Profile

Transaction Express Edit Wizards Workflows Contact Management Loan Origination QuickAssist Profitability Credit Cards

Member Number 800196381 Search Member Group Member Refresh

Quick Access Accounts (5) ID (0) External (2) Loan Apps (0) Agreements (4) Pre-Authorized (2) Payroll Distributions At A G

☐ Include Closed Accounts

Externally Serviced Accounts

Transaction History

Account Number	Account Description	Auth Trans	Balance	Credit Limit	Status	Available Balance	Due Date	Payment Amount
4011591000071...	Visa Platinum	Yes	75.00	12,300.00	Active	12,225.00	03-27-2023	
20040662	MFIM MORTGAGE	Yes	146,167.26		Active	0.00		

- Click on Credit Cards in the Green bar and select CC Payments

CORE - Georgias Own Credit Union (395)

Wizards Maintenance Quick Inquiries Collateral Agreements Print Calculators My Forms System Logout

Ctrl+I to Enlarge

Smart Search Relationship Profile - NICHOLAS, R. Relationship Profile - CARSON, B.

Relationship Profile

Transaction Express Edit Wizards Workflows Contact Management Loan Origination QuickAssist Profitability Credit Cards

Member Number 800196381 Search Member Group Member

Quick Access Accounts (5) ID (0) External (2) Loan Apps (0) Agreements (4) Pre-Authorized (2) Payroll Distributions At A G

☐ Include Closed Accounts

Externally Serviced Accounts

Transaction History

Account Number	Account Description	Auth Trans	Balance	Credit Limit	Status	Available Balance	Due Date	Payment Amount
4011591000071...	Visa Platinum	Yes	75.00	12,300.00	Active	12,225.00	03-27-2023	
20040662	MFIM MORTGAGE	Yes	146,167.26		Active	0.00		

CC Advance
CC Payments

Close

Member Services Call Types

Credit Card Inquiries Job Aid

- Enter the dollar amount the member would like to pay and click update.

CORE - Georgias Own Credit Union (395)

Wizards Maintenance Quick Inquiries Collateral Agreements Print Calculators My Forms System Logout

Ctrl+I to Enlarge

Smart Search Relationship Profile - NICHOLAS, R. Relationship Profile - CARSON, B.

Transaction Express

Account: [Dropdown]

Cash Back Request \$ [Text Box]

Transaction Type: [Dropdown] Ctrl+T

Transaction Amount: [Text Box] 25.00

Transaction Description: [Dropdown] 61841649 CARSON

Bill Payment Deposit

Bond Redemption

Bond Redemption- Prior Year

General Ledger Disbursement F9

General Ledger Receipt F10

Official Check Issue F4

Fund Type: [Dropdown] Ctrl+F

Show Grid: [Dropdown] Ctrl+S

Clear Update

Total Funds 0.00 - Transactions 0.00 - Cash Back 0.00 = Net 0.00

F2 - Deposit F3 - Withdrawal F4 - Check Issue F5 - Cash Back Request F6 - On Us Check F7 - Process F8 - Regular Payment F9 - GL Disbursement F10 - GL Receipt

Cancel Close Clear Process

- This will display the box listing PCSU as the organization to be paid. Click update again.

CORE - Georgias Own Credit Union (395)

Wizards Maintenance Quick Inquiries Collateral Agreements Print Calculators My Forms System Logout

Ctrl+I to Enlarge

Smart Search Relationship Profile - NICHOLAS, R. Relationship Profile - CARSON, B.

Transaction Express

Account: [Dropdown]

Cash Back Request \$ [Text Box]

Transaction Type: [Dropdown] Ctrl+T

Transaction Amount: [Text Box]

Transaction Description: [Dropdown]

Bill Payment Deposit

Bond Redemption

Bond Redemption- Prior Year

General Ledger Disbursement

General Ledger Receipt

Official Check Issue

Fund Type: [Dropdown] Ctrl+F

Show Grid: [Dropdown] Ctrl+S

Clear Update

Total Funds 0.00 - Transactions 0.00 - Cash Back 0.00 = Net 0.00

F2 - Deposit F3 - Withdrawal F4 - Check Issue F5 - Cash Back Request F6 - On Us Check F7 - Process F8 - Regular Payment F9 - GL Disbursement F10 - GL Receipt

Cancel Close Clear Process

Credit Card Payment

☐ Bill Payment Deposit ☒ Credit Card Payment ☐ Credit Card Advance

Organization to be paid: [Dropdown] PCSU CREDIT CARD ORGANIZATION

Description: [Text Box] 61841649 CARSON

Bill Payment Service Charge: [Text Box] 0.00

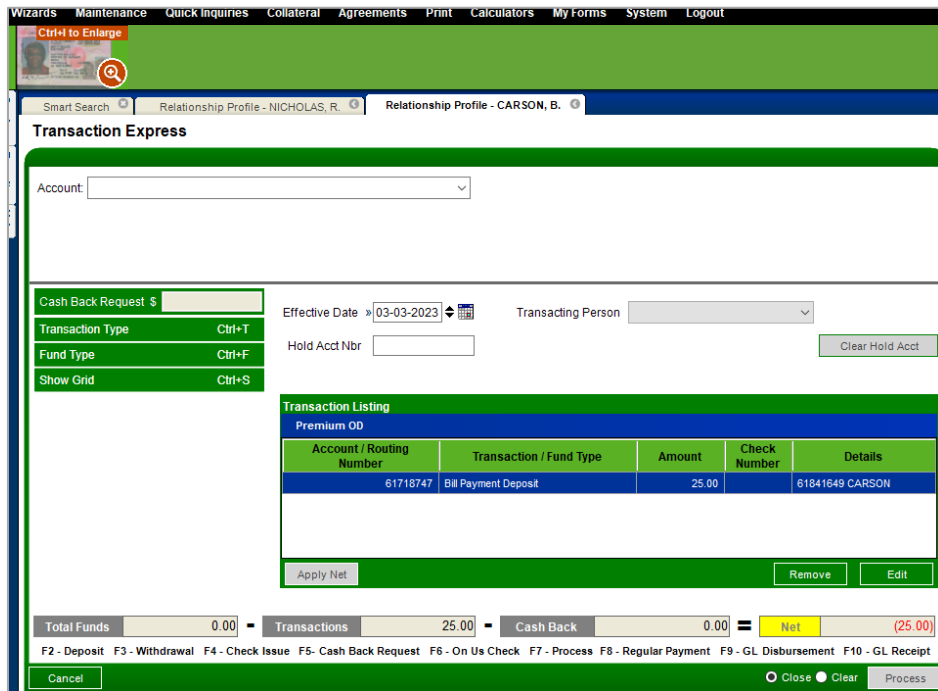
☐ Waive Service Charge

Close Update

Member Services Call Types

Credit Card Inquiries Job Aid

- Click update once more for the bill payment deposit to display in the list.



Transaction Express

Account:

Cash Back Request \$

Transaction Type Ctrl+T

Fund Type Ctrl+F

Show Grid Ctrl+S

Effective Date: 03-03-2023

Transacting Person:

Hold Acct Nbr:

Clear Hold Acct

Transaction Listing

Account / Routing Number	Transaction / Fund Type	Amount	Check Number	Details
61718747	Bill Payment Deposit	25.00		61841649 CARSON

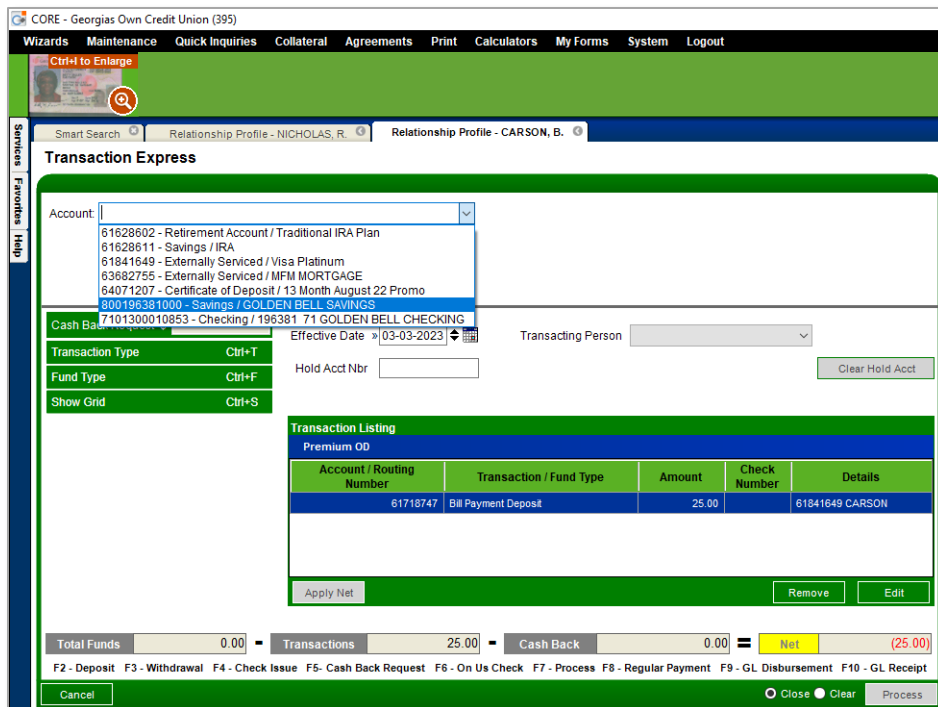
Apply Net Remove Edit

Total Funds: 0.00 Transactions: 25.00 Cash Back: 0.00 Net: (25.00)

F2 - Deposit F3 - Withdrawal F4 - Check Issue F5 - Cash Back Request F6 - On Us Check F7 - Process F8 - Regular Payment F9 - GL Disbursement F10 - GL Receipt

Cancel Close Clear Process

- Next select in the drop-down account area the internal account the member wants to make the payment from.



Transaction Express

Account:

61628602 - Retirement Account / Traditional IRA Plan

61628611 - Savings / IRA

61841649 - Externally Serviced / Visa Platinum

63682755 - Externally Serviced / MFM MORTGAGE

64071207 - Certificate of Deposit / 13 Month August 22 Promo

800196381000 - Savings / GOLDEN BELL SAVINGS

7101300010853 - Checking / 196381 71 GOLDEN BELL CHECKING

Cash Back Request \$

Transaction Type Ctrl+T

Fund Type Ctrl+F

Show Grid Ctrl+S

Effective Date: 03-03-2023

Transacting Person:

Hold Acct Nbr:

Clear Hold Acct

Transaction Listing

Account / Routing Number	Transaction / Fund Type	Amount	Check Number	Details
61718747	Bill Payment Deposit	25.00		61841649 CARSON

Apply Net Remove Edit

Total Funds: 0.00 Transactions: 25.00 Cash Back: 0.00 Net: (25.00)

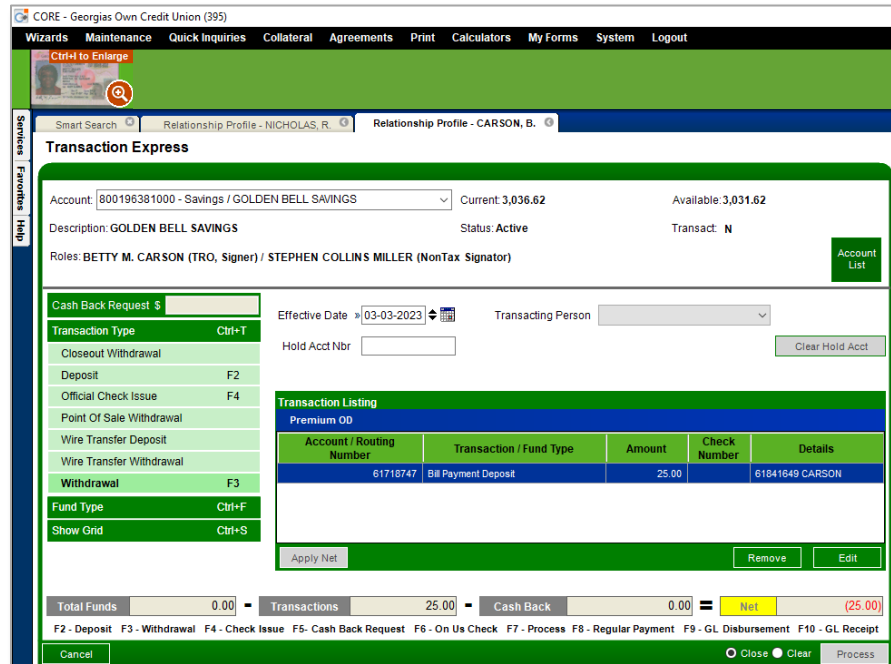
F2 - Deposit F3 - Withdrawal F4 - Check Issue F5 - Cash Back Request F6 - On Us Check F7 - Process F8 - Regular Payment F9 - GL Disbursement F10 - GL Receipt

Cancel Close Clear Process

Member Services Call Types

Credit Card Inquiries Job Aid

- Then expand the Transaction Type bucket and click on **Withdrawal**.



CORE - Georgias Own Credit Union (395)

Wizards Maintenance Quick Inquiries Collateral Agreements Print Calculators My Forms System Logout

Smart Search Relationship Profile - NICHOLAS, R. Relationship Profile - CARSON, B.

Transaction Express

Account: 800196381000 - Savings / GOLDEN BELL SAVINGS Current: 3,036.62 Available: 3,031.62

Description: GOLDEN BELL SAVINGS Status: Active Transact: N

Roles: BETTY M. CARSON (TRO, Signer) / STEPHEN COLLINS MILLER (NonTax Signator)

Cash Back Request \$

Transaction Type **Ctrl+T**

- Closeout Withdrawal
- Deposit F2
- Official Check Issue F4
- Point Of Sale Withdrawal
- Wire Transfer Deposit
- Wire Transfer Withdrawal
- Withdrawal F3**

Fund Type **Ctrl+F**

Show Grid **Ctrl+S**

Effective Date: 03-03-2023 Transacting Person

Hold Acct Nbr

Clear Hold Acct

Transaction Listing

Premium OD

Account / Routing Number	Transaction / Fund Type	Amount	Check Number	Details
61718747	Bill Payment Deposit	25.00		61841649 CARSON

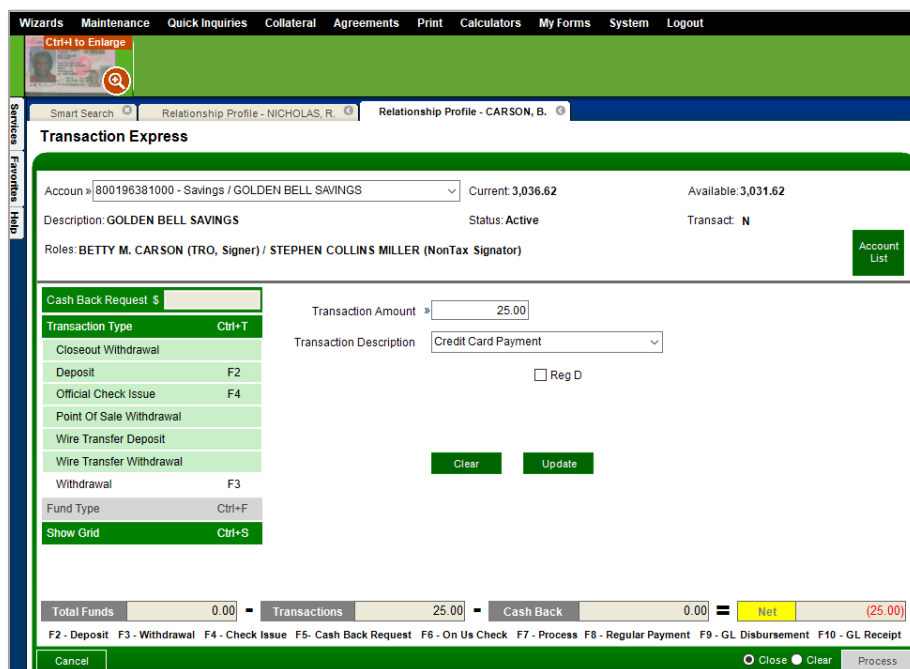
Apply Net Remove Edit

Total Funds 0.00 Transactions 25.00 Cash Back 0.00 Net (25.00)

F2 - Deposit F3 - Withdrawal F4 - Check Issue F5 - Cash Back Request F6 - On Us Check F7 - Process F8 - Regular Payment F9 - GL Disbursement F10 - GL Receipt

Cancel Close Clear Process

- Enter "Credit Card Payment" in the Transaction Description field and click update.



Wizards Maintenance Quick Inquiries Collateral Agreements Print Calculators My Forms System Logout

Smart Search Relationship Profile - NICHOLAS, R. Relationship Profile - CARSON, B.

Transaction Express

Account: 800196381000 - Savings / GOLDEN BELL SAVINGS Current: 3,036.62 Available: 3,031.62

Description: GOLDEN BELL SAVINGS Status: Active Transact: N

Roles: BETTY M. CARSON (TRO, Signer) / STEPHEN COLLINS MILLER (NonTax Signator)

Cash Back Request \$

Transaction Type **Ctrl+T**

- Closeout Withdrawal
- Deposit F2
- Official Check Issue F4
- Point Of Sale Withdrawal
- Wire Transfer Deposit
- Wire Transfer Withdrawal
- Withdrawal F3

Fund Type **Ctrl+F**

Show Grid **Ctrl+S**

Transaction Amount: 25.00

Transaction Description: Credit Card Payment

Reg D

Clear Update

Total Funds 0.00 Transactions 25.00 Cash Back 0.00 Net (25.00)

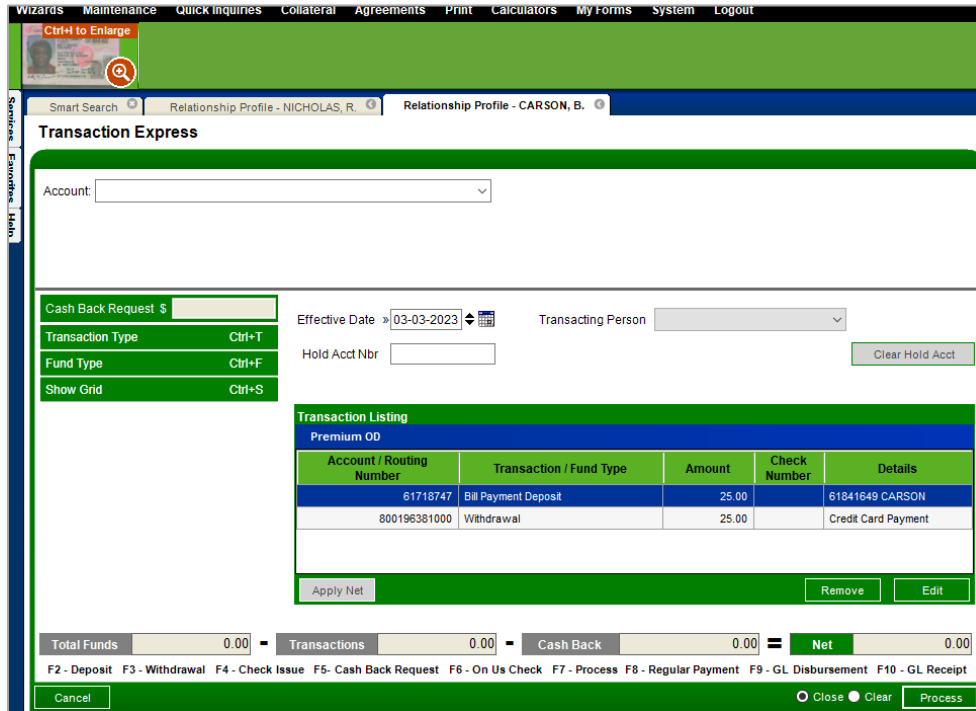
F2 - Deposit F3 - Withdrawal F4 - Check Issue F5 - Cash Back Request F6 - On Us Check F7 - Process F8 - Regular Payment F9 - GL Disbursement F10 - GL Receipt

Cancel Close Clear Process

Member Services Call Types

Credit Card Inquiries Job Aid

- Click **process** to submit the payment.



The screenshot shows the 'Transaction Express' interface. At the top, there's a navigation bar with links like 'Wizards', 'Maintenance', 'Quick Inquiries', etc. Below that, a 'Smart Search' bar shows 'Relationship Profile - NICHOLAS, R.' and 'Relationship Profile - CARSON, B.'. The main section is titled 'Transaction Express' and contains a form for entering transaction details. On the left, there are buttons for 'Cash Back Request \$', 'Transaction Type' (Ctrl+T), 'Fund Type' (Ctrl+F), and 'Show Grid' (Ctrl+S). The 'Effective Date' is set to 03-03-2023, and the 'Transacting Person' is a dropdown menu. Below these, there's a 'Hold Acct Nbr' field and a 'Clear Hold Acct' button. The 'Transaction Listing' section shows a table with two rows: a 'Bill Payment Deposit' for \$25.00 and a 'Withdrawal' for \$25.00. At the bottom, there's a summary bar showing 'Total Funds' as 0.00, 'Transactions' as 0.00, 'Cash Back' as 0.00, and 'Net' as 0.00. A row of function keys (F2-F10) is visible, and at the very bottom, there are 'Cancel', 'Close', 'Clear', and 'Process' buttons.

Account / Routing Number	Transaction / Fund Type	Amount	Check Number	Details
61718747	Bill Payment Deposit	25.00		61841649 CARSON
800196381000	Withdrawal	25.00		Credit Card Payment

Note: the payment will be withdrawn from the internal account immediately and applied to the Credit Card the following business day.

How to Make Monthly Payments

A monthly payment is required to be made within the billing cycle by the due date each month.

How to Set Up Automatic Payments

Member Services is unable to assist with this request. The member must establish automatic payments using **Access Point**, which is accessible via **Online Banking** from a desktop or laptop computer, or **Georgia's Own Card Manager App**.

Member Services Call Types

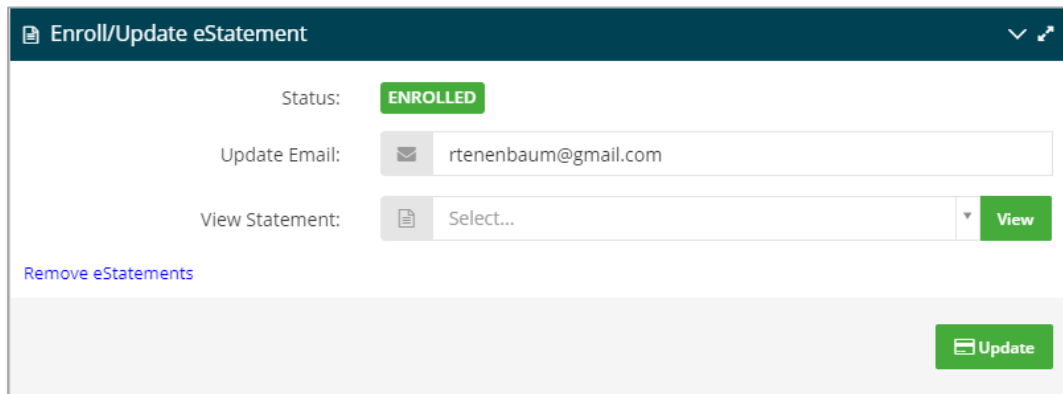
Credit Card Inquiries Job Aid

How to Register for eStatements

The MSR will process the request using **Quick Assist**.

If the member is not already enrolled in **eStatements**, a **NOT ENROLLED** notation will be visible on the **Enroll/Update eStatement** screen.

1. Select the **Statements** tab.
2. Select the **Enroll/Update eStatement** widget. The enrollment **Status** appears in this window.
3. Click the **Enroll** button if the **Status** is NOT ENROLLED.
4. Enter the email address to send the **eStatement**.
5. **View Statement** field (optional): Use the drop-down menu to select an **eStatement** to view.
6. Click the **Update** button.



The screenshot shows the 'Enroll/Update eStatement' interface. At the top, the title 'Enroll/Update eStatement' is displayed. Below the title, the 'Status' is shown as 'ENROLLED' in a green box. The 'Update Email' field contains the email address 'rtenenbaum@gmail.com'. The 'View Statement' field is a dropdown menu with 'Select...' and a 'View' button. At the bottom left, there is a link 'Remove eStatements'. At the bottom right, there is a green 'Update' button.

Note: Only new statements going forward will be available in **eStatements**. When the cardholder has not previously enrolled, **eStatements** are not available for the past timeframe.

Member Services Call Types

Credit Card Inquiries Job Aid

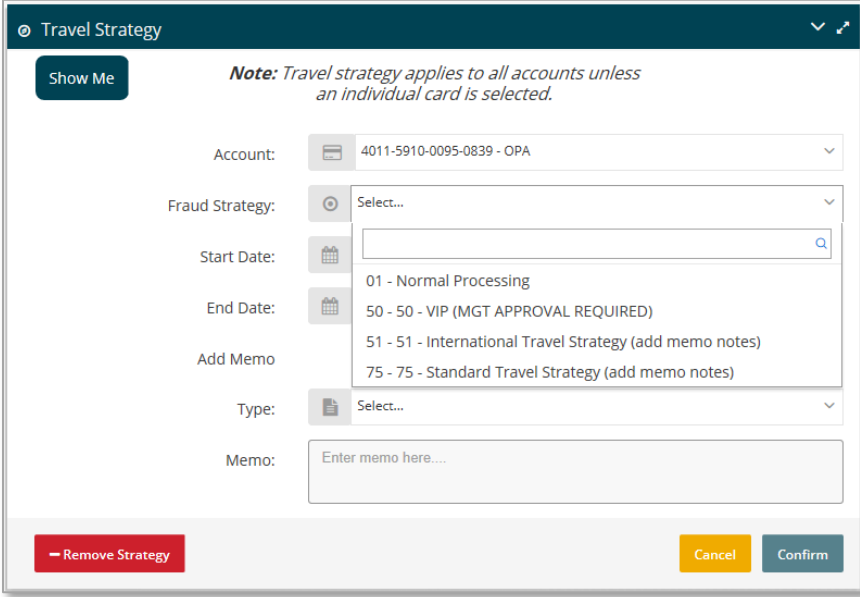
How to Place a Travel Notification

The member has the option to place a **Travel Notification** themselves, using **Georgia's Own Card Manager App** or **Access Point** through the **Online Banking** platform.

The MSR can process the request in **Quick Assist** for the member, using the following steps.

1. Select the **Services** tab in **Quick Assist**.
2. Scroll down to locate the section titled **Travel Strategy**.
3. Select the appropriate **Fraud Strategy** from the drop-down list. If traveling within the USA, add 75-75-Standard Travel Strategy (add memo notes).
4. If traveling outside the USA, add 51-51-International Travel Strategy (add memo notes).

Note: The OPA account will automatically default. Only 1 **Travel Strategy** may be active at a time. Selected **Travel Strategies** automatically apply to all card numbers associated with the account.



Travel Strategy

Show Me

Note: Travel strategy applies to all accounts unless an individual card is selected.

Account: 4011-5910-0095-0839 - OPA

Fraud Strategy: Select...

Start Date: [Calendar Icon]

End Date: [Calendar Icon]

Add Memo

Type: Select...

Memo: Enter memo here....

01 - Normal Processing

50 - 50 - VIP (MGT APPROVAL REQUIRED)

51 - 51 - International Travel Strategy (add memo notes)

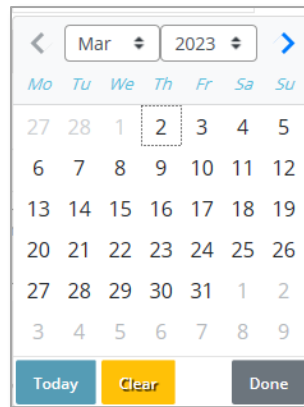
75 - 75 - Standard Travel Strategy (add memo notes)

Remove Strategy Cancel Confirm

Member Services Call Types

Credit Card Inquiries Job Aid

5. Select the travel **Start** and **End Dates** from the calendar and click the **Done** button for each date. This will return you to the **Travel Strategy** screen.



Note: The **Start Date** should be the date the cardholder will begin traveling and wants the travel strategy to take effect. To have the travel strategy begin with today's date, select today's date from the calendar.

If the member is requesting a time frame greater than 30 days, please reach out to a Team Lead for approval.

6. Select **Standard** from the **Add Memo** drop-down menu.
7. In the **Memo** field include the member's travel destinations and dates.

Note: The **Memo** should include location of travel, dates, and any pertinent information the cardholder provides such as hotel name, room numbers, and any additional contact methods that are not listed in the **Cardholder Info**. **Memo** best practice is one line with a maximum of 63 characters. Should a memo line exceed 63 characters, additional memos are created.

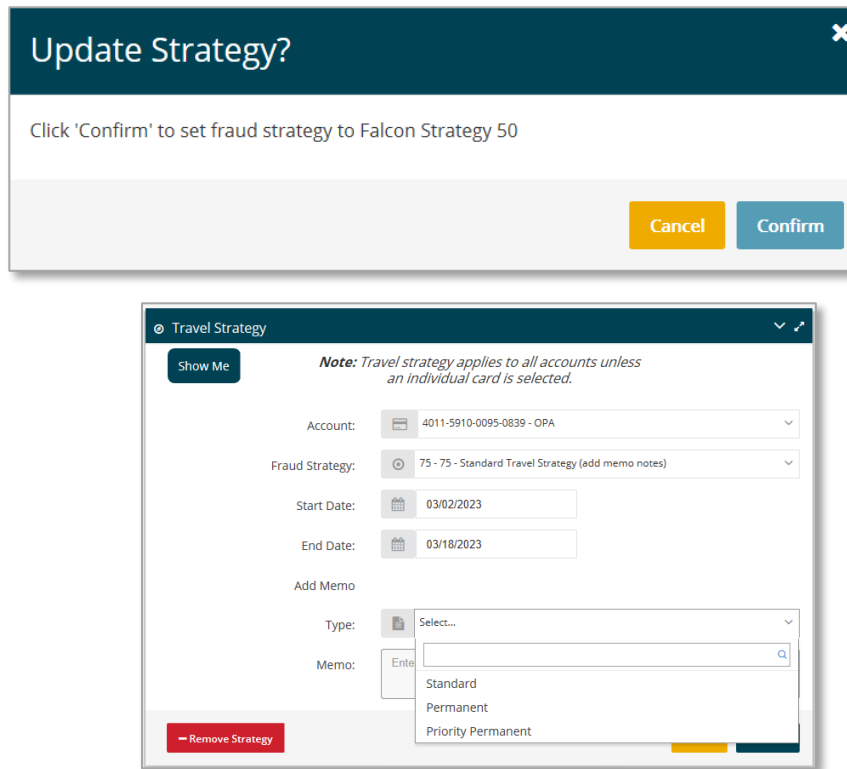
Note: Strategy 51 memos must state that the cardholder is in **Strategy 51**.

For example, "Strategy 51 member will be traveling to Norway 8/1/2021 – 8/15/2021."

Member Services Call Types

Credit Card Inquiries Job Aid

8. Select **Confirm** button when **Memo** is complete to set the **Strategy**.



The image shows two screenshots from a web application. The top screenshot is a modal dialog titled "Update Strategy?" with a close button (X) in the top right corner. It contains the text "Click 'Confirm' to set fraud strategy to Falcon Strategy 50" and two buttons at the bottom: "Cancel" (yellow) and "Confirm" (blue). The bottom screenshot is a "Travel Strategy" form. It has a "Show Me" button and a note: "Note: Travel strategy applies to all accounts unless an individual card is selected." The form fields include: "Account:" with a dropdown showing "4011-5910-0095-0839 - OPA"; "Fraud Strategy:" with a dropdown showing "75 - 75 - Standard Travel Strategy (add memo notes)"; "Start Date:" with a date picker showing "03/02/2023"; "End Date:" with a date picker showing "03/18/2023"; "Add Memo" section with "Type:" dropdown (showing "Select...") and "Memo:" text input field. A dropdown menu is open below the "Memo:" field, showing options: "Standard", "Permanent", and "Priority Permanent". At the bottom left of the form is a red button labeled "Remove Strategy".

9. Click the **Confirm** button on the confirmation message screen. A success message will display.

The Georgia's Own Card Manager Application

Georgia's Own Card Manager Application is a digital application that is available to members for download from popular app digital stores, such as The Google Play Store. After registration, the application offers standard mobile **Credit Card** functionality such as making payments and viewing transaction history.

PSCU supports **Georgia's Own Card Manager Application** by providing an automatic 800 phone number (866-597-1473) for cardholders to call for help.

Note: When calling the 800 number (866-597-1473), the cardholder should make the selection for "**VISA Credit Card**" to be connected with a Cardholder Services Representative. If the caller does not respond correctly to the voice prompts, the phone system (IVR) will not respond correctly.

Member Services Call Types

Credit Card Inquiries Job Aid

When the cardholder calls Member Services for assistance with the **Georgia's Own Card Manager Application**, MSR follows these steps:

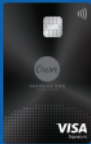




1. Compose an email to the Special Requests Team containing the following information:
 - Member Name
 - Home, Office, or Mobile phone numbers (needed for member contact)
 - Date of call made to **PSCU**
 - Complete street address
 - Last four of card number
 - Last four of SSN
2. Once the email is received, the special requests team will assist the member.

Member Services Call Types

Credit Card Inquiries Job Aid

Appendix

Visa Card Comparison Chart

VISA® COMPARISON CHART					
					
	Visa Signature®	Visa Platinum	Visa Classic	Student Visa	Visa Classic Secured
Rate	Prime + 8.74%-11.74%	Prime + 6.74%-9.74%	Prime + 8.74%-13.74%	Prime + 9.74%	Prime + 6.74%-13.74%
Annual Fee	None	None	None	None	None
Credit Line Limits	Minimum: \$5,000 Maximum: \$50,000	Minimum: \$500 Maximum: \$50,000	Minimum: \$200 Maximum: \$50,000	Minimum: \$200 Maximum: \$30,000	Minimum: \$200 Maximum: \$2,000
Rewards Points	1.25 points per \$1 spent, which can be redeemed for cash back, gift cards, merchandise, travel, and fuel rewards	1 point per \$1 spent, which can be redeemed for cash back, gift cards, merchandise, travel, and fuel rewards	None	1 point per \$1 spent, which can be redeemed for cash back, gift cards, merchandise, travel, and fuel rewards	Establish credit
Card Benefits	<ul style="list-style-type: none"> • Visa Signature perks (events & offers) • Visa Signature Concierge service • Travel & Emergency Assistance \$500K • Trip Cancellation/Interruption Reimbursement \$2K • Buyer's Protection • Extended Warranty Protection • Road Dispatch 	<ul style="list-style-type: none"> • Travel & Emergency Assistance \$500K • Trip Cancellation/Interruption Reimbursement \$2K • Buyer's Protection • Extended Warranty Protection • Road Dispatch 	None	<ul style="list-style-type: none"> • Travel & Emergency Assistance \$500K • Trip Cancellation/Interruption Reimbursement \$2K • Buyer's Protection • Extended Warranty Protection • Porch Piracy Protection (theft only) 	None
Other	Signature Concierge live agents available 24/7 for reservations, planning, and referrals for: <ul style="list-style-type: none"> • Restaurants • Travel • Hotels • Car rental & car service • Sports & entertainment tickets • Gift arrangements Exclusive benefits available at over 900 luxury hotels and resorts worldwide				The refundable deposit is the cardholder's credit line limit, starting as low as \$200. Members can add funds to increase their credit limit.
Card Features	<ul style="list-style-type: none"> • Contactless payment option • Card alerts and controls 	<ul style="list-style-type: none"> • Contactless payment option • Card alerts and controls 	<ul style="list-style-type: none"> • Contactless payment option • Card alerts and controls 	<ul style="list-style-type: none"> • Contactless payment option • Card alerts and controls 	<ul style="list-style-type: none"> • Contactless payment option • Card alerts and controls
Value Proposition	Ideal for members who: <ul style="list-style-type: none"> • Are not sensitive to rate and want a card with robust features and point earning opportunities. • Enjoy travel, entertainment, and experiences • Want to maximize their point earnings • Want exclusive Signature card benefits • Use their card for all their purchases and pay their balance in full each month 	Ideal for members who: <ul style="list-style-type: none"> • Want a competitive, low rate • Use their card for everyday and large-ticket purchases • Are rate sensitive, but want rewards and security features, such as card alerts and controls • Prefer a generous credit limit 	Ideal for members who: <ul style="list-style-type: none"> • Want a simplistic, low-rate card without the rewards • Want security features, such as card alerts and controls • Qualify for a lower credit limit 	Ideal for students who: <ul style="list-style-type: none"> • Want a competitive, low rate • Want to earn rewards • Want to build their credit • Want security features, such as card alerts and card controls 	Ideal for members who: <ul style="list-style-type: none"> • Want a competitive, low rate • Are new and want to establish their credit • Need to rebuild their credit • Are parents and/or young adults and may elect this as a tool to learn how to manage credit using their own savings

Member Services Call Types

Credit Card Inquiries Job Aid

Business Credit Cards

Georgia's Own has partnered with The Independent Bank (TIB) to launch a Business Credit Card program that will enable the Credit Union to offer Small Business and Commercial members access to multiple credit card products for their everyday cash flow needs.



Business / P-Card / Commercial / Corporate Credit Card Products

	Standard Card	Preferred Points	Company Card
APR	Prime +10.99%	Prime +10.99%	Prime +10.99%
Grace Period	25 days (plus 5-6 days of additional grace)	25 days (plus 5-6 days of additional grace)	25 days (plus 5-6 days of additional grace)
Billing Method	Consolidated Summary / Sub Account Billing or Individual Billing	Individual Billing	Consolidated Summary / Sub Account Billing
Rewards	None	One point for each dollar spent up to 10,000 points per month per account; redemption options for travel, cash back, merchandise, gift cards, and more	One point for each dollar spent with no ceiling and all points are pooled on the Summary Account; redemption options for cash back credit to Summary Account or gift cards
Annual Fee	None	\$49 per employee account	\$49 per employee account; waived if annual spending exceeds \$500,000
Online Access	Individual employee or Administrative access to all cards (can set up ability to change employee limits)	Individual employee or Administrative access to all cards	Individual employee or Administrative access to all cards (can set up ability to change employee limits)
Mobile Payments	Apple Pay and Samsung Pay allowing tap and pay with mobile device; contactless cards as well	Apple Pay and Samsung Pay allowing tap and pay with mobile device; contactless cards as well	Apple Pay and Samsung Pay allowing tap and pay with mobile device; contactless cards as well
Card Alerts	Text or email alerts for cardholder defined items and unusual / suspicious activity	Text or email alerts for cardholder defined items and unusual / suspicious activity	Text or email alerts for cardholder defined items and unusual / suspicious activity
Account Controls	Controls include cash, velocity, and merchant category, and more	Controls include cash, velocity, and merchant category, and more	Controls include cash, velocity, and merchant category, and more
Invoice / Expense Management Integration	Download data file or invoice / expense management integration	Download data file or invoice / expense management integration	Download data file or invoice / expense management integration

The Business Credit Card program with TIB is different from our Consumer Credit Card program. The TIB program is an **Agent Banking** relationship where the vendor manages every aspect of the card lifecycle such as application processing, decisioning, risk, funding, plastic fulfillment, servicing and collections.

Georgia's Own's role is to acquire new accounts through marketing, cross-sell, and application submission.

Instead of just one card product, the Credit Union will be able to offer three credit solutions:

- Standard Credit Card
- Preferred Credit Card
- Company Credit Card

Member Services doesn't assist with this suite of Business Credit Cards.

Member Services Call Types

Credit Card Inquiries Job Aid

Contacts

For Assistance, Members can contact:

Commercial Banker Office Support

800-443-2819

banksupport@tib.bank

Credit Line Increase/Additional Cards

Request for business accounts should be submitted in writing by the business or authorized bank staff

Submit request to TIB

Fax to 877-809-9162 or scan and send a secure e-mail message to banksupport@tib.bank

Branch Support

800-443-2819 (8:00A CST – 5:00P CST)

banksupport@tib.bank

Business Member |Cardholder Support

800-367-7576

tibcustomerservice@tib.bank

MEMBER SERVICES

CALL TYPES

CREDIT CARD INQUIRIES



Member Services Support:
MemberServicesSupport@georgiasown.org
(Internal Only)