Prepaid Administration Tool®

Prepaid Administration Tool® User Guide

Version 2.0

Statement of Confidentiality

The information included in this guide is confidential information belonging to Bank of America N.A. The information is intended to assist companies who have signed an agreement with Bank of America for issuance of a government or commercial Prepaid Card program. If you are not the intended recipient, you are hereby notified that any disclosure, copying, or distribution of this document or its contents is strictly prohibited.

Prepaid Administration Tool®

Table of Contents

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Table of Contents

About this Guide

The Prepaid Administration Tool® (PAT) is a web-based solution which enables users to manage necessary aspects of your company's prepaid card program. This includes ordering, issuing cards, reviewing reports, and other administrative tasks. The functions you are able to perform in PAT depend on the configuration of your card program.

User access levels in PAT are generally based on employee roles or job functions. For example, a supervisor may have access to all functions within the tool, while another user has access to only those functions needed for their specific job duties. This adds an extra layer of security into the application and allows the company to delegate tasks.

Bank of America Merrill Lynch provides this guide as a reference and recommends that it be distributed internally to all associates managing your company's card program. Depending on the configuration of your prepaid card program and the access level of users, some screens may display differently. Required fields are marked with an asterisk (*).

In order for your company to fund cardholders using PAT, a pre-established line of credit must be in place with the bank.

Within this guide, you will learn how to:

- Access the PAT application.
- Maintain location information.
- Perform administrative tasks.
- Manage users.
- Manage card inventory.
- Review and maintain cardholder's information.
- Access PAT reports.

Each of the above topics includes step-by-step instructions for performing a specific task. You can review all of the tasks in this guide or review the task that is specific to your interest.

Note: You can print each topic individually for your convenience, if desired.

Bank of America
Merrill Lynch

Prepaid Card Program Overview

Bank of America Merrill Lynch's new prepaid card programs enables company's to make faster, easier and more secure payments, while giving recipients access to their funds at ATMs (depending on card type), or any merchant that accepts Visa® or MasterCard® debit cards.

Prepaid cards can eliminate the costs associated with issuing paper checks, which often carry cashing fees for customers and employees. Bank of America Merrill Lynch provides fraud protection, 24/7 customer care and a cardholder website for quick and convenient access to account activity.

Bank of America Merrill Lynch's prepaid cards are used for a number of different payments for both employees and customers, as shown below (Figure 1).
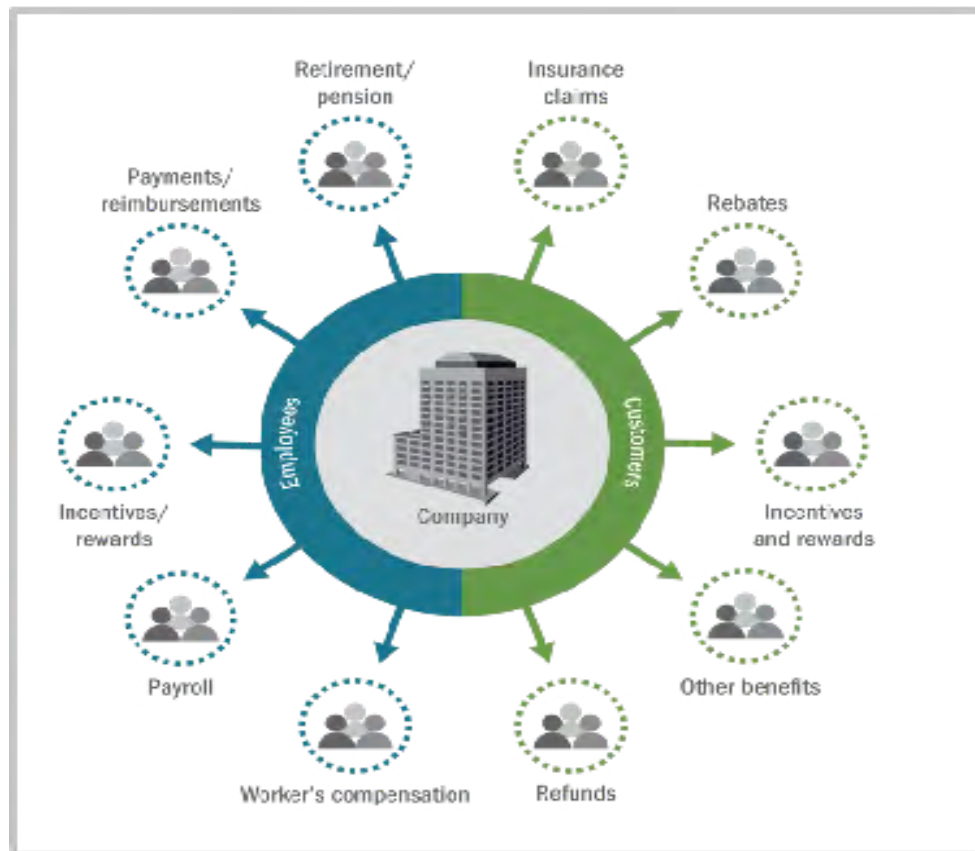

Figure 1: Types of Payments

Chapter 1: Accessing the Prepaid Administration Tool

Contact Prepaid Client Support
Email: *Prepaid Client Support*
prepaidclientsupport@bankofamerica.com
Phone: 800-822-5985, option 4

Enabling Browser Compatibility

The Prepaid Administration Tool is certified for use with Internet Explorer 9 and 11. Other versions of Internet Explorer (IE) and non-IE browsers such as Firefox, Chrome, Safari are not tested and may not support all functions found within the application. Users who access PAT in browsers other than IE9 or IE11 may experience screen display issues. These screen display issues may include instances of images not displaying, menus out of place, or text out of alignment. These issues may impact the users ability to properly execute the functions found on those screens. For best results, please use IE9 or IE11 when accessing PAT. If accessing PAT in IE10, enable Compatibility View Setting.

To enable Compatibility View Settings, complete the following:

1. Open Internet Explorer.

2. Select **Tools** > **Compatibility View Settings** from your Internet Explorer menu bar. The Compatibility View Settings screen displays (Figure 1).

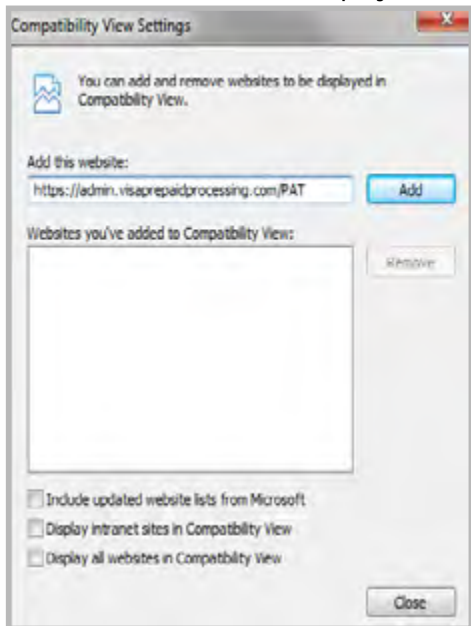   **Note**: If **Tools** does not display within the menu bar, press **Alt+T**.

Figure 1: Compatibility View Settings Screen

3. Enter https://admin.visaprepaidprocessing.com/PAT in the **Add this website** field.

4. Click **Add**.

5. Click **Close**.

   Note: The above instructions are a guide and may differ depending on your system's browser. If you are experiencing difficulty enabling Compatibility View Settings, consult your IT department.

This completes the procedure.

Clearing Cache and Deleting Cookies

If you are experiencing technical difficulties within the Prepaid Administration Tool, Bank of America Merrill Lynch recommends users clear the cache and delete cookies.

To clear the cache and to delete cookies in Internet Explorer, complete the following:

1. Open Internet Explorer.

2. Select **Tools** > **Delete Browsing History** from the Internet Explorer menu bar. The Delete Browsing History screen displays (Figure 1).
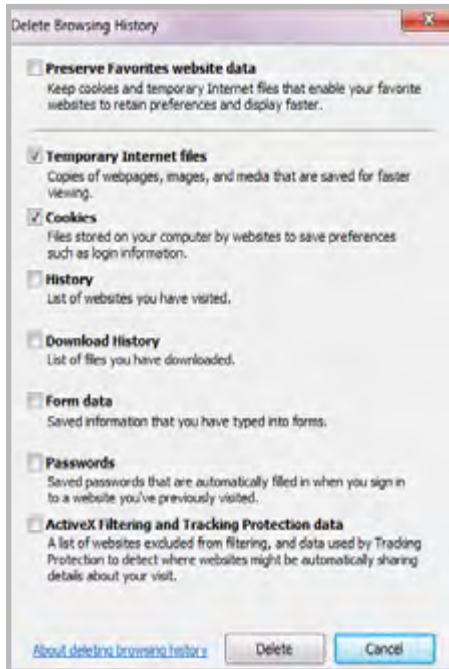

Figure 1: Delete Browsing History Screen

3. Select **Temporary Internet Files**.

4. Select **Cookies**.

5. Click **Delete**.

6. Close all Internet Explorer windows.

7. Open Internet Explorer.

8. Log in to https://admin.visaprepaidprocessing.com/PAT.

   Note: The above instructions are a guide and may differ depending on your system's browser. If you are experiencing difficulty clearing the cache and deleting cookies, consult your IT department.

This completes the procedure.

Signing On

Once a card program is established in PAT, the implementation engineer provides an assigned user ID and password. After signing on, users are prompted to change their password, choose and answer four security questions from a list of ten. Your answer to a predefined question serves as the authentication token. Therefore, the answer should be known to only you. Below is the list of ten possible questions to choose from. One of the chosen questions displays at random whenever logging in to the PAT system.

- What is my pet's name?
- What is my city of birth?
- What is my father's middle name?
- What is my favorite sports team?
- What is your favorite animal?
- Who was my childhood best friend?
- What is your favorite vacation spot?
- What was your first car?

Note: Answers are not case sensitive. This added security is in full compliance with the Federal Financial Institutions Examination Council (FFIEC).

Changing a PAT Password

The system requires users to change their password every 30 days. Users can also change their password any time from the home page. The new password cannot be identical to any password used in the past 12 months. Passwords are case sensitive and must be 7-10 characters in length with at least one alpha and one numeric character. Below are the guidelines to create a secure password:

- Use at least 7 characters in your password.
- Use a mix of upper case and lower case characters.
- Use a mix of letters, numerals, and special characters.
- Do not use your user name as your password.
- Do not use a universal password for all your secured online accounts.
- Do not write your password down.
- Do not display it in the open.
- Do not store it in an easily accessed location.
- Do not give your password to anyone.

To change a password, complete the following:

1. Log in to https://admin.visaprepaidprocessing.com/PAT.

2. Click **Change Password**. The Change Password screen displays (Figure 1).

Figure 1: Change Password Screen

3. Enter your user name in the **User Name** field.

4. Enter your current password in the **Old Password** field.

5. Enter your new password in the **New Password** field.

6. Re-enter your new password in the **Confirm New Password** field.

7. Click **Continue**.

8. Chose one of the questions used for authentication (Figure 2).

Figure 2: Verify Identity Screen

9. Enter the correct answer to verify your identify.

10. Click **Submit**.

This completes the procedure.

Signing Off

Sign off at the end of each session to avoid unauthorized usage. Sign out by clicking the **Sign Out** link, located in the upper-right corner of most screens. After 15 minutes of inactivity, the system will sign off your access.

Chapter 2: Maintaining Location Information

Contact Prepaid Client Support
Email: *Prepaid Client Support*
prepaidclientsupport@bankofamerica.com
Phone: 800-822-5985, option 4

Searching for a Location

As defined through the implementations process, your prepaid card program can be established as a single location for a more centralized set up, or through multi-level locations to support various departments and business relationships.

To search for location information, complete the following:

1. Log in to https://admin.visaprepaidprocessing.com/PAT.

2. Select **Manage** > **Location**. The Location Screen displays (Figure 1).
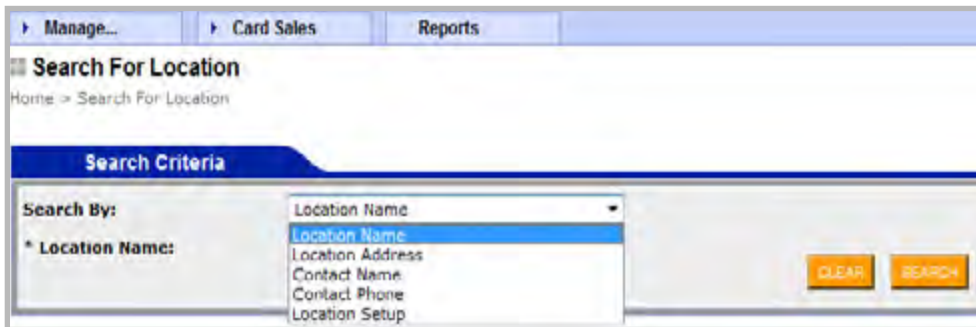
Figure 1: Search For Location Screen

3. Do you wish to Search By **Location Name**?

If...	Then...
Yes	a. Select Search by the **Location Name** from the **Search By** drop-down menu. b. Enter the Location Name in the **Location Name** field. **Note**: The first two letters of the name are required. c. Go to step 8.
No	Go to step 4.

4. Do you wish to Search By **Location Address**?

If...	Then...
Yes	a. Select Search by the **Location Address** from the **Search By** drop-down menu. b. Enter all fields marked with an asterisk (*). **Note**: Partial information is accepted. c. Go to step 8.
No	Go to step 5.

5. Do you wish to Search by **Contact Name**?

If...	Then...
Yes	a. Select Search by the **Contact Name** from the **Search By** drop-down menu. b. Enter the Contact Name in the **Contact Name** field. **Note**: The first two letters of the name are required. c. Go to step 8.
No	Go to step 6.

6. Do you wish to Search by **Contact Phone**?

If...	Then...
Yes	a. Select Search by the **Contact Phone** from the **Search By** drop-down menu. b. Enter the contact phone number in the **Phone** field. **Note**: Enter the phone number without hyphens or spaces. Exact match logic is used in this field. Thus, if only a part of the number is known, or if any part of the number is keyed incorrectly, the search fails or result in incorrect information. c. Go to step 8.
No	Go to step 7.

7. Do you wish to Search By **Location Setup**?

If...	Then...
Yes	a. Select Search by the **Location Setup** from the **Search By** drop-down menu. b. Select Parent Location from **Parent Location** drop-down menu. c. Select Reporting Group from **Reporting Group** drop-down menu. ▪ To select both Parent Location and Reporting Group, select each from their drop-down menu. d. Go to step 8.
No	Go to step 9.

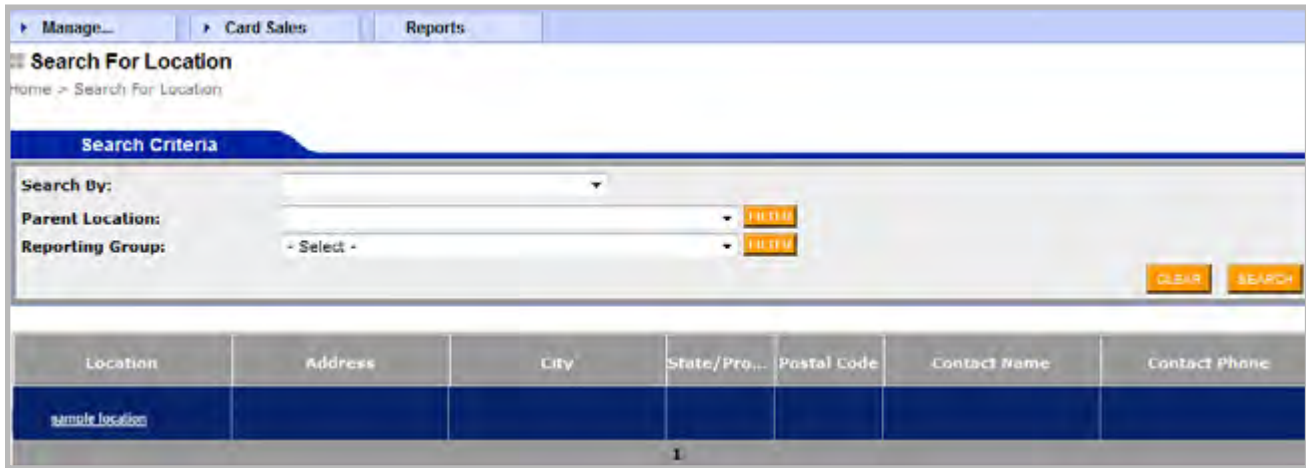8. Click **Search.** The Contact Information displays (Figure 2).

Figure 2: Contact Information Screen

This completes the procedure.

Reviewing Location Information

The Location Information provides a review of the number of active cards under this location, as well as the contact information on file. The Location ID is the unique identifier for this specific location within the prepaid card program. If this is a parent location, additional child locations will display.

To review location information, complete the following:

1. Log in to https://admin.visaprepaidprocessing.com/PAT.

2. Search for the **Location**. For more information, refer to the *Search for a Location* Reference Card.

2. Select the Location Information Link. The Location Information screen displays (Figure 1).
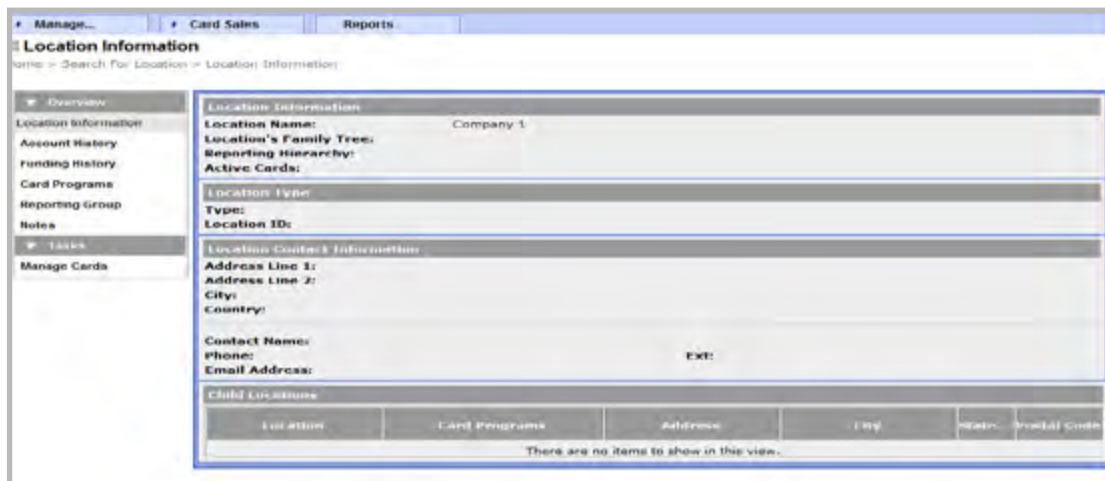
Figure 1: Location Information Screen

3. Review the **Location Information**.

   ▪ To review adjunct locations, click one of the Child Locations listed at the bottom of the screen.

This completes the procedure.

Reviewing Account History for a Location

Account History displays the account activity at the Location. The Action By field determines which user at the company performed the action.

To review Account History for a Location, complete the following:

1. Log in to https://admin.visaprepaidprocessing.com/PAT.

2. Search for the **Location**. For more information, refer to the *Search for Location* Reference Card.

3. Click **Account History**. The Account History screen displays (Figure 1).

Figure 1: Account History Screen

4. Review the Account History Information.

This completes the procedure.

Reviewing Funding History for a Location

To review Funding History for a location, complete the following:

1. Log in to https://admin.visaprepaidprocessing.com/PAT.

2. Search for the **Location**. For more information, refer to the *Search for a Location* Reference Card.

    Note: This screen will only display funding completed through PAT or Card Order File, any ACH funding will not be displayed. To view any ACH funding activity, please run the Comprehensive Load Activity Report (described in Chapter 8).
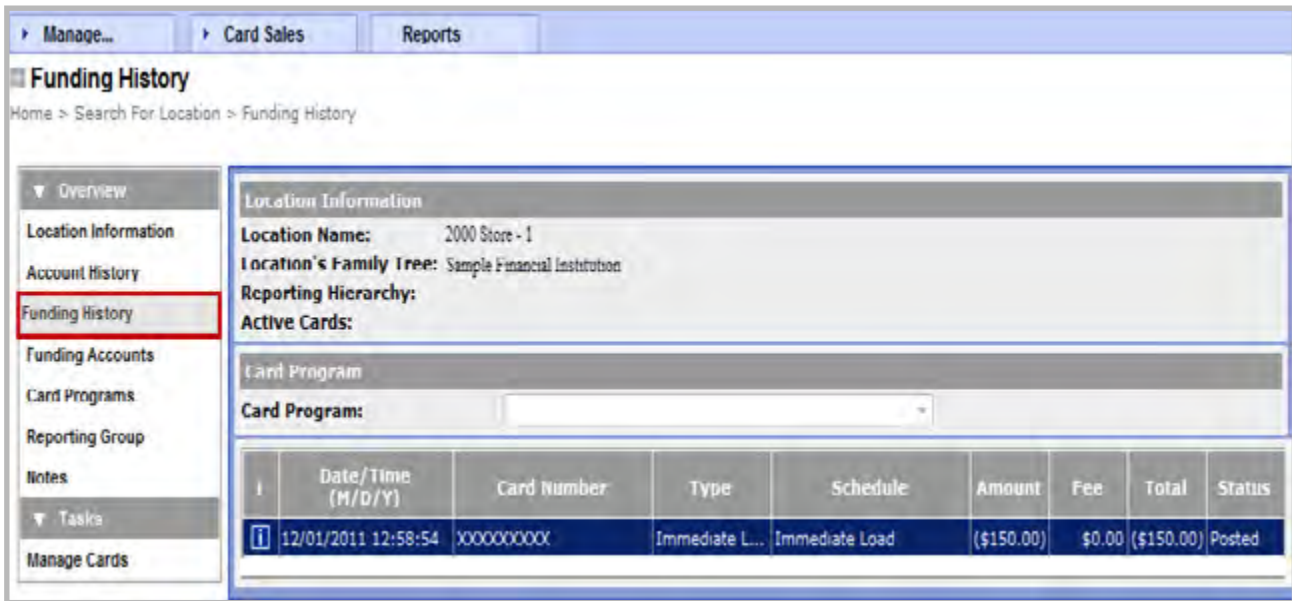
3. Click **Funding History**. The Funding History screen displays (Figure 1).

Figure 1: Funding History Screen

4. Review the **Funding History** Information.

This completes the procedure.

Chapter 3: Administrative Tasks

Security Roles

Security roles determine the access users have to various functions within PAT. For example, a user can have no access, review access, or access to update a specific function. When a user is added, they can be assigned up to three roles. If the access granted in one role for a specific function is greater than the access included for that same function in another role, the user is granted the greater access. Security roles are intended to assist in the management of the company's prepaid card program and allow separation of functions between employees. Security roles available are dependent on the prepaid card program. During the on-boarding process, the implementation engineer outlines the available security roles. A users access is determined by the combination of the security roles and business groups. The most common user roles and their description are listed in the table below:

User Role	Description
CashPay	▪ CP/PayrollView – Only has access to review reports and card profiles. ▪ CP/PayrollEnroller – Only has access to create new cards. ▪ CP/PayrollinvCntrl – Order and set up instant issue cards. ▪ CP/PayrollSystemAdmin – Administrators has all system rights and can create and maintain other users in their program. ▪ CP/PayrollWebFunding – Allows user to instantly load and unload funds to a card.
PrePaid - Personal Funds	▪ PPDoAll – Can order, load and maintain cards and review reports. ▪ PPInventoryControl – Order and set up instant issue cards. ▪ PPSystemAdmin – Administrators has all system rights and can create and/or maintain other users in their program. ▪ PPView – Only has access to review reports and card profiles. ▪ PP Do All Loader – Only has access to load funds. ▪ PP Do All Order – Only has access to create new cards.

User Role	Description
PrePaid – Business Funds	▪ CCDoAll – Can order, load and maintain cards and view reports
	▪ CCInventoryControl –Order and set up instant issue cards.
	▪ CCSystemAdmin – Has all system rights and can create/maintain other users in their program.
	▪ CCView – Only has access to review reports and card profiles.
	▪ CC Do All Loader –Only has access to load and unload funds.
	▪ CC Do All Order – Only has access to create new cards.

To review Security Roles, complete the following:

1. Log in to https://admin.visaprepaidprocessing.com/PAT.

2. Select **Manage** > **Security Functions**.

3. Select **Roles**.

4. Click **Search**.

5. Click the desired **Role Description** link (Figure 1). The Role Detail screen displays (Figure 2).

Figure 1: Role Description Link

Figure 2: Role Detail Screen

6. Review the Role Detail.

   Note: To review or change a particular user's assigned security functions, refer to "Editing User Information" for more information.

This completes the procedure.

Business Groups

If a company has multiple locations set up within the prepaid card program, business groups are used to group locations together based on a company's direction. Each location in the card program has its own business group by default. Additional business groups are created to tie locations together for user access based on a company's needs. When a user is added specify one or two business groups to which this user has access. The user has access within the Prepaid Administration Tool to the functions and reports for all locations associated with the business groups specified. Business groups provide additional security for user access and allow further organization of a program. If your company's program is growing and becoming more complex, contact your client team or implementation engineer to discuss available options in managing the program.

To review Business Groups, complete the following:

1. Log in to https://admin.visaprepaidprocessing.com/PAT.

2. Select **Manage** > **Security Functions**.

3. Select **Business Groups**. (Figure 1).
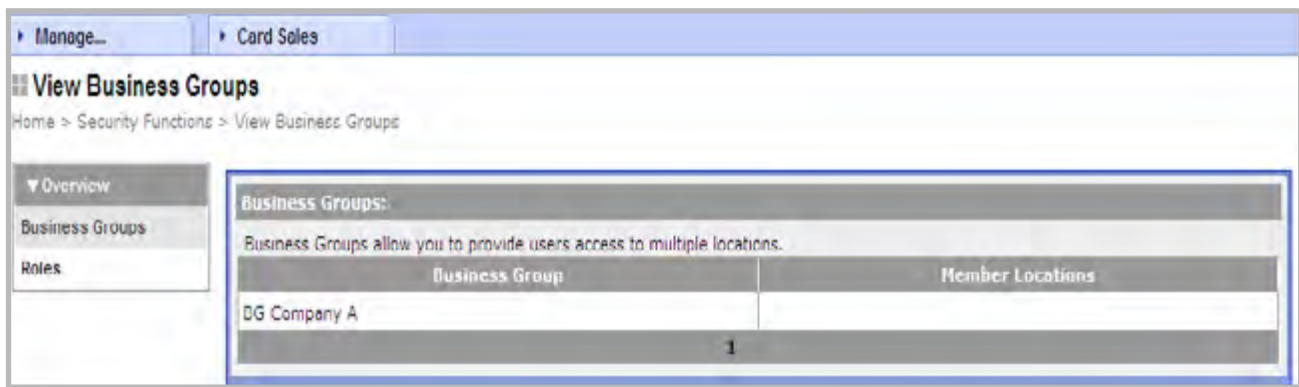
Figure 1: Business Groups

4. Review the **Business Group**.

    Note: To review or change a particular user's available business groups, refer to "Editing User Information" for more information.

This completes the procedure.

Chapter 4: Managing Users

Within PAT, users can be added, edited or deleted within a company.

Creating a New User

To create a new user, complete the following:

1. Log in to https://admin.visaprepaidprocessing.com/PAT.

2. Click **Manage** > **Users**.

3. Click **Add User**. The Add User screen displays. (Figure 1).

Figure 1: Add User Screen

4. Enter required information marked with an asterisk (*).

5. Enter the desired **User ID**.

Note: A **User ID** will begin with pat384. The remaining portion of the ID has an 8 character maximum. Bank of America Merrill Lynch recommends beginning all user names with the same first three letters to represent your company's name. Use the remaining characters to represent the user's name, for example ABClastname.

6. Do you wish to add an **Effective Date** of activation for the user?

If...	Then...
Yes	a. Enter an **Effective Date** of activation for the user. **Note:** System access is granted based on the effective date selected. b. Go to step 7.
No	Go to step 7.

7. Do you to wish to add a **Termination Date** for this **User ID**?

If...	Then...
Yes	a. Enter a **Termination Date** for the **User ID**. **Note:** The User ID will be disabled based on the selected termination date. b. Go to step 8.
No	Go to step 8.

8. Enter a password in the **Initial Password** field.

   Note: Passwords are case-sensitive and must be at least 7 characters containing both alphabetic and numeric characters. The user will be prompted to change this password the first time they log in to the application.

9. Enter the password in the **Confirm Initial Password** field.

10. Enter the user's contact information within **Contact Information**.

11. Select the desired user in the **Add Similar Rights As** drop-down menu to duplicate the access profiles of a current user.

12. Select the desired location from the **Default Location** drop-down menu.

13. Select the desired business group from the **Group 1** drop-down menu.

   Note: To add additional groups, select the desired option from the **Group 2** drop-down menu.

14. Select a **Default Role** to assign the new user.

   Note: The user receives the access associated with the assigned role.

   - To expand the user's access, select a desired role from the **Role 2** and **Role 3** drop-down menus.
   - If the access in one role is higher than the access in another role, the user receives the higher access.

15. Click **Submit**.

   Note: The Program Administrator provides the new temporary password directly to the user. Bank of America Merrill Lynch recommends not sending the user name and password together in the same email message.

This completes the procedure.

Editing User Information

To edit user information, complete the following:

1. Log in to https://admin.visaprepaidprocessing.com/PAT.

2. Select **Manage** > **Users**. The **Users** screen displays (Figure 1).

Figure 1: Search User Screen

3. Enter the **User ID** to search for the desired user.

   Note: To search by role, default location, or business group, enter the user information into the desired fields.

4. Click **Search**.

5. Select the desired **User ID**. The Edit User screen displays.

6. Update the information, as needed.

   - To delete all information entered and to restore the original values, click **Reset**.

   Note: Security roles and business groups can be modified from this screen. Please review your company's recommended security roles and business groups to ensure that you are assigning the appropriate access levels. Although all security roles are visible, Bank of America Merrill Lynch recommends only choosing from this list of approved roles for your card program. This is to mitigate the risk of selecting a role that does not give users the functions needed. If you have questions about what roles to select, please contact Prepaid Client Support.

7. Click **Submit**.

This completes the procedure.

Deleting a User

To delete user information, complete the following:

1. Log in to https://admin.visaprepaidprocessing.com/PAT.

2. Select **Manage** > **Users**. The **Users** screen displays.

3. Enter the **User ID** to search for the desired user.

   Note: To search by role, default location, or business group, enter the user information into the desired fields.

4. Click **Search**.

5. Click the **User ID** you wish to delete (Figure 1).

User ID	Default Location	Business Group 1	Business Group 2	Default Role	Role 2	Role 3
pat822.sampleA	2000 - Company A	BG Company A		PAT Cert Sample F1		
			1			
						DELETE

Figure 1: Delete User Link

6. Click **Delete**.

This completes the procedure.

Resetting a User's Password

To reset a user's password, complete the following:

1. Log in to https://admin.visaprepaidprocessing.com/PAT.

2. Click **Manage** > **Users**. The Search User Screen displays.

3. Select **Password Reset**. The Password Reset screen displays (Figure 1).

Figure 1: Password Reset Screen

4. Enter the **User ID** to search for the desired user.

   Note: To search by role, default location, or business group, enter the user information into the desired fields.

5. Enter the temporary password in the **New Password** field.

   Note: Passwords are case-sensitive and must be a minimum of seven characters, must contain both alpha and numeric characters, and cannot have been used by the current user within the last 12 months.

6. Enter the temporary password in the **Confirm New Password** field.

7. Click **Submit**.

   Note: The Program Administrator provides the new temporary password directly to the user. Bank of America Merrill Lynch recommends not sending the user name and password together in the same email message.

   This completes the procedure.

Chapter 5: Instant Issue Cards

This functionality is dependent on the configuration of your card program.

Ordering Card Stock

Inventory Control helps manage and maintain card stock levels throughout an organization. Manual card orders can be created separately from regular card orders. When a manual card order is created, the order immediately moves to Approved Status and is processed during the daily system update which starts approximately 10:00 PM Mountain Time. Manually generated orders can be updated or rejected until 10:00 PM of the day the order is created.

Once the order is approved, it is moved to the Pending Submittal status during the daily system updates beginning at approximately 10:00PM Mountain Time. During this time, the order is being uploaded to the system and no changes can be made. Once the card order is accepted by fulfillment, the order moves to In Process Status. The order remains In Process until the company statuses it as Received or Not Received. Once a location begins issuing cards, the entire order is statused as Received.

Instant Issue Card Inventory Management

Establishing strong card stock inventory management controls is important to identify any potential theft of card package materials. It is recommended that our clients take an inventory of all card package materials on at least a monthly basis to ensure that all audit trails reconcile with recorded inventories of card package materials in storage.

Best Demonstrated Practices for Card Storage

- Card package materials should be stored in a secure, locked location, preferably a safe or other high security area. We recommend implementing dual person controls, so that to add or remove cards from this storage location requires the authorization and monitoring of at least two employees.
- All cards package materials should be inventoried at the time of receipt and processed into a secure storage area, preferably under dual control.
- If shipping card packages between your locations, ensure you use a secure, overnight and traceable delivery method. The area where envelopes are stored before shipping should be limited to authorized personnel. Ensure that a representative at the receiving location signs a receipt of delivery, and a signed copy of the receipt is returned and maintained as part of your audit logs.

- Clients must notify Bank of America Merrill Lynch within 4 hours of the suspected or confirmed loss or theft of any sensitive card package materials (cards, security devices, PIN mailers, or carriers). The suspected or confirmed loss or theft may have occurred when the sensitive card package was either en route from the client location or within the client's facility.

Best Demonstrated Practices for Card Destruction

- Spoiled cards are to be securely destroyed (cross-shredded or incinerated) immediately on determination that the card product cannot be used (stale, damaged, expired, etc).

- The secure destruction of the cards must ensure that all images, card account numbers, and generic identifiers are rendered unusable or unreadable. It is not acceptable to cut cards or packaged cards in half and dispose of them in the trash. We recommend cross-shredding or incineration of all card package materials.

- We recommend clients create a destruction inventory document or log to track all cards that are destroyed. We recommend maintaining this log for a minimum of 24 months. The log should include at a minimum:
  - The date of destruction.
  - The date of the spoilage/expiration.
  - The number of each card type(s) being counted or destroyed.
  - Printed names and signatures of employees counting or destroying the cards.

To manually order card stock, complete the following:

1. Log in to https://admin.visaprepaidprocessing.com/PAT.

2. Select **Manage** > **Card Inventory**.

3. Select **New Order**. The New Order screen displays (Figure 1).

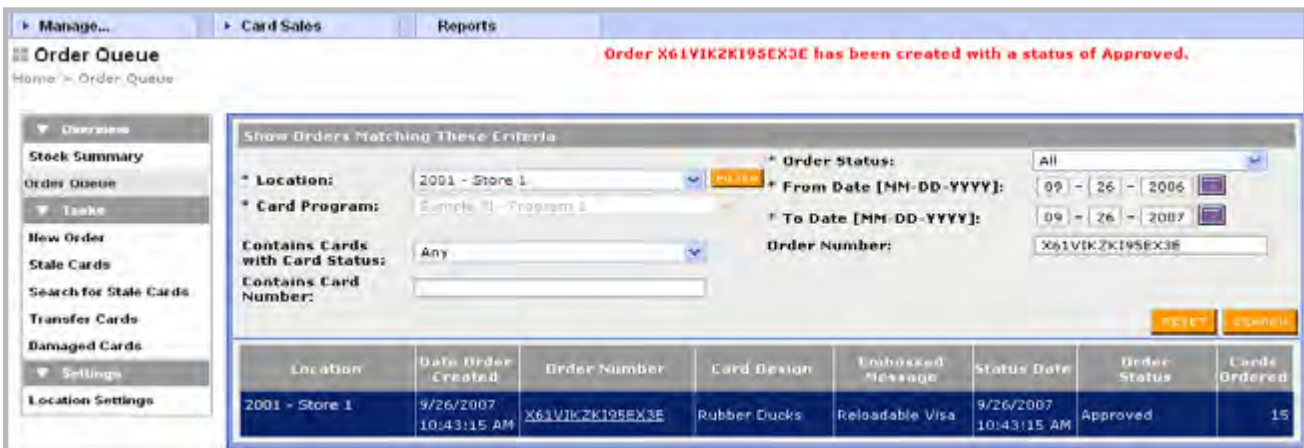**Figure 1:** New Order Screen

4. Select a Location from the **Location** drop-down menu.

5. Select a Card Program from the **Card Program** drop-down menu. The New Order screen expands to include additional fields.

6. Select a Card Class from the **Card Class** drop-down menu.

7. Select a Card Design from the **Card Design** drop-down menu.

8. Select an Embossed Message from the **Embossed Message** drop-down menu, if available for your card program.

9. Enter the Quantity of cards in the **Quantity** field.

10. Click **Submit**.

11. Review the number of cards.

12. Click **OK** in the confirmation box. The Order Queue screen displays, and the order is approved (Figure 2).
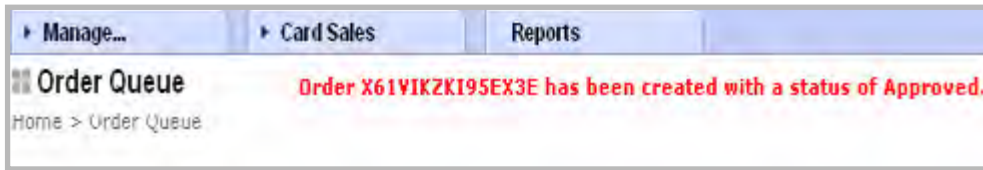
Figure 2: Order Queue Screen

This completes the procedure.

Reviewing Card Stock Orders

To review a card stock order, complete the following:

1. Log in to https://admin.visaprepaidprocessing.com/PAT.

2. Select **Manage** > **Card Inventory**.

3. Select **Order Queue** from the left menu. The Order Queue screen displays (Figure 1).

Figure 1: Order Queue Screen

4. Select the Location from the **Location** drop-down menu.

5. Select the Card Program from the **Card Program** drop-down menu.

6. Select an Order Status in the **Order Status** field.

7. Do you wish to search for cards by order creation date?

If...	Then...
Yes	a. Enter or select a creation date range for the order in the **From/To Date** range fields. **Note**: By default, the To Date field display the current day and the From Date fields displays one year previous. b. Go to step 12.
No	Go to step 8.

8. Do you wish to search for cards by order number?

If...	Then...
Yes	a. Enter an order number in the **Order Number** field. **Note**: By default, all Order Statuses are displayed. b. Go to step 12.
No	Go to step 9.

9. Do you wish to search for cards that contain a specific status?

If...	Then...
Yes	a. Select a card status in the Contains Cards with **Card Status** field. **Note**: If you select a specific card status (any value other than Any), the system ignores all other search criteria except Location and Card Program. b. Go to step 12.
No	Go to step 10.

10. Do you wish to search for an order that contains a specific card?

If...	Then...
Yes	a. Enter a card number in the **Contains Card Number** field. **Note**: If you enter a card number, the system ignores all other search criteria except Location and Card Program. b. Go to step 12.
No	Go to step 11.

11. Do you wish to search for an order that contains a specific Order Confirmation Number?

If...	Then...
Yes	a. Enter a order confirmation number in the **Order Confirmation Number** field.
No	Go to step 12.

12. Click **Search**. One or more matches display in a table with a summary of the order information for each.

13. Click the desired **Order Confirmation Number** link. The Card Stock Order Detail screen displays (Figure 2).

Figure 2: Order Detail Screen

This completes the procedure.

Managing and Receiving Orders

A card stock order is received in either of the following statuses:

- **In Process** – The Bank of America Card Fulfillment team has received the card stock order and is in the process of fulfilling it or sending it to the destination location. The order remains In Process until the company statuses it as Received or Not Received.

- **In Transfer** – A location is in the process of transferring the card stock to another location. If you do not receive the order, mark the order as **Not Received,** which statuses every card in the order as lost.

  Note: If a card is issued from an order In Process or In Transit, the order status changes to Received. If an order is marked as **Not Received** and location settings indicate a new order is necessary, the system generates a replacement order the next day.

Receiving a Card Stock Order

To receive a card stock order, complete the following:

1. Log in to https://admin.visaprepaidprocessing.com/PAT.

2. Select **Manage** > **Order Queue**.

3. Search card stock orders. Refer to "Reviewing Card Stock Orders" for more information.

4. Select the desired order to receive.

5. Click **Received** or **Not Received**.

6. Click **OK** in the confirmation box. The Order Details screen displays (Figure 2).
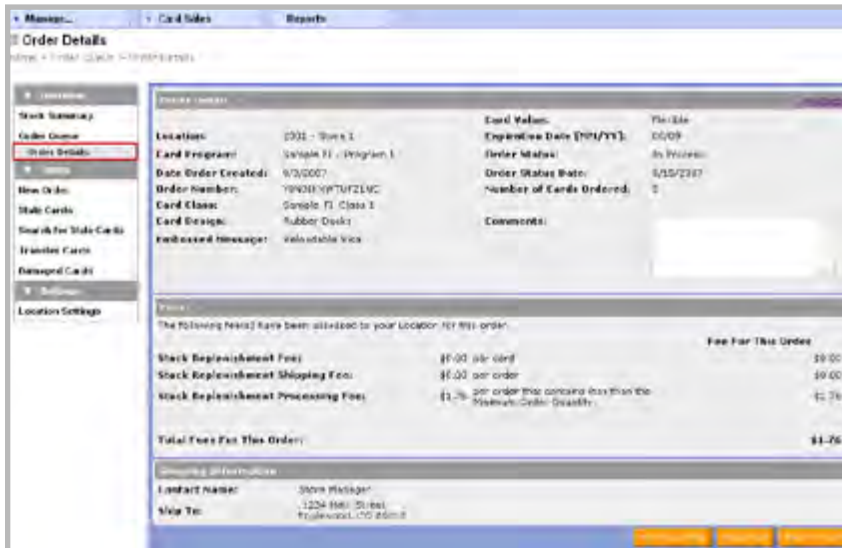
Figure 2: Order Detail Screen

Note: If Received is clicked, the order is placed in Received status and the cards in the order are placed in Pending Card Issuance status. If **Not Received** is clicked, the order is placed in Not Received status and the cards in the order are statused as Lost. It may take 7-10 business days to receive your card stock order. This can vary due to weather conditions affecting postal service.

This completes the procedure.

Reporting a Partial or Damaged Card Stock Order

A user can status a card, group of cards or an entire order as Damaged. This can be done from the Order Detail page or the Damaged Cards option on the left-hand menu. Only cards in a Pending Card Issuance status or orders in a Received status can be reported as Damaged.

If you received a partial or damaged card stock order, complete the following:

1. Log in to https://admin.visaprepaidprocessing.com/PAT.

2. Complete the steps to receive a Card Stock order. For more information, refer to the *Receiving a Card Stock Order* Reference Card.

3. Select the **Order Confirmation** link. The Order Details screen displays (Figure 1).

Figure 1: Order Detail Screen

4. Select the check boxes by the card numbers of any cards not in the order or cards damaged during shipment.

5. Click **Not Received** or **Damaged** at the bottom of the screen.

    Note: The top and bottom buttons on the Order Detail screen perform different actions. Buttons at the top perform actions on the entire order. Buttons at the bottom perform actions on the individual cards that are selected. If you would like to report the entire order as Damaged or Not Received, select the top buttons.

6. Click **OK** in the confirmation box.

7. Click **Return** to close the screen. The Order Detail screen displays and the selected cards are statused as Lost or Damaged.

    Note: The Damaged Cards link on the left-hand menu also allows individual cards to be reported as Damaged. This function is recommended if you have cards from multiple orders to report as Damaged.

This completes the procedure.

Transferring Cards Between Company Locations

A card, groups of cards, or an entire card stock order can be transferred to another location. Cards can be transferred from the Order Detail screen or the Transfer Cards link on the left-hand menu. Only card orders in Received status are available to be transferred.

This procedure should be followed when physically shipping plastics between locations to keep inventory reporting up-to-date.

To transfer a complete card order between company locations, complete the following:

1. Log in to https://admin.visaprepaidprocessing.com/PAT.

2. Select **Manage** > **Card Inventory**. The Stock Summary screen displays.

3. Select an order in **Received** status by searching for card stock orders.

4. Click **Transfer All** at the top of the Order Detail. The Transfer Information screen displays (Figure 2).

Figure 2: Transfer Information Screen

5. Select a location from the **Transfer To** drop-down menu.

    ▪ To enter an approximate arrival date enter the Delivery Date in the **Delivery Date** fields.

    ▪ To enter a Shipping Tracking Number enter the Shipping Tracking Number in the **Shipping Tracking Number** field.

6. Click **Submit**. The Card Transfer Detail screen displays (Figure 3).
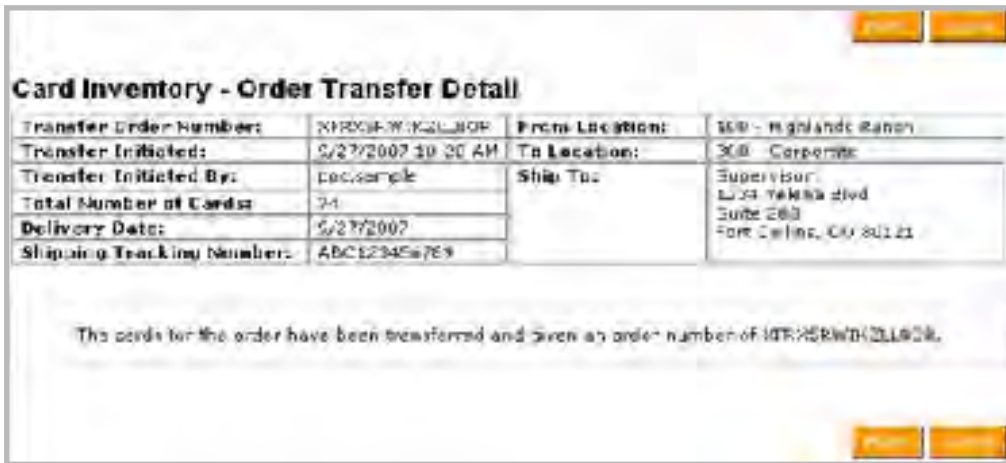
Figure 3: Card Transfer Detail Screen

Note: Card stock transfers start with the order number XFR.

▪ To print a copy of the Card Transfer Detail, click **Print**.

▪ To close the report, click **Close**.

Note: If you would like to transfer select cards within an order, access the Order Detail screen and select the cards and click transfer. The transfer information screen will display where the same functions are performed as above.

Alternatively, you may transfer individual cards using the Transfer Cards link on the left-hand menu. This is recommended if you have cards that are from multiple orders. You may enter up to 50 cards at a time to transfer from this screen.

This completes the procedure.

Statusing Cards as Stale

A stale card is a card expiring soon and should not be reissued. Bank of America Merrill Lynch recommends not issuing cards that will expire within 6 months. A card, group of cards, or an entire card stock order can be statused as Stale. This can be performed in the Order Detail page, or by using the Stale Cards link on the left-hand menu. The Stale Cards by Expiration Date link allows you to search for cards based on different parameters and status the cards from the search screen. Users can only status cards in a Pending Card Issuance status and card orders in a Received status as Stale. Once cards have been successfully statused as Stale, it is recommended that all card plastics are destroyed using a shredder or scissors to ensure that the magnetic stripe and card number are no longer usable.

> **Note**: The screens in this section display the process for statusing an order as Stale.

To status an order as stale complete the following:

1. Log in to https://admin.visaprepaidprocessing.com/PAT.

2. Select **Manage** > **Card Inventory**. The Stock Summary screen displays.

3. Search for the order.

4. Go to the **Order Detail** screen.

5. Click **Stale All,** if you wish you status the entire order.

   - Select cards within the order to status as stale. The top buttons status the entire order and the bottom buttons status the selected cards.

6. Click **OK** in the confirmation box. A confirmation message displays on the Order Details screen (Figure 1).
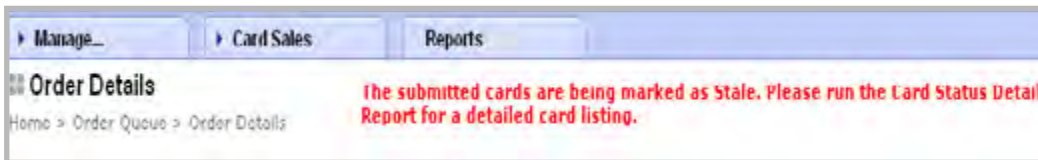
Figure 1: Order Details Confirmation Message

> **Note**: You may also use the Stale Cards link from the left-hand menu to enter specific card numbers to be statused as Stale. This is recommended if you have cards from multiple orders.

This completes the procedure.

Statusing Cards as Stale by Expiration Date

To status cards as stale by expiration date, complete the following:

1. Log in to https://admin.visaprepaidprocessing.com/PAT.

2. Select **Manage** > **Card Inventory**. The Stock Summary screen displays.

3. Click **Stale Cards by Expiration Date**. The Stale Cards by Expiration Date screen displays (Figure 1).
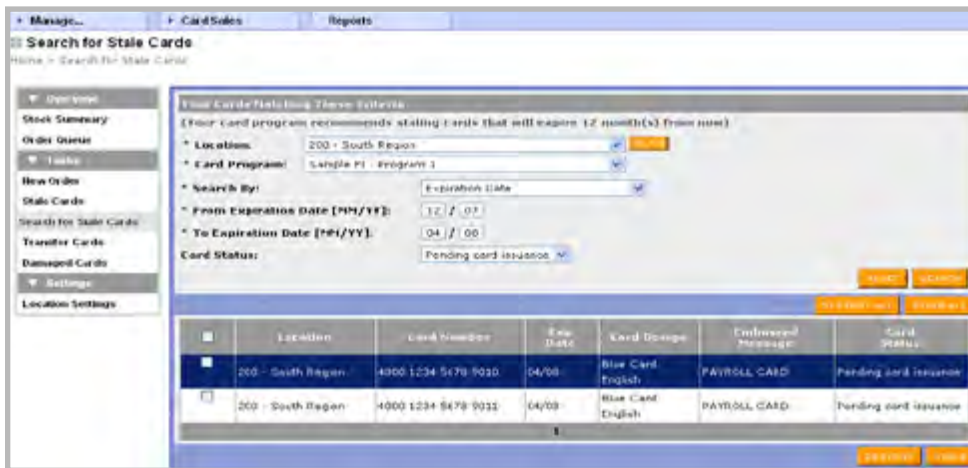
Figure 1: Stale Cards by Expiration Date

4. Select the Location from the **Location** drop-down menu.

5. Select a Card Program from the **Card Program** drop-down menu.

6. Complete one of the following options:

If you want to...	Then...
Search for a card by Expiration Date:	a. Select **Expiration Date** in the **Search By** field. b. Enter the From Expiration Date in the **From Expiration Date** field. c. Enter the To Expiration Date in the **To Expiration Date** field.
Search for a card by Stale Month:	a. Select **Stale Month Value** in the Search By field. **Note**: The system will search for all cards that will expire the number of months you specify from the current date.

7. Click **Search**. One or more matches displays in a table with a summary of card information for each.

8. Complete one of the following options:

If you want to...	Then...
Status one or more cards as Stale or Destroyed:	Select the check boxes beside the card numbers to status as **Stale**. Click **Stale** or **Destroy**. Go to step 9.
Status all cards on the current page as Stale or Destroyed:	Check the check box in the header row. Click **Stale** or **Destroy**. Go to step 9.
Status all cards in the search results (all pages) as Stale or Destroy.	Click **Stale All** or **Destroy All**. Go to step 9.
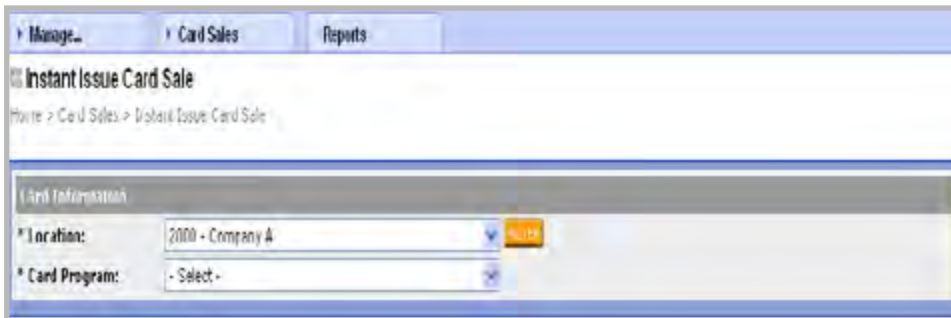
9. Click **OK** in the confirmation box. A confirmation message displays at the top of the screen.

This completes the procedure.

Issuing On-Hand Card Stock

The Instant Issue method allows companies to provide a non-personalized card to employees on the spot. In order to support instant issue, card stock must be stored locally and ordered through the PAT Card Inventory process. Refer to Ordering Card Stock Reference Card, for more information.

To Instant Issue cards, complete the following:

1. Log in to https://admin.visaprepaidprocessing.com/PAT.
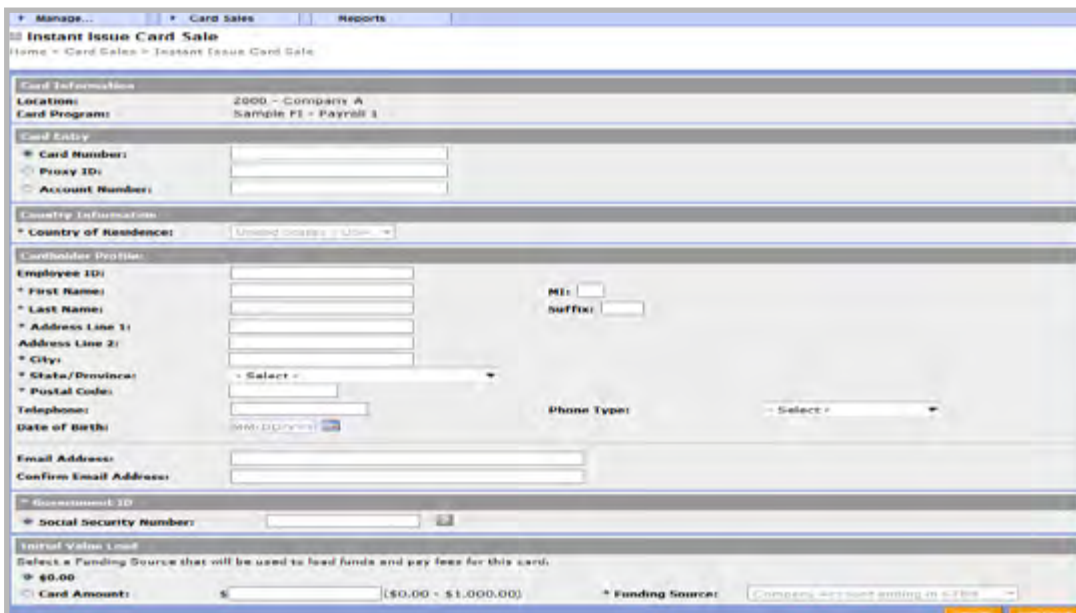
2. Select **Card Sales** > **Instant Issue**. The Instant Issue Card Sale screen displays (Figure 1).

Figure 1: Instant Issue Card Sale Screen

3. Select the Location from the **Location** drop-down menu.

4. Select a Card Program from the **Card Program** drop-down menu. The Instant Issue Card Sale screen expands to include the card, cardholder information, and related sections (Figure 2).

Figure 2: Instant Issue Card Sale Screen

4. Select one of the desired Card Entry options.

    ▪   To enter the Card Number, enter the Card Number in the **Card Number** field.

    ▪   To enter the Proxy ID, enter the Proxy ID in the **Proxy ID** field.

    ▪   To enter an Account Number, enter the Account Number in the **Account Number** field.

5. Enter required information (displayed with an asterisk) about the cardholder in the Cardholder Profile section.

6. Select an **Initial Value Load** option.

    Note: Values can be entered immediately or at a later date.

7. Click **Continue**.

Note: If the address entered does not match the address on file with the United Postal Service, the Address Confirmation screen displays.

8. Click the button to confirm the address.

9. Click **Continue**.

10. Review the order.

11. Click **Submit**. The instant issue is complete when the screen refreshes.

    Note: Only cards in a Pending Card Issuance status can be issued. When the card is issued through PAT, the system changes the status to Active. Before issuing any cards on the system, your company must establish a funding source account.

    ▪   To print a receipt for the transaction, click **Printable Version** (Figure 4).

Figure 4: Printable Version

    ▪   If the receipt is open, click **Close**.

    ▪   If you are finished reviewing the detail, click **Done**.

This completes the procedure.

Reviewing On Hand and On Order Quantities

The Stock Summary screen displays your card program's on-hand and on-order card quantities at a specific location. This is a helpful view into how many cards are available for issuance and helps company's determine when they should make their next card order.

To review on hand and on order card quantities, complete the following:

1. Log in to https://admin.visaprepaidprocessing.com/PAT.

2. Select **Manage** > **Card Inventory**. The Stock Summary screen displays.

3. Select the Location from the **Location** drop-down menu.

4. Select the Card Program from the **Card Program** drop-down menu.

5. Click **Search**. One or more matches display in a table with a summary of the order information for each match (Figure 1).
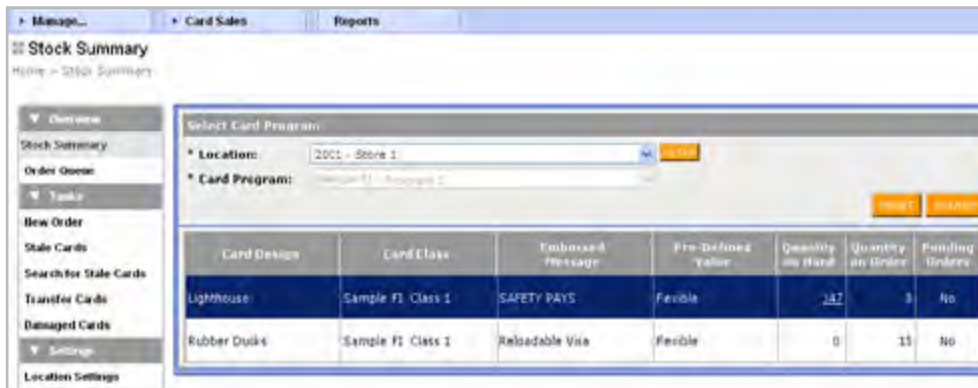
Figure 1: Stock Summary Screen

6. Is the quantity on-hand for the card stock available?

If...	Then...
Yes	a. Click the **Quantity on Hand** link to access printable report.
	▪ To review card detail for another card, click **Reset**.
No	This completes the procedure.

This completes the procedure.

Chapter 6: Mail Order Cards

Individual Orders

Your company can order personalized cards for cardholders on an individual basis through the Mail Order function. The value of the card can be entered immediately or at a later date. Cards ordered can be delivered directly to the cardholder or to the company address on file.

Cardholders that receive a mail order card must activate the card by accessing the consumer website, or calling the number on the back of the card. Cardholders must register their cardholder information with Bank of America Merrill Lynch in order to use the card for Internet, mail order, and telephone purchases.

Personalized cards are usually issued as "registered" which means the cardholder's address is on the record and cardholders can:

- Use the card to make mail order, telephone order, and internet purchases.
- Report a card as lost or stolen and receive a replacement card.
- Review transaction history, suspend and reactivate cards via the consumer website.

To order cards by mail order, complete the following:

1. Log in to https://admin.visaprepaidprocessing.com/PAT.

2. Select **Card Sales** > **Mail Order.** The Mail Order Card Sale Screen displays (Figure 1).

Figure 1: Mail Order Card Sales Screen

3. Select the Location from the **Location** drop-down menu.

4. Select a Card Class from the **Card Class** drop-down menu, if applicable.

5. Select a Card Design from the **Card Design** drop-down menu, if applicable.

6. Enter the Cardholder information in the Cardholder section**.**

   Note: Required fields are marked with an asterisk (*). You have the option to ship the card directly to the cardholder, or your company address on file. Bank of America Merrill Lynch does not recommend changing the expiration date of a card.

7. Enter the **Initial Value Load**.

   ▪ Select $0.00

   ▪ Select Card Amount.

      – Enter the Card Amount in the **Card Amount** field

   ▪ Enter the Funding Source in the **Funding Source** field.

8. Click **Continue**.

   Note: If the address is not on file with the United States Postal Service, the system prompts users to confirm the address entered.

9. Click the button for the address on file with the United States Postal Service to confirm the address, if available.

10. Click **Continue**.

11. Review the order.

12. Click **Submit**.

The mail order is complete when card order completion message displays at the top of the screen (Figure 2).

Figure 2: Completed Order

This completes the procedure.

Bulk Orders

Your company can add new cards or add value to existing cards in bulk via a Comma Separated Value (CSV) file format. The file may consist of information for one or many cardholders, and multiple files can be submitted daily. Additionally, users can review and print the CSV file format requirements or download sample files prior to uploads.

   Note: Each file must contain records with the same card type, card class, and card design.

To perform bulk upload to add cards, complete the following.

1. Log in to https://admin.visaprepaidprocessing.com/PAT.

2. Select **Card Sales** > **Bulk Upload**. The Bulk Upload Queue screen displays.

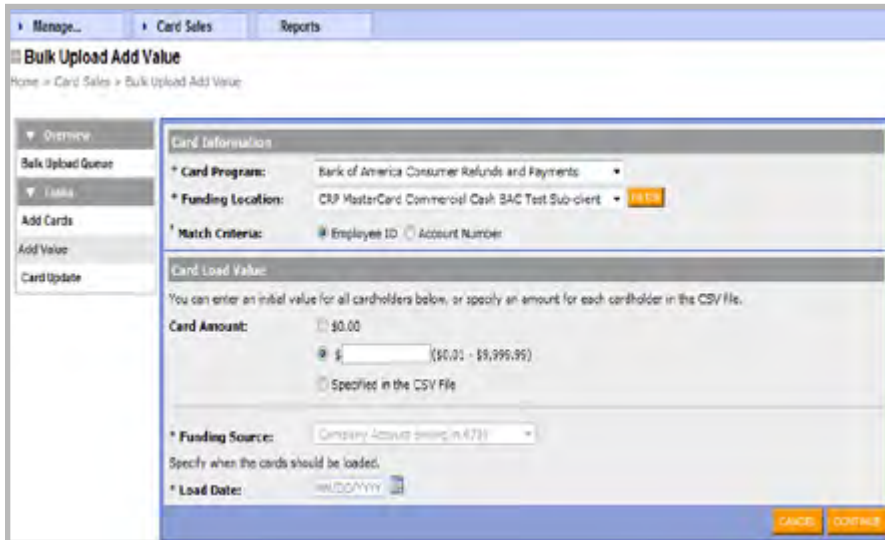3. Click Add Cards. The Bulk Upload Add Cards screen displays (Figure 2).

Figure 2: Bulk Upload Add Cards Screen

4. Select your Card Program from the **Card Program** drop-down menu.

5. Select your Location from the **Location** drop-down menu.

6. Select the Card Class from the **Card Class** drop-down menu.

7. Select the Card Design from the **Card Design** drop-down menu, if not defaulted.

8. Enter the value to be loaded for all cardholders.

   ▪ To leave 0, select the **$0.00** option.

   ▪ To specify an amount for each cardholder in the CSV file, select the **Specify in the CSV file** option.

9. Select the **Ship To Address**.

   Note: Standard Mail and Express Shipping options ship to the cardholder address specified. Express shipping with your location name will ship to the company address on file for your location.

10. Click **Continue**. The File Upload screen displays.

    Note: From this screen users can review the file requirements or download a sample file.

    ▪ To print, click **Print**
    ▪ To close, click **Close**.

11. Click **Browse** to locate the file. A dialog box displays.

12. Locate the file on your computer.

13. Click on the appropriate file.

14. Click **Open**. The file path and name displays in the CSV File to Upload window of the PAT screen.

15. Click **Submit**. A confirmation screen displays.

    Note: The Bulk Upload Queue must be reviewed to submit the file for processing. Refer to the Reviewing the Bulk Upload Queue for the final steps.

This completes the procedure.

Add Card Value Through Bulk Upload

Users can upload value to cardholder's accounts in Comma Separated Value (CSV) file format via PAT. Users can include value for one or many cardholders via the Bulk Upload function.

To perform the bulk upload to add value, complete the following:

1. Log in to https://admin.visaprepaidprocessing.com/PAT.

2. Select **Card Sales** > **Bulk Upload**. The Bulk Upload Queue displays.

3. Click **Add Value**. The Bulk Upload Add Value screen displays (Figure 2).

Figure 2: Bulk Upload Add Value Screen

4. Select Card Program from the **Card Program** drop-down menu.

5. Select Funding Location from the **Funding Location** drop-down menu.

6. Select the desired Match Criteria.

    Note: Employee ID is selected by default. Users can also select to match on Account Number, and select programs allow to match on Card Number. The selected match criteria must be present in column 1 of the uploaded file, otherwise PAT will reject the file.

7. Enter the value to be loaded for all cardholders.

    ▪ To leave 0, select the **$0.00** option.

    ▪ To specify an amount for each cardholder in the CSV file, select the **Specify in the CSV file** option.

8. Select Funding Source from the **Funding Source** drop-down menu.

9. Enter Load Date in the **Load Date** field.

    Note: The date the funds should be loaded to the cards.

10. Click **Continue**. The Upload File screen displays.

    Note: From this screen users can review the file requirements or download a sample file.

11. Click **Browse** to locate the file on your computer. A dialog box displays.

12. Locate the file on your computer.

13. Click on the appropriate file.

14. Click **Open**. The file path and name displays in the CSV File to Upload window of the PAT screen.

15. Click **Submit**. A confirmation screen displays.

   Note: The Bulk Upload Queue must be reviewed to submit the file for processing. Refer to the Reviewing the Bulk Upload Queue for more information.

This completes the procedure.

Reviewing the Bulk Upload Queue

The queue provides the ability to research the status of any uploaded files. Your company may review errors, cancel the order, or submit for processing.

Note: The following steps must be completed for the file to be processed by the system.

To review the Bulk Upload Queue, complete the following:

1. Log in to https://admin.visaprepaidprocessing.com/PAT.

2. Select **Card Sales** > **Bulk Upload.** The Bulk Upload Queue Screen displays.

3. Select Card Program from the **Card Program** drop-down menu.

4. Select Location from the **Location** drop-down menu.

5. Click **Search**. The Bulk Upload Queue displays (Figure 1).

Figure 1: Bulk Upload Queue Screen

6. Click **Refresh**, click Refresh to display updated status information.

   Note: If a bulk upload file contains data errors, the program lists the file with a status of Rejected in the Bulk Upload queue. For every error detected, the display lists out the cell address containing the error, along with a descriptive message indicative of the problem. Typical errors include:

   ▪ Data missing from required fields.

- Illegal special characters detected in cardholder fields.
- Non-numeric values detected in card value fields.
- Card values missing from card value fields.
  - To review the associated errors for this file, click the applicable View Errors link.
  - To resubmit the file, correct all errors.

Once files are uploaded, they must be reviewed and submitted for processing. Card add requests are not processed until they have passed all applicable edit checks and are manually submitted. Once the file is submitted for processing, the program creates all cards in that file and debits the funding source specified for the request. When submitting the file, the user is authorizing the upload is complete and accurate, and the funding needed to cover the order is in place.

7. Select the **Review and Submit** link.

8. Review the information.

9. Click **Submit**. A confirmation message displays, stating the order is processed.

This completes the procedure.

Reviewing Receipt for Bulk Upload

This task enables users to verify receipt of a bulk upload file. Use the View Receipt option to verify details of a previously submitted request.

To review receipt from the bulk upload, complete the following:

1. Log in to https://admin.visaprepaidprocessing.com/PAT.

2. Select **Card Sales** > **Bulk Upload**. The Bulk Upload Queue displays.

3. Select Card Program from the **Card Program** drop-down menu.

4. Select Location from the **Location** drop-down menu.

5. Click **Search**.

6. Select **View Receipt**, for the desired file. The Order Receipt screen displays.

7. Click on **Full Report**.

8. Select **Print Page** or **Export**.

9. Click **Close**.

This completes the procedure.

Chapter 7: Reviewing and Maintaining Cardholder Information

To quick search for a cardholder, complete the following:

1. Log in to https://admin.visaprepaidprocessing.com/PAT.

2. Select **Manage** > **Cardholders**.

3. Enter the last name or the card number in the **Search for** field.

4. Click **Search**.

    ▪ To search by other cardholder information use the Advance Search function.

    Note: Only the first two letters of the last name are required.

5. Select the link containing cardholder name (Figure 1). The Account information displays.
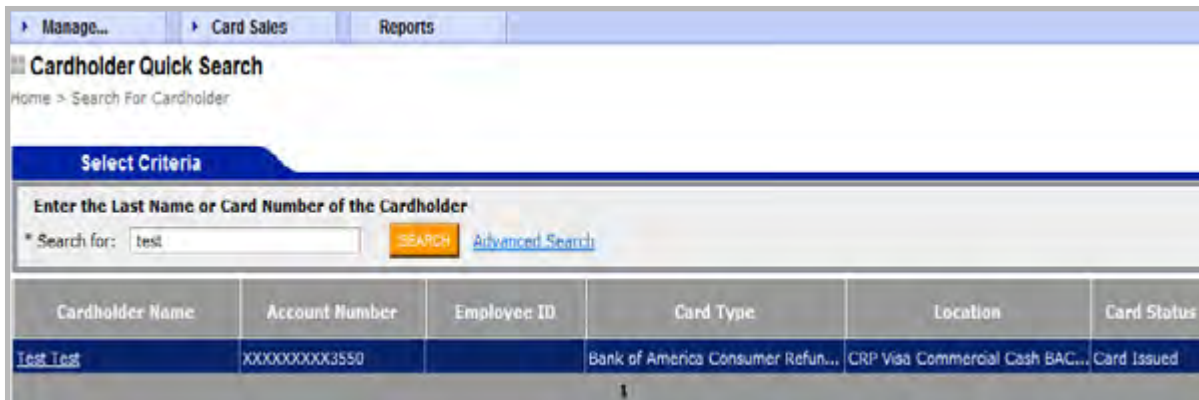
Figure 1: Cardholder Quick Search Screen

This completes the procedure.

Cardholder Account Information

The Account Information screen includes general card information, routing and underlying account numbers for funding purposes, cardholder personal information, and any other information applicable to the card program. In this screen users can make updates to any of the fields with available text boxes, including cardholder profile updates and additional information. **IMPORTANT: Only your company may load funds onto the cards and therefore the underlying account and routing number should never be given to cardholders.**

Address Standardization

Address standardization is performed on all cardholder addresses entered as part of a card issue or update. The purpose of the standardized address feature is to obtain valid address information to reduce the number of cards returned due to undeliverable addresses. The standardized address feature helps to reduce the incidence of fraud resulting from incorrect delivery addresses.

When the standardized address feature detects a discrepancy between the address entered by the user and the matching address in the database, it prompts the user to confirm or reject the new address. If the user chooses not to accept the suggested changes, and opts to use the address as originally entered, a history record is logged indicating that the user "forced" the system to accept the address entered.

Fee Schedule

The fee table contains the following information for each fee detail of cardholder fees within PAT.

- Fee ID
- Fee Type
- Description
- Range
- Standard on-us (Bank of America)
- Standard foreign (another financial institution)

To review the detail of any fee, complete the following:

1. Log in to https://admin.visaprepaidprocessing.com/PAT.

2. Select **Manage** > **Cardholders**.

3. Enter the last name or the card number in the **Search for** field.

4. Click **Search**. A list of current cardholders displays.

5. Click link of the desired cardholder (Figure 1). The Account Information screen displays.
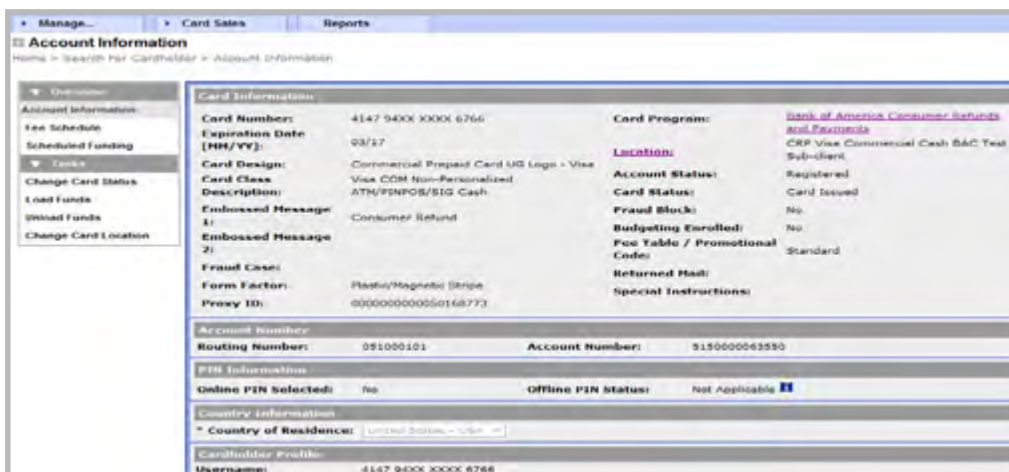
Figure 1: Account Information Screen

6. Click Fee Schedule. The Fee Table displays (Figure 2)

Figure 1: Fee Table

7. Click **Back** to return to the Fee Schedule screen.

This completes the procedure.

Immediate Funding

This card provides the information needed to perform an immediate funding to a cardholder in PAT.

To perform immediate funding, complete the following:

1. Log in to https://admin.visaprepaidprocessing.com/PAT.
2. Select **Manage** > **Cardholders**.
3. Enter the last name or the card number in the Search for field.
4. Click **Search**.
5. Select **Load Funds**.
6. Select **Immediate**.

7. Click **Continue**. The Load Funds Confirmation screen displays (Figure 1).

Figure 1: Load Funds Confirmation Screen

8. Review for accuracy.

9. Click **Submit**.

This completes the procedure.

Unloading Funds

This function is only available to select card programs classified as Business Funds.

To unload funds, complete the following:

1. Log in to https://admin.visaprepaidprocessing.com/PAT.

2. Select **Manage** > **Cardholders**. A list of current cardholders displays.

3. Enter the last name or the card number in the **Search for** field.

4. Click **Search**.

5. Click link of desired cardholder. The Account Information screen displays.

6. Select **Unload Funds**.

Note: All or some of the available funds for return to the cardholder can be unloaded. Check any pending transactions not yet posted to the card prior to calculating the unload balance.

7. Choose the Unload Method.

    Note: A check will be sent to the cardholder's address on file. Selecting Company will unload to your company's account.

8. Validate the unload amount.

9. Click **Submit**. The unload is processed when the screen refreshes.

This completes the procedure.

Chapter 8: Prepaid Administration Tool Reports

Accessing PAT Reports

PAT contains several reports that can be reviewed and downloaded for the management of your organization's card program. Access to these reports depends on the prepaid card program type, as well as the roles available to the organization. Bank of America Merrill Lynch provides this material as a reference guide with the disclaimer not all reports may be available to a company.

To access a PAT Report, complete the following:

1. Log in to https://admin.visaprepaidprocessing.com/PAT.

2. Select **Reports**.

3. Select a **Card Program**. A list of the reports displays with a description (Figure 1).

Figure 1: Reports Screen

4. Click on the name of the desired report.

5. Select a Location from the **Location** drop-down menu.

6. Enter or select any other desired or required fields.

   Note: If a required field is not selected, PAT will display an error message.

7. Click **View Report**. The report displays (Figure 2).

   Note: If you have selected a large range of criteria for the report, the system may be unable to process it and will time out. If this occurs you will see the following error message: "Your query is too large for processing, please narrow your criteria, and try again".
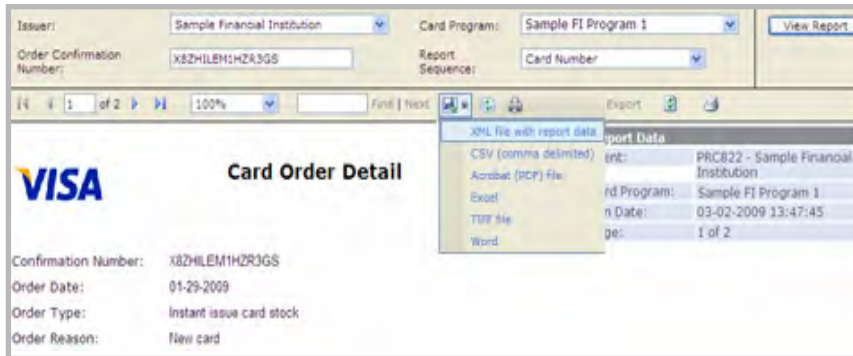
Figure 2: View Report Screen

▪ To print a copy of the report, click on the printer icon just above the report data.

This completes the procedure.

Exporting PAT Reports

To export PAT reports, complete the following:

1. Log in to https://admin.visaprepaidprocessing.com/PAT.

2. Select a report. Refer to *Accessing PAT Reports* Reference Card.

3. Click **Save**.

4. Select a format from the **Select a Format** drop-down menu (Figure 1). The browser's download dialog box displays (Figure 2).
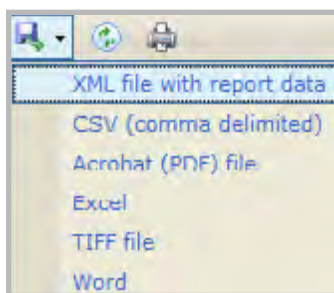
Figure 1: Select Format

Figure 2: Browser's Download Dialog Box

5. Choose one of the options:

- To open the report, click **Open**.
- To save the report, click **Save**.

    Note: To run another report, close all of the report screens before proceeding.

This completes the procedure.

Report Names and Descriptions

Below are descriptions of available PAT Reports. Depending on your prepaid card program configuration settings, reports may display a masked or unmasked card number. **The account number and RTN should never be shared with cardholders.**

New Cardholder Accounts Added Report

This report provides your company with a review of new cardholders added. The primary use for this report is to obtain the account number and RTN so that direct deposit can be set up for the enrolled cardholder. **The account number and RTN should never be shared with cardholders.**

The report is sorted by: Date account added and cardholder last name.

The New Cardholder Accounts Added Report calculates total records each time the report is run. Total Cardholder Records is defined as the total number of accounts added for the reported time period.

New Cardholder Accounts Added Layout unmasked (Figure 1).

Figure 1: New Cardholder Accounts Added Report

Funding Activity Payroll and Commercial Report

This report provides a detailed accounting of funding activity (loads and unloads) associated with your prepaid card program. This report does not include any funding completed through ACH.

This report is sorted by: Cardholder's last name and transaction date.

Review this report to perform the following tasks:

- To verify funding amount and information for a given time period.

The Funding Activity Payroll and Commercial report calculates Totals each time the report is run. Totals is defined as the total number of transactions and loads/unloads for the reported time period.

Funding Activity Payroll and Commercial Report layout (Figure 2).

Figure 2: Funding Activity Payroll and Commercial Report

Cardholder List Report

This report provides a list of all cardholders associated with the prepaid card program location.

This report is sorted by: Cardholder's last name.

Review this report to perform the following tasks:

- To verify cardholder enrollment and to review card statuses.

The Cardholder List report calculates the Total Records each time the report is run. (Total number of cardholders for the reported time period). Cardholder List Report Layout (Figure 3).

Figure 3: Cardholder List Report

Commercial Cardholder List Report

This report provides a list of all cardholders associated with a given Commercial card program.

This report is sorted by: Cardholder's last name.

Review this report to perform the following tasks:

- To verify cardholder enrollment and view available balance.

The Commercial Cardholder List report calculates the following values each time the report is run. For descriptions of the other fields contained in this report, refer to *Appendix A, Prepaid Report Fields*.

Value Explanation

Total Available Balance - Total of all available balances for the reported time period.

Total Records - Total number of cardholders for the reported time period.

Commercial Cardholder List Report (Figure 4)

Figure 4: Commercial Cardholder List Report

Card Order Detail Report

This report provides a detail listing of all cards within a single card order as identified by the entry of the Order Confirmation Number.

This report is sorted by: Card number.

Review this report to perform the following tasks:

- To verify card order information.

The Card Order Detail Report calculates the following values each time the report is run. Total Records - Total number of cards for the order reported.

Card Order Detail Report (Figure 5).

Figure 5: Card Order Detail Report

Order Summary and Detail Report

Note: This report is only applicable to instant issuance programs.

This report provides either a summary or detail listing of card stock orders by location, the selection of which is controlled by the user. The user has the option of either excluding or including order detail (card number, card and date status) for each order listed. If detail is included, the report displays a line of summary data followed by an appropriate number of card detail lines for the order.

Note that no detail appears for card orders with a status of Pending Approval or Approved, as the actual cards associated with these orders have not yet been received.

This report is sorted by: Order Status and Order Confirmation Number.

Review this report to perform the following tasks:

- To track the status of quantities ordered against quantities sold, staled, and damaged.
- To verify received quantities against original order quantities.
- To verify inventory by location.

The Order Summary and Detail Report calculates the following values each time the report is run.

Value	Explanation
Total Cards Ordered	The total number of cards in this order.
Total Cards Received	The number of cards received in this order.

Value	Explanation
Total Cards Not Received	The total number of cards not yet received in this order.
Total Cards Stale	The total number of cards staled in this order.
Total Card Damaged	The total number of cards unusable in this order.
Total Cards Issued	The total number of cards sold in this order.
Order Status Sub-Totals	Total cards for indicated status.
Location Totals	Cards total for the location indicated.

Order Summary and Detail Report (Figure 6).

Figure 6: Order Summary and Detail Report

Card Status Detail Report

This report provides card details for a selected card status. Only cards assigned the selected status on the specified date are displayed.

This report is sorted by: Location or Card Number.

Review this report to perform the following tasks:

- To audit stale and destroyed card statuses.

The Card Status Detail Report calculates the following values each time the report is run.

Report Totals - Total number of cards reported.

Card Status Detail Report (Figure 7).

Figure 7: Card Status Detail Report

Pending Card Orders Report

This report provides a list of bulk card add requests submitted through the bulk upload option that were not submitted due to a pending fraud case.

This report is sorted by: Date fraud case was opened and cardholder's last name.

Review this report to perform the following tasks:

- To review a list of bulk upload card add orders not submitted due to a pending fraud case.

No totals are calculated for this report. For descriptions of the other fields contained in this report, *refer to Appendix A, Prepaid Report Fields*.

Pending Card Orders Report (Figure 8).

Figure 8: Pending Card Orders Report

Enhanced Profile Changes Audit Report

This report will allow clients to review all changes made to cardholder's profile information for their card programs.

Report users can select from the following report format options when specifying the report filter criteria:

- Profile Change Only Format – displays profile changes only.
- Profile Plus Format – displays profile changes along with PAN changes taking place within 24 hours of the profile change.

This report is useful for clients that have business and regulatory needs related to audit, security, and fraud research and analysis.

Below is a table of the report fields in the Enhanced Profile Changes Audit Report.

Report Fields		
▪ Date Changed	▪ New First Name	▪ New State/Province
▪ Change Made By	▪ New MI	▪ New State/Province
▪ Activity Type	▪ New Last Name New Suffix	▪ New Zip / Postal Code
▪ Old Card Number	▪ New Date of Birth (CCYYMMDD)	▪ New Country
▪ New Card Number	▪ New Government Issued New Government ID Type	▪ Old Primary PhonOld Phone Type
▪ Card Status	▪ New Address Line 1	▪ Old Email
▪ New Primary Phone	▪ New Address Line 2	▪ Old Text Message Device
▪ New Phone Type	▪ New Address Line 3	▪ Old First Name
▪ New Email	▪ New City	▪ Old MI
▪ New Text Message Device		▪ Load Date

The new Enhanced Profile Change Audit Report layout consists of the columns listed below (columns are listed as they display left to right in the report).

Enhanced Profile Changes Audit Report (Figure 9).

Figure 9: Enhanced Profile Changes Audit Report

Comprehensive Load Activity Report

Note: This report will become available on or around June 30, 2014.

This report will allow clients to review load activity data from all load sources, program types and prepaid system applications. This report will complement the existing Funding Activity Report currently available in PAT and allow clients to more easily access load activity information needed to manage their prepaid card program, saving time and expense of having to gather load activity from other sources.

This report is sorted by: Date Range, Load Transaction Type, and Funding Account Number.

Review this report to perform the following tasks:

- To generate reports at the card program level.
- To generate reports at the sub-client level.

Below is a table of the report fields in the Comprehensive Load Activity Report.

Report Fields	
▪ Retrieval Reference Number*	▪ Transaction Category*
▪ Cardholder Name	▪ Transaction Type
▪ Date of Transaction	▪ Transaction Type Qualifier 1*
▪ Card Number	▪ Transaction Type Qualifier 2*
▪ Load/Unload Amount	▪ Funding Account Number
▪ Owning Location	▪ User ID
▪ Funding Location	▪ Employee ID
▪ Sender Name*	▪ Government ID Type*
	▪ Government ID Number*

Note: *New data not in Funding Activity report.

Comprehensive Load Activity Report (Figure 10).

Figure 10: Comprehensive Load Activity Report

Dormant Accounts Report

Note: This report will become available on or around June 30, 2014.

This report provides a listing of all cards that have not been used within a user-specified number of months, regardless of the card balance. When identifying card usage, only Prepaid card transactions are considered. The posting of fees or adjustments to a card does not constitute usage. This report will provide users with a new method to identify dormant accounts.

This report is sorted by: Location and Number of Months.

Review the following data elements for dormant accounts:

- Card Number
- Cardholder Name
- Cardholder Address
- Government ID (displays masked values)
- Government ID Type
- Employee ID
- Card Expiration Date
- Issue Date
- Card Status
- Last Transaction Date
- Positive Balance? (Yes/No indicator)

Dormant Accounts Report (Figure 11)

Figure 11: Dormant Account Report Screen

Chapter 9: Appendix

Contact Prepaid Client Support

Email: *Prepaid Client Support*
prepaidclientsupport@bankofamerica.com

Phone: 800-822-5985, option 4

This appendix provides a list and descriptions of terms located in most PAT Reports.

Field Description	Position
Account Number	The underlying account number tied to a specific card number. This account number should never be shared with cardholders.
Account Status	Identifies the card status at the time the cardholder request was made, limited to one of the following: ▪ Active – This card was activated and available for use. ▪ Pending Card Issuance – Indicates an instant issue card not yet purchased. ▪ Card Issued – A card purchased on the Consumer Website, and is awaiting user activation. ▪ Suspended – A Cardholder suspended the card from use. ▪ Lost Card – A card reported lost by the cardholder. ▪ Stolen Card – A card reported stolen by the cardholder. ▪ Expired Card – A card passed its expiration date, and can no longer be used. ▪ Closed – The cardholder's account has been closed. ▪ Closed for Fraud – A Cardholder's account closed due to a suspicion of fraud. ▪ Destroyed – An Outstanding balance returned to the account of record, and the account has been closed. ▪ Research Required – A card in Pending Issuance status has had a transaction processed against it. ▪ Damaged – Indicates the card is damaged, and cannot be used. Stale – Indicates the card expiration date for this card may be too close to sell. **Note**: Card statuses vary by program. Some of the above statuses may not be applicable to your specific card programs.
Available Balance	The current Prepaid card balance, including pending transactions.
Card Design	The design printed on the card.
Card Number	The card number which displays on the reported prepaid card.

Field Description	Position
Cardholder Name	The name of the cardholder. In some reports, the cardholder first name, middle initial, and last name are broken into separate fields.
Collateral ID	12 character identifier associated to the Card Stock ID. Used to determine the inserts to include when fulfilling card orders.
Date Account Added	Date an account associated with a cardholder add request was initially added to the system.
Date Case Opened	Date a fraud case was opened.
Date of Transaction	The date of the transaction.
Embossed Message	The generic message, if any, embossed on the card.
Employee ID	The cardholder's employee ID.
Expiration Date	The expiration date indicated on the front of the Prepaid card.
Fee Schedule	Displays the Fee Schedule ID associated to the cardholder account.
Form Factor	Identifies the form factor of the card order: Mag Stripe Chip Contact Chip Contactless Chip Contact and Contactless No plastic
Fraud Case	A number assigned by PAS when a fraud analyst opens a fraud case.
Funding Account Number	Identifies the buyer's funding account used in the transaction.
Funding Location	The location (sub-client) where the funding is takes place and is processed. For reloadable program clients, it identifies the branch, company, or employer location the performs the card load or unload.
Government ID	Any of a number of forms of government identification (SSN, TIN, driver's license).
Initial Card Value	The dollar value ranges used for reporting, with cards included within each range based on their initial value.
Location	The specific sub-client associated with your prepaid card program.
Order batch ID (OBID)	Identifies the Order Batch ID used to associate individual cards within an order to the same batch. If the card program is not configured to support batch order processing, the Order Batch ID fields is blank.
Order Confirmation Number	The confirmation number assigned by the Prepaid system when a card stock order is processed.
Owning Location	The location (sub-client) to which the card account is currently attached. Usually, this is the location that issued the card.
Predefined Value	System-defined card value. In most cases, cards are issued without a system-defined value, in which case "Flexible" is displayed in this column.

Field Description	Position
Proxy ID	An alternate card identification number. This can be used to ensure the card number remains secure.
RTN	The Routing and Transit Number used to deposit funds to an cardholder's account. This information should not be shared with cardholders.
Status	The status of the card order or transaction. Valid Values: ▪ Pending ▪ Submitted ▪ Completed ▪ Posted ▪ Returned
Status Date	Date that the listed status was assigned and optionally, the name of the individual who assigned it.
Transaction Type	Describes the transaction posted to the reported card account.
User ID	PAS or PAT user ID; for example, prc123.jsmith.