Reference Guide

CU*ANSWERS Cards & Payments

Card Activity Rebates (CAR)

Rewarding Members for Using Your Card to Make Purchases

INSIDE THIS GUIDE:

This guide describes debit/ATM card activity rebate programs, including configuration, eligibility, processing, and reporting.

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https://help.cubase.org/cubase/Welcome.htm

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Introduction

Want to increase member use of your in-house debit (and ATM) cards when making their purchases? Compete with similar reward programs on the market by adding a Card Activity Rebate (CAR) program to your member appreciation program! Use your CAR program to rebate members a certain percentage of their debit card activity every month, up to a maximum configured payment.

The CU*Answers Cards & Payments team is here to assist at any time. Find us, contact us, and learn more via The Store | The Website | Email

Frequently Asked Questions

Below, you will find answers to frequently asked questions regarding debit/ATM card activity rebates.

Can I rebate members' purchases made by debit cards?

Yes. The primary focus of this feature is to rebate members on debit card purchases. You can set a percentage per transaction rebate, a maximum monthly rebate, and a maximum rebate amount for a single purchase.

Can I rebate members' purchases made by credit cards?

There is a separate configuration for credit card cash back programs. Learn more in the Credit Card Promotions booklet.

Can I rebate members' purchases made by ATM cards?

Yes. You can elect to include ATM purchases in the rebate and can elect whether to include signature transactions, transactions without signature, or both.

Can I control the amount that is refunded to my member?

Yes. The rebate program allows you to cap the amount that is refunded to the member.

Can I offer different rebates to different members?

Yes. To offer the rebate, the program is attached to a savings or checking dividend application. This gives your credit union the flexibility to offer different rebates for different accounts. For example, you might offer a higher rebate for a VIP checking account versus a regular checking account.

Can I offer the rebates only to members who also do certain things to qualify for a higher dividend?

Yes. CBX allows you to rebate the rewards as part of your Qualified Dividend program. Qualified Dividend programs are generally used to give the member the opportunity to qualify for a higher dividend by certain types of activities such as bill pay or e-Statement enrollment or using their debit card a certain number of times.

What is the first thing I need to do with either type of rebate?

To offer either type of rebate, you first must set up the program. This allows you to configure the rebate and set the maximum dollar amount of the reward. Then, this program is selected in the Dividend Application configuration or Qualified Dividend configuration, depending on the desired method.

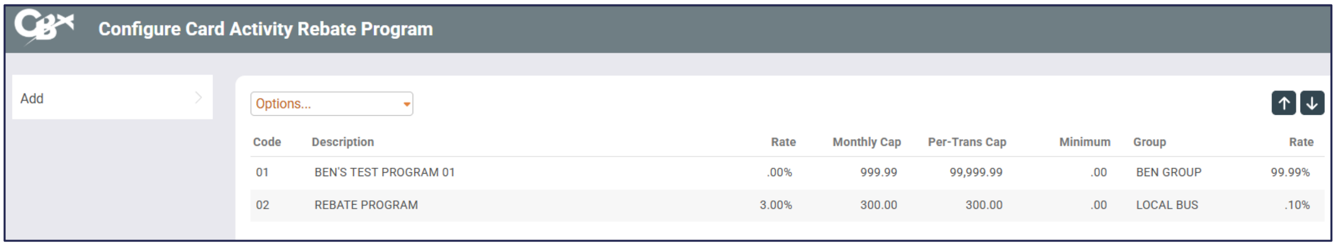
Is there reporting for the feature?

Yes. Transaction and exception reporting are available for this feature.

Configuring Your Card Activity Rebate

To offer the CAR rebate, first configure your surcharge rebate details using **Tool #1320 *Card Activity Rebates Configuration***. You will then select to use this surcharge rebate when configuring the Dividend Application.

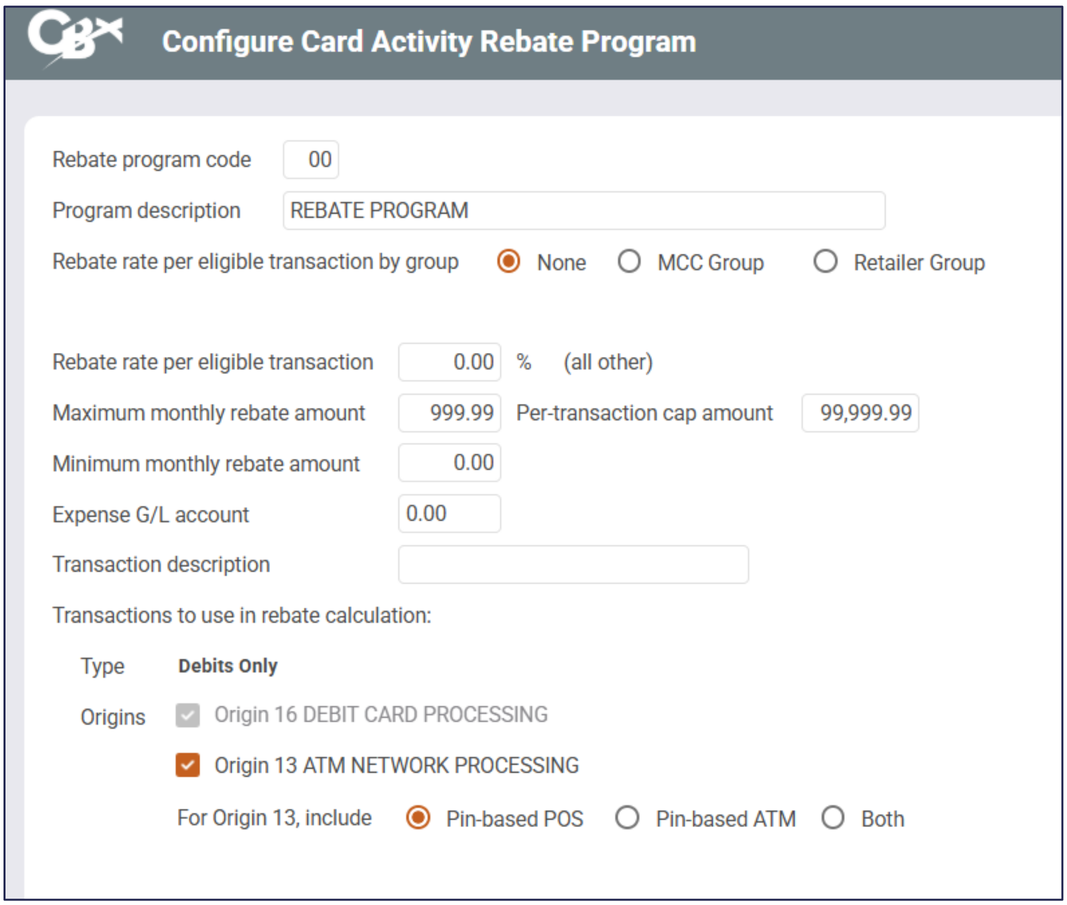
Card Activity Rebates Configuration (Tool #1320)



Code	Description	Rate	Monthly Cap	Per-Trans Cap	Minimum	Group	Rate
01	BEN'S TEST PROGRAM 01	.00%	999.99	99,999.99	.00	BEN GROUP	99.99%
02	REBATE PROGRAM	3.00%	300.00	300.00	.00	LOCAL BUS	.10%

To create a new surcharge rebate program from this screen, use ***Add***.

CAR Rebate Detail (Tool #1320 > Add)



The CAR rebate configuration allows you to set the details of the rebate, including the rebate rate per eligible transaction by group (none, MCC, or retailer), a maximum and minimum rebate amount, and a per transaction cap amount.

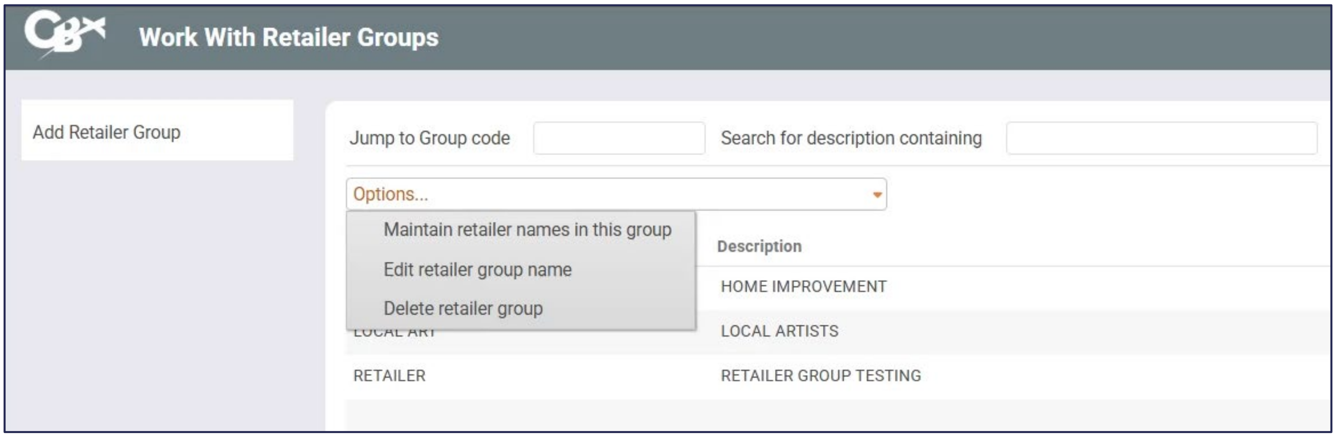
Refer to CBX Online help for field-level assistance.

Fill in the fields to define the rebate; then, use Enter.

Retailer Group Configuration

Use **Tool #1042 *Work with Retailer Groups*** to configure groups of retailers to use in your card activity rebates programs.

Work With Retailer Groups (Tool #1042)

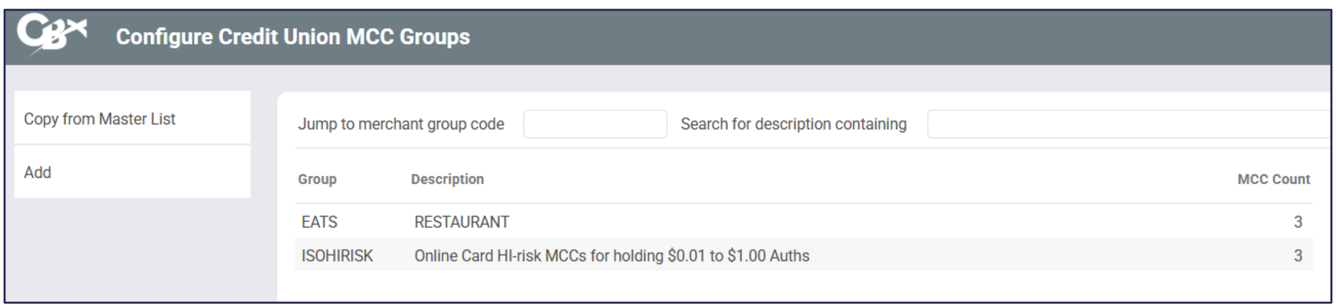


This setup can take some time and research - a caveat to keep in mind is that the entry of the retailer names will need to match the transaction files that we will be comparing against; remember to be precise in your entry! We recommend using existing tools, such as Where Your Members Shop, to begin creating these groups.

Merchant Category Code Group Configuration

Note: For card activity rebates, you are only able to select MCC groups you have configured. You are unable to select the default groups from the master list.

Tool #1024 *Configure Credit Union MCC Groups*



Use **Tool #1024** to configure your MCC groups to use for your CAR programs. You can add a new group from scratch or choose to create one by copying a default group from the master list.

Enter the group name and description; we recommend entering a clear, specific name and description for the group since this is all you will see when selecting it for CAR. After adding the new group, select it from the list to *Edit* the codes within the group and add all the desired MCCs for this group.

Methods for Determining Eligibility

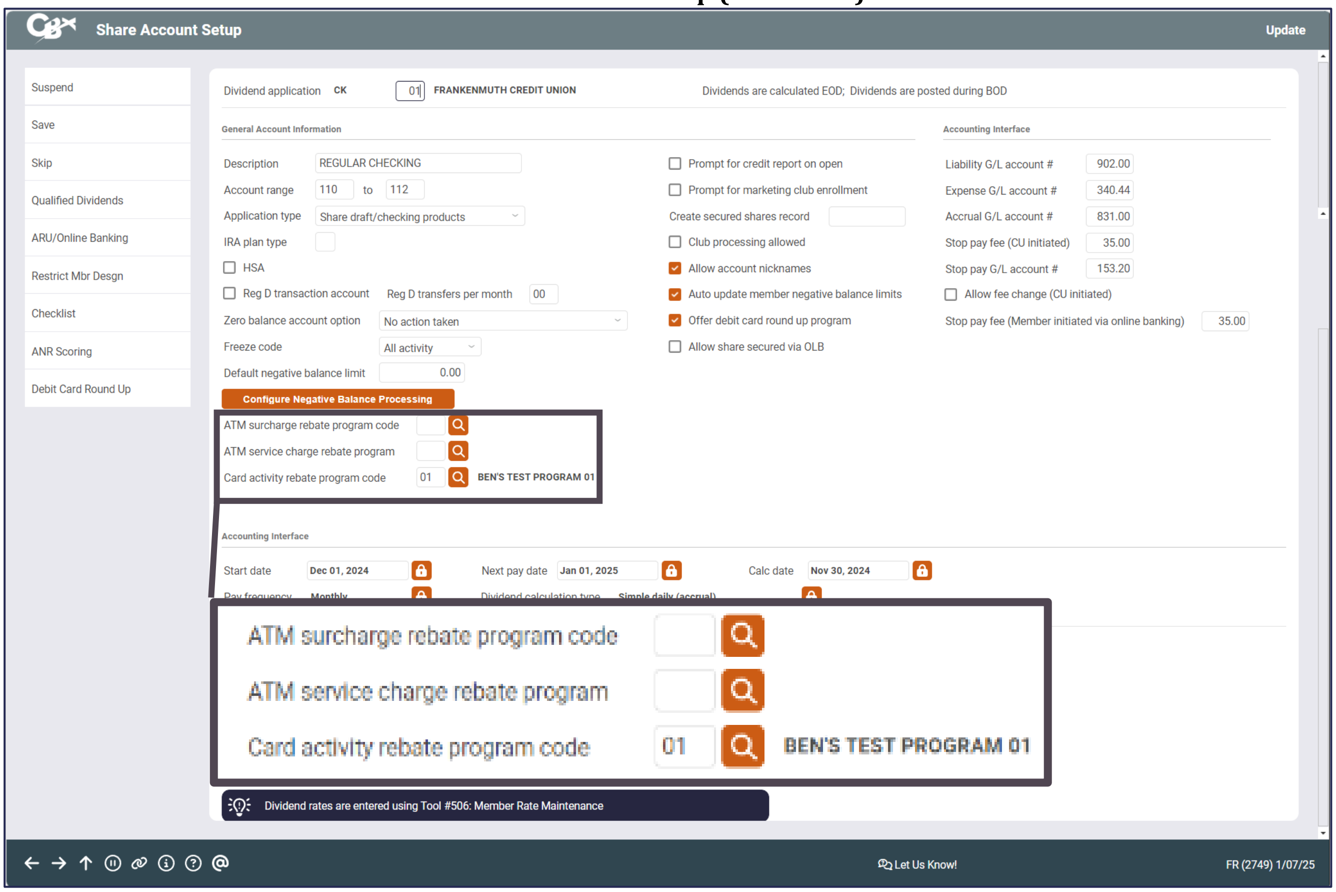
You offer CAR rebates by first attaching the rebate routine to a Dividend Application. That way any member who has an account of that Dividend Application type will qualify for the rebate. You can also go one step further and offer the rebate only to that block of members who also qualify for your Qualified Dividend program attached to that Dividend Application.

Eligibility by Dividend Application

Card activity rebates can be given to all members with an account of a selected Dividend Application. Use this method with either savings or checking Dividend Applications. Simply use the *Card activity rebate program code* look-up to select your configured program.

With the configuration shown below, all members having an account of this Dividend Application will receive the selected CAR rebate offering by the credit union.

Share Account Setup (Tool #777)



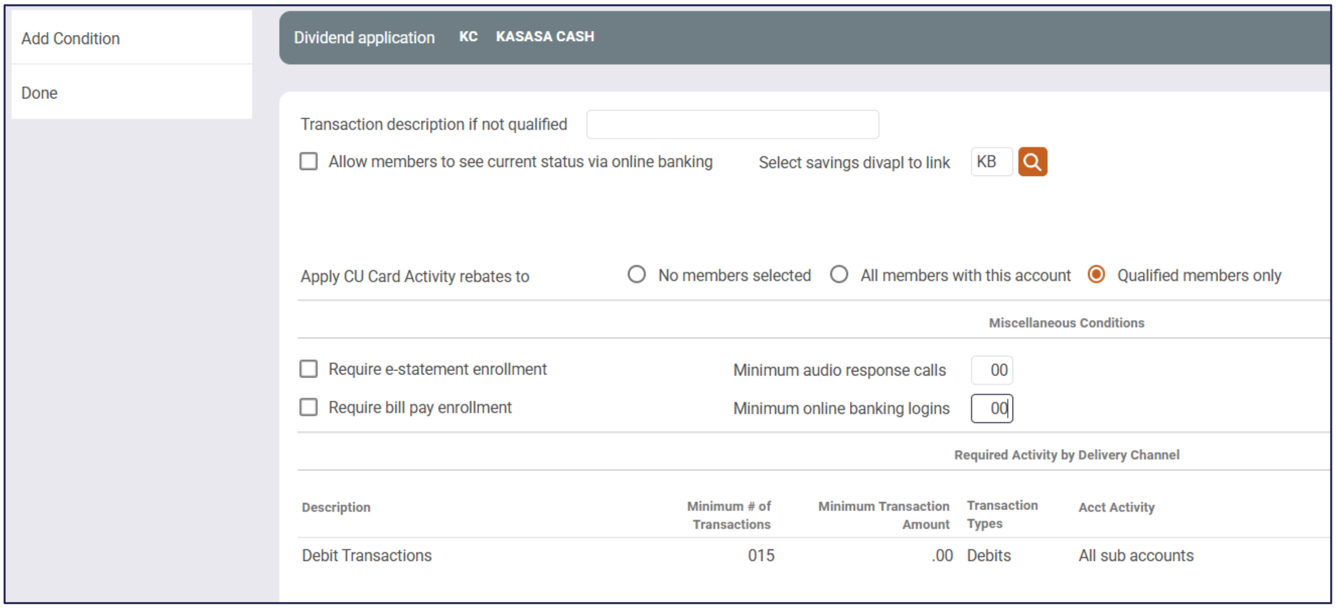
Eligibility by Dividend Application and Qualified Dividends

SEE ALSO: Refer to the [Qualified Dividends booklet] for more details on setting up a Qualified Dividend.

You can use the CAR rebate feature in conjunction with a qualified dividend program. Qualified dividends allow you to configure a checking dividend application with specific eligibility requirements, then set up two rate schedules: the **qualified** rate and the **base** rate for non-qualified accounts. While configuring the conditions for the member to be eligible for the qualified rate, credit unions can also configure the dividend to only pay the CAR rebate *if the member qualifies for the higher dividend*.

In this case, you would select *Apply CU Card Activity rebates to* apply to *Qualified members only* as shown below. *(NOTE: The rebate field only appears if the Dividend is configured with it. See the previous page for details.)*

Configure Conditions for Qualified Dividends (Tool #777 > Qualified Dividends)



You can also configure a Dividend Application to be a Qualified Dividend but offer the ATM Surcharge to all members regardless of whether they are eligible for the qualified rate. In this case, you would select *All members with this account*.

Rebate Processing

Card activity rebates are posted to member accounts monthly. Members receive card activity rebates if they have accounts with Dividend Applications configured for rebate. The rebate amount follows your configuration guidelines. If the account is closed or frozen during the month, the member will not receive the rebate.

Card activity rebates are calculated and posted monthly as one deposit, not exceeding the allowed maximum monthly rebate amount. Members see the rebate, along with the description configured, on their statements.

Card activity rebates are the last process run during end of month processing after dividends are calculated (and posted).

Reporting

Two monthly CU*SPY reports can be used to monitor your CARD activity refunds. The first report, TCARP, serves as the Transaction Register and lists the rebate transactions, with a total of the rebates at the bottom of the report. The second report, TCARP2, lists members who receive a minimum rebate. (This minimum rebate must be configured by your credit union.)

- NOTE: Frozen accounts will not receive any rebate.

CARD Activity Rebate Transaction Register (TCARP)

```
5/31/18  10:36:01                                FCU                              TCARP        PAGE    1
   RUN ON  5/24/18                 CARD ACTIVITY REBATE TRANSACTION REGISTER                USER
                                            DETAIL - AS OF  5/31/18
```

ACCOUNT #	DIVAPL	DEPOSIT	PREVIOUS BALANCE	CURRENT BALANCE	DESCRIPTION
6-010	RC	37.77	2,732.91	2,770.68	CAR REBATE PROGRAM
0-010	RC	32.82	8.69	41.51	CAR REBATE PROGRAM
1-010	RC	16.89	166.10	182.99	CAR REBATE PROGRAM
0-010	RC	1.00	297.33	298.33	CAR REBATE PROGRAM
0-010	RC	7.00	63.13	70.13	CAR REBATE PROGRAM
1-010	RC	4.44	35.28	39.72	CAR REBATE PROGRAM
3-010	RC	1.24	776.03	777.27	CAR REBATE PROGRAM
3-010	RC	20.44	.59	21.03	CAR REBATE PROGRAM

CARD Activity Rebate Exception Register (TCARP2)

```
5/31/18  10:36:01                                FCU                              TCARP2       PAGE    1
   RUN ON  5/24/18                 CARD ACTIVITY REBATE EXCEPTION REGISTER                  USER
                                            DETAIL - AS OF  5/31/18
```

ACCOUNT #	DIVAPL	CALCULATE AMOUNT	USED AMOUNT	EXCEPTION REASON
1-010	RC	.97	1.00	Rebate set to Minimum Amount
2-010	RC	.79	1.00	Rebate set to Minimum Amount
0-010	RC	.82	1.00	Rebate set to Minimum Amount
0-010	RC	.54	1.00	Rebate set to Minimum Amount
5-010	RC	.10	1.00	Rebate set to Minimum Amount
2 8-010	RC	.52	1.00	Rebate set to Minimum Amount