

Company:	QUONTIC BANK	
Document Title:	Debit/ ATM Cards	
Department:	Digital Bank Operations	
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Owner:	Customer Success	
Last Revision:	September 13, 2022	

BACKGROUND:

Digital Banks provide Debit/ATM cards to allow their clients easy access to their funds as Digital Banks are not brick-and-mortar banks. Debit cards enable the client to make purchases online, at the store, and withdraw funds at Automatic Teller Machines (ATMs). ATM cards are available for Savings products, allowing the client to use ATMs to withdraw funds.

Quontic Bank allows the client to request a card during the application process. Clients can also manually request one through their online banking portal. Quontic's Digital Web Administration allows a direct digital connection to the client and the Customer Success (CX) team. The client can send their Debit/ATM card request by completing the Debit Card form or sending a secure message.

PURPOSE:

This procedure outlines guidance for the Customer Success (CX) team to assist the client with their Debit/ ATM card requests received directly through the online banking portal (referred to as both OLB and Web Admin, which can be used interchangeably) or email or phone. The CX Team will track and document the client’s requests using HubSpot.

RESPONSIBILITY:

Any member of the CX team in contact with a client's Debit/ATM card request is responsible for recording, acting upon, and communicating to the client once their request is completed through the CX channels (i.e., email, online banking, and phone). A HubSpot ticket on the client's contact record captures the record, progress, and completion of the request.

The CX team members are responsible for the following:

- Report debit card requests accurately using HubSpot tickets
- Communicate with the client once their request has been completed
- Prevent a complaint from the client

The Digital Bank Operations (DBO) team is responsible for supporting the CX team by processing the requests.

CX BUSINESS RULES:

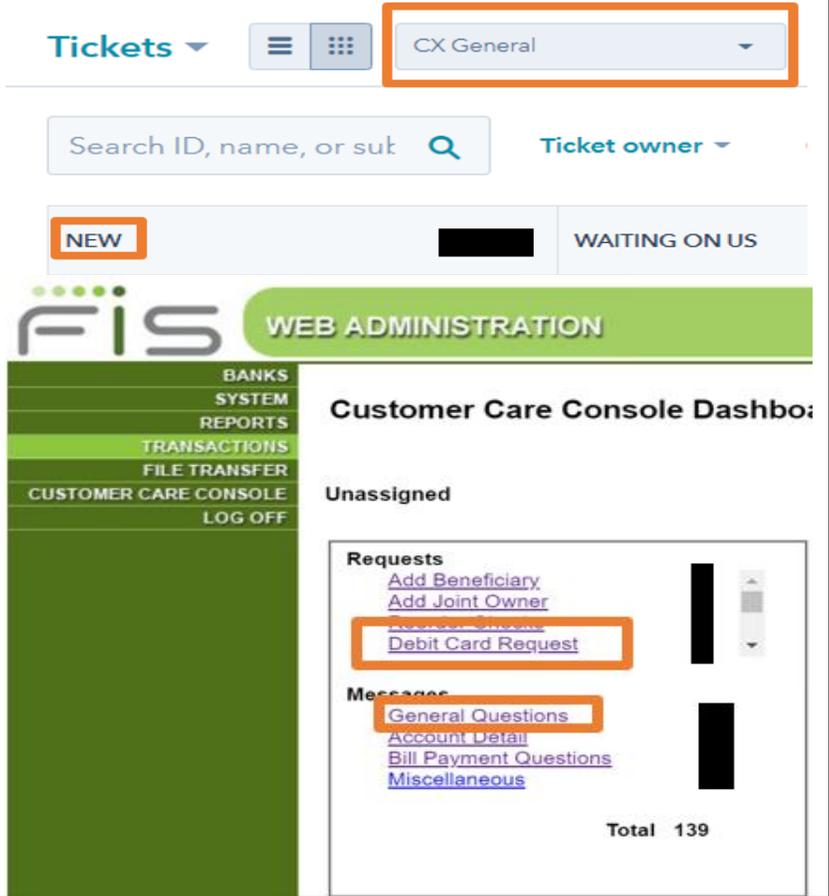
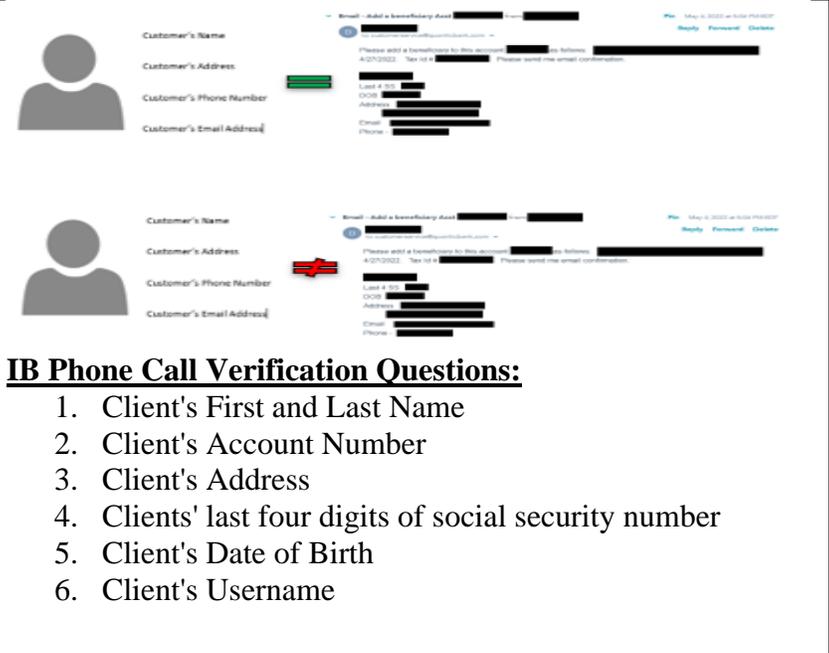
- Debit cards are only for checking account products
- ATM cards are only for savings account products
- The client must provide the last four digits of the account number to which the card should be linked to
- Digital Bank Operations (DBO) must approve and complete all card requests
- No documents are required for card requests
- To order a Debit/ATM card, the client must go to the online banking portal
 - Complete the Debit Card Request form

- Send a secure message requesting a card for their account
- Only **ONE** Debit/ATM card per checking/savings per account holder
- All account holders must send in their **own** card request (the primary account holder cannot request a card for the joint owner)
- Verify the Client's Horizon XE profile first before sending the request to DBO
 - Ensure there are no open cards for the account in question
 - Ensure there are no **Restrictions** on the account
- Inbound (IB) Calls need a written confirmation to proceed with card order (*see the template in the Email Templates section below*)
- **Card Limits** apply and are located below
 - **Online Limits** is when Horizon is operative
 - **Off-Line Limits** is when Horizon is currently down
- **Lost or Stolen Cards** – The client must submit a new card request
- Quontic Surcharge-Free ATMs
 - All Point Network ATMs, MoneyPass Network ATMs, SUM program ATMs, Citibank ATMs located in Target, Speedway, Walgreens, CVS, Kroger, Safeway, Winn Dixie, and Circle K
- Non-Quontic ATM Domestic/ International Fees Apply
 - The fee is \$2.75
- A new card can only be expedited the same day it is requested; a PIN mailer is sent with expedited cards
 - Expedite fee is \$60.00

DEBIT/ATM CARD LIMITS:

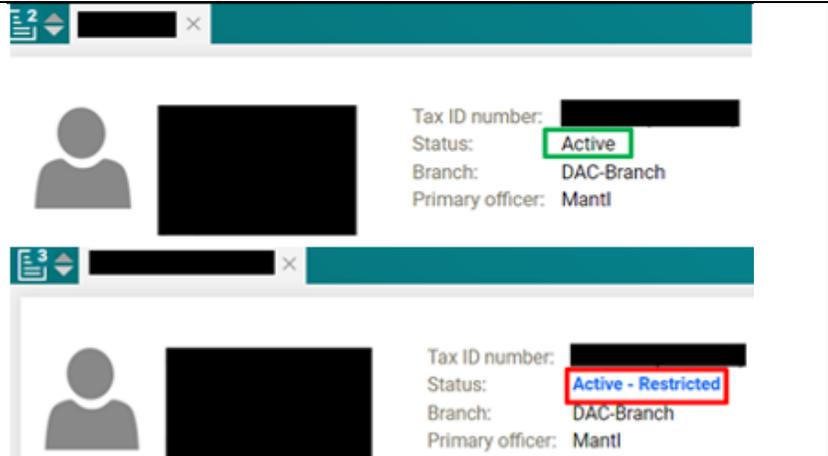
Debit Card/ ATM Product	Daily Withdrawal Limit		Daily (POS) Limit	
	Off-Line	On-line	Off-Line	On-line
Cash Reward Debit Card	\$505	\$1010	\$2020	\$2020
High Interest Debit Card	\$505	\$1010	\$2020	\$2020
Bitcoin Debit Card	\$505	\$505	\$6000	\$6000
Quontic Ring Debit Card	\$505	\$505	\$2020	\$2020
Money Market Debit Card	\$505	\$1010	\$2020	\$2020
High Yield Savings ATM	\$505	\$505	\$505	\$1010

PROCEDURE:

STEP	EXPECTATION	IMAGE
<p>1.</p> <p>Locate the client’s request through the following CX channels:</p> <p>Email</p> <p>FIS Web Admin</p> <ul style="list-style-type: none"> • General Question Message <p>Phone</p> <ul style="list-style-type: none"> • Must submit a written request through a channel above OR • Send a confirmation response to your email <p>Best practice: Send an email while on the call and obtain the confirmation to move the ticket for processing before disconnecting the call</p>		 <p>The screenshot shows the FIS Web Administration interface. At the top, there is a 'Tickets' dropdown menu and a search bar. A dropdown menu is open, showing 'CX General' selected. Below the search bar, there is a 'NEW' button and a 'WAITING ON US' button. The main content area is titled 'Customer Care Console Dashboard' and shows 'Unassigned' requests. Under 'Requests', there are links for 'Add Beneficiary', 'Add Joint Owner', and 'Debit Card Request'. Under 'Messages', there are links for 'General Questions', 'Account Detail', 'Bill Payment Questions', and 'Miscellaneous'. A 'Total 139' is displayed at the bottom right of the dashboard.</p>
<p>2.</p> <p>Locate the Client's Account in Horizon XE</p>		 <p>The screenshot shows a search bar with the text 'Search...' and a magnifying glass icon. To the right of the search bar, the word 'Advanced' is displayed.</p>
<p>3.</p> <p>Quality Assurance (QA):</p> <p>Email: Verify that the email address matches the client's contact profile on Horizon XE before completing their request</p> <p>If the email does NOT match, direct the client to send a secure message through their online banking portal</p> <p>OLB Secure Message: No need to verify since the client sent their request through their online banking portal</p> <p>Phone Call: Verify the Client you have on the phone through Quontic's verification process – verify four (4) aspects of the account to the right</p>		 <p>The screenshot shows an email verification form. It includes fields for 'Customer's Name', 'Customer's Address', 'Customer's Phone Number', and 'Customer's Email Address'. Below these fields, there is a list of verification questions:</p> <p>IB Phone Call Verification Questions:</p> <ol style="list-style-type: none"> 1. Client's First and Last Name 2. Client's Account Number 3. Client's Address 4. Clients' last four digits of social security number 5. Client's Date of Birth 6. Client's Username

4. Verify Account Status is **Active**; CX can proceed with the client's request

If the account is **Restricted**, CX must address the restriction before moving forward with the pin change request



5. **HubSpot**

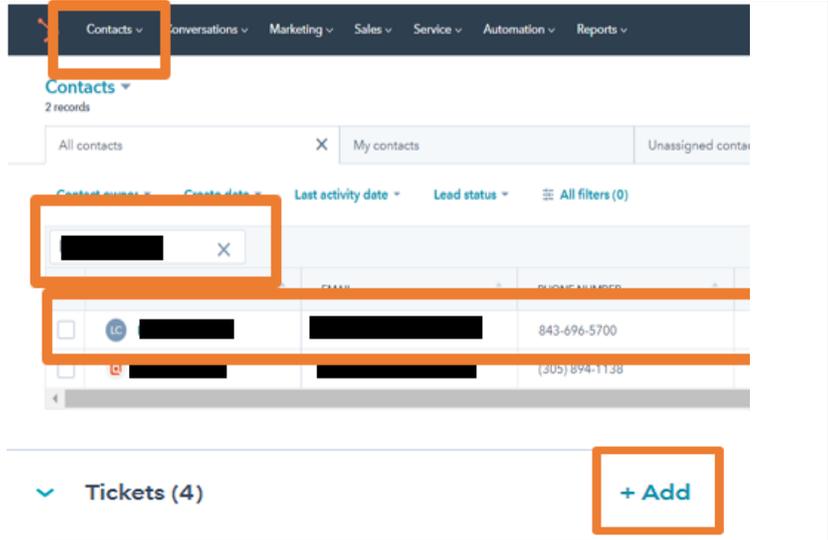
Click on **Contacts Search** the Clients name
Click on the **Client's Name**

Click on **+Add** next to Tickets

- Proceed to step #7

If the client does **NOT** have a Hubspot profile

- Proceed to step #6



6. Click on **Service**
Click on **Tickets**
Click on **Tribar**

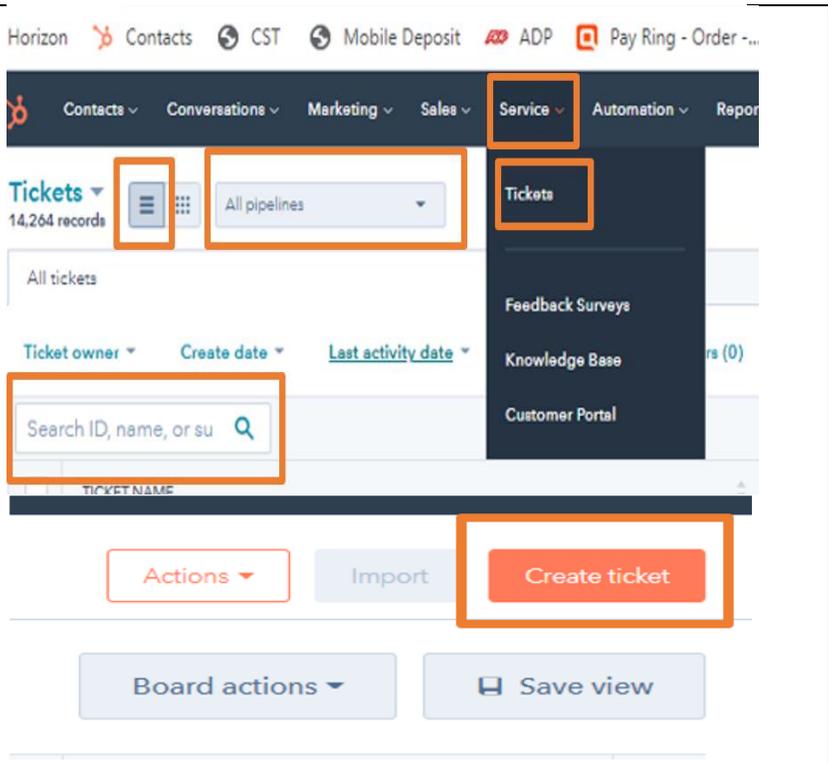
Change the Pipeline to **All Pipelines**

Search the **Client's Name or email address**

If there is **NO** ticket with the same scenario, create a ticket

Click on **Create Ticket**

- Right side of the page



7. Email Ticket Name: **Debit or ATM Request - [Client's Name]**
 OLB Ticket Name: **OLB – Debit or ATM Request - [Client's Name]**
 IB Ticket Name: **IB – Debit or ATM Request – [Client's Name]**

Pipeline: **CX General or CX OLB Message**
 Ticket Status: **New**
 Ticket Description: **Debit or ATM Request**
 Product: **Debit Card/ ATM Card**
 Ticket Owner: **CX Representative**

Source: **Phone/ or Email/ or OLB Message**
 Create date: **Today's Date auto-populates**

Priority – **High Priority**

Click on **Create**

8. Pipeline: **CX General or CX OLB Message**
Ticket Status: **New**
Ticket ID: Automatically Generated

Source: **Phone/ or Email/ or OLB Message**

Email Ticket Name: **Debit or ATM Request - [Client's Name]**
OLB Ticket Name: **OLB – Debit or ATM Request - [Client's Name]**

IB Ticket Name: **IB – Debit or ATM Request – [Client's Name]**

Ticket Owner: **CX Representative**
Department- Quontic: **Customer Success**

Ticket Description: **Debit or ATM Request**

Create date: **Today's Date**

Priority – **High Priority**

Below information is only used when OLB Message is used as the Source:

OLB Ticket Props

Web Admin – OLB Original Submit Date – **Date request submitted**

Web Admin – OLB Reference Number - **Reference Number**

Product: **Debit Card/ ATM Card**
Debit/ ATM Contact Reason: **New Card did not arrive/ or Card Request – Did not Request Initially**

Click on **Save**

The screenshot shows a ticket management interface for a ticket titled "OLB_Request New Debit Card". The ticket is in "New" status, created on 07/26/2022, with a "High" priority. The pipeline is "CX OLB Messages". The ticket owner is "Dominique D." from the "Customer Success" department. The ticket description is "request new debit card".

Key sections and highlighted areas:

- About this ticket:** Pipeline: CX OLB Messages; Ticket status: OLB In Process.
- OLB Ticket Props:** Web Admin - OLB Original Submit Date: 07/26/2022; Web Admin - OLB Reference Number: 202207260000014530.
- CX/DBO:** Product: Debit Card/ATM Card.
- Debit/ATM Contact Reason:** DEBIT/ATM CARD: Reasons for contact: Card Request - did not request initially; New Card did not arrive.
- Save/Cancel:** A "Save" button is highlighted in red, and a "Cancel" button is visible next to it. A message states "You've changed 1 property".

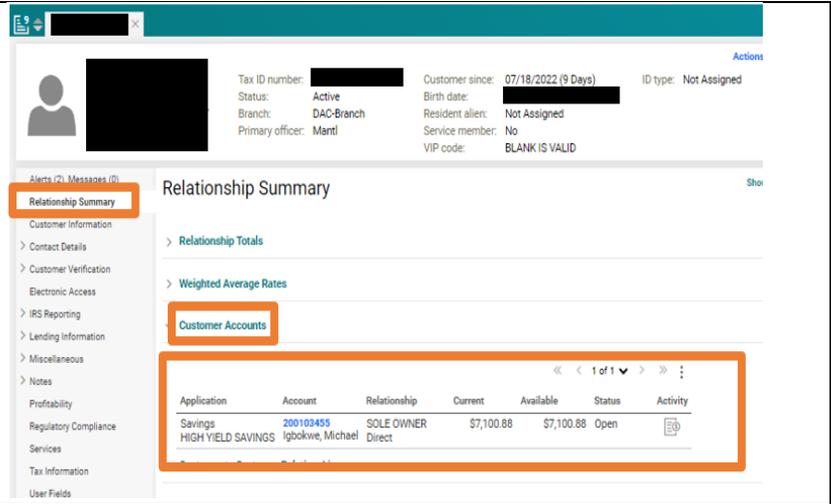
9. **Horizon:**

Click on **Relationship Summary**
 Click on **Customer Accounts**

Verify

- No cards are linked to the account requested
- No cards have been recently mailed out

Continue to step 11



10. If there is a card on the client's horizon profile

Check the status of the card

- Open**
- Close** - No longer active

Click on the **last four digits of the card**

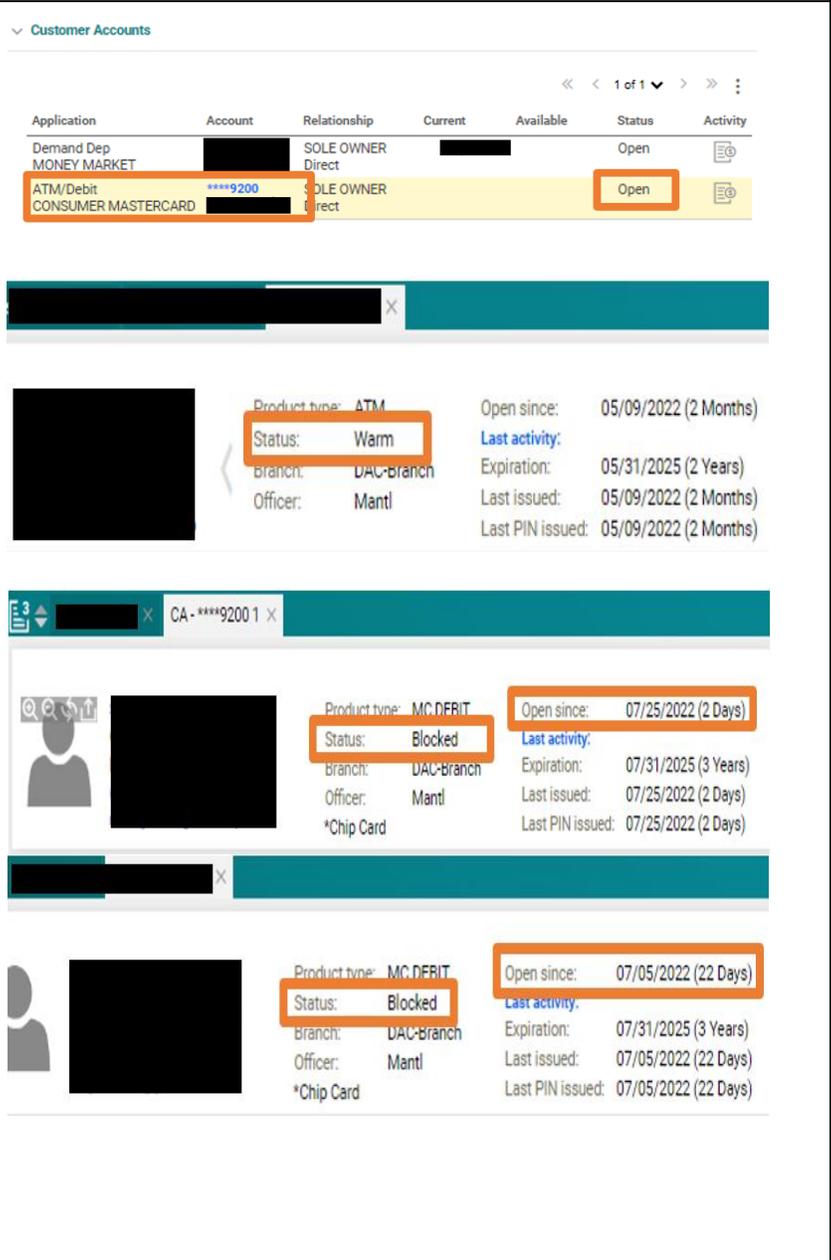
Check the **Status**

- Blocked – card not activated
- Warm/Hot – the card was blocked

Send a request to DBO

Check **Open Since**

- Less than ten business days** when the card account opened
 - Respond to the client – *see the template in the Email Templates section below*
- More than ten business days** from card account opening
 - Send a request to DBO – *see response template in the section below*



11. Debit Card Request Form on Web Admin

Check for the **last four digits of the account number**

Copy the **Reference Number** to the HubSpot ticket

Copy the **Date Submitted** to the HubSpot ticket

Click on **Accept Request – No Action**

Click on **Submit**

Click on **Print**
Take snippet

Process Debit Card Request Request

Online Banking is

[Customer Care Console](#)

Selected User

Name	Username	Phone *
[Redacted]	[Redacted]	[Redacted] (0000-0000-0000)

Additional Information

Account*
MONEY MARKET-3308 - 100.00

Request Text
I did not request a debit card when I opened this account but would like one now.

Reference Number 202207270000014590 **Date Submitted** 7/27/2022

Request Processing *

Accept Request - No Action
 Accept request - need more info
 Deny Request
 Assign To: - Please Select -
 Unassigned

Admin Notes (For WA)

Audit History

Full Name	Username
Cynthia Chocolatl	cchocolatl
Cynthia Chocolatl	cchocolatl

* Required

Debit Card Request Confirmation

Online Banking is online



[Customer Care Console](#)

Name : [Redacted]
Username : [Redacted]
Phone : [Redacted]
Email Address : [Redacted]
Account : MONEY MARKET-3308
Request Text : I did not request a debit card when I opened this account but would like one now.
Reference Number : 202207270000014590
Date Submitted : 7/27/2022
Status : In-Progress
Admin Notes (For WA Users only - NOT sent to OLB user) :
Reply to OLB User (Sent to OLB user) :
Audit History

Full Name	Username	Date	Note
Cynthia Chocolatl	cchocolatl	07/27/2022 19:16:24	'Status' changed from 'New' to 'In-Progress'.
Cynthia Chocolatl	cchocolatl	07/27/2022 19:16:24	'Assign To' changed from 'None' to 'Cynthia Chocolatl'.
[Redacted]	[Redacted]	07/27/2022 14:31:47	Created

12.

HubSpot:

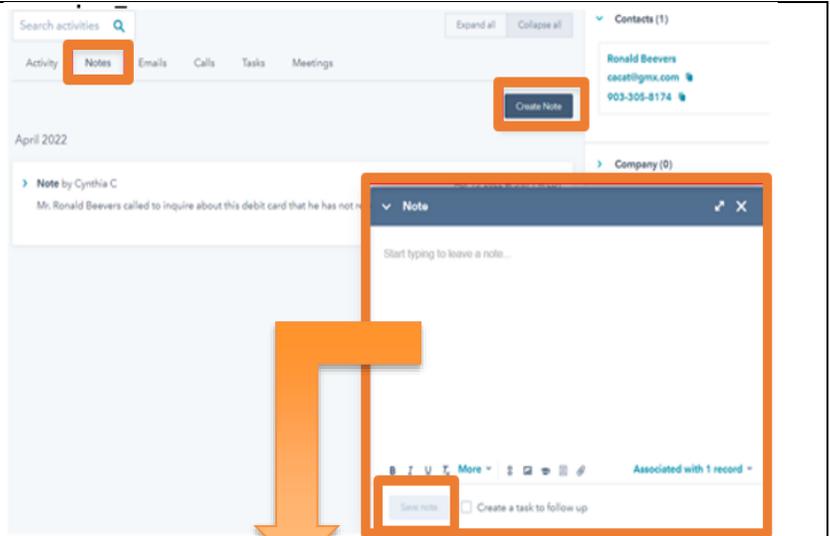
Click on **Notes**
Click on **Create Note**

Include the following snippets in the **Note** Text Box

- Include a brief description of the snippets in the first line (important)
- Client's Horizon Page
- Client's OLB Request

See the example on the right

Click on **Save Note**



Note by Dominique D.

Customer requesting new debit card; did not request one at account opening.

Relationship Summary

Application	Account	Relationship	Current	Available	Status	Activity
Savings	38602455	SOLE INVESTOR		(\$100.00)	Open	

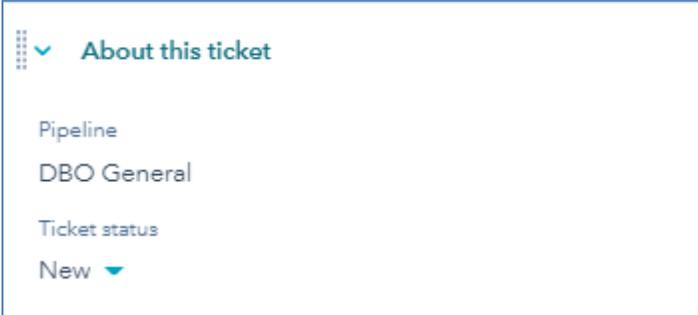
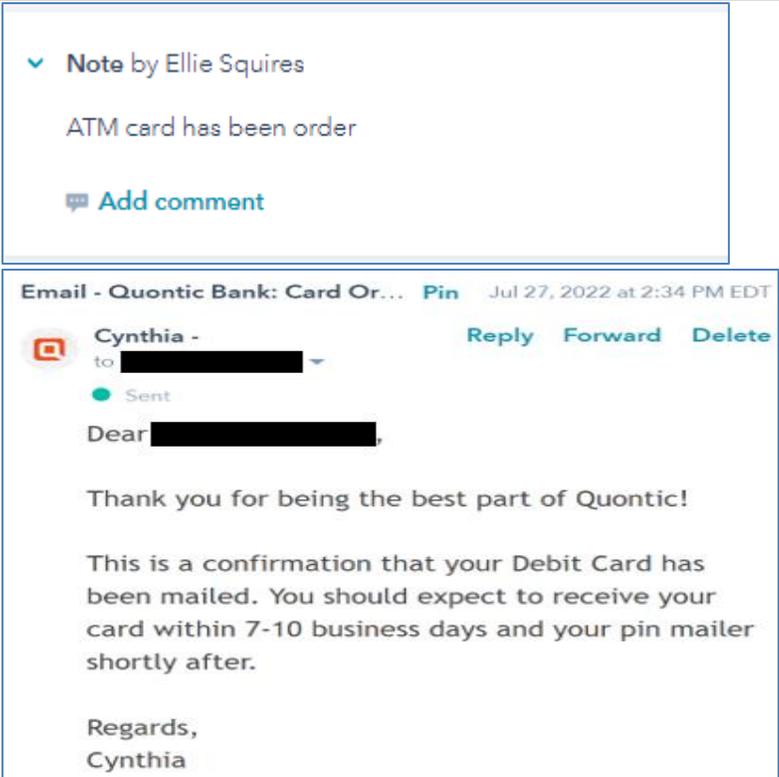
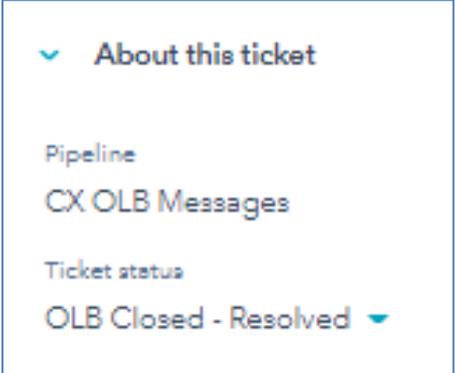
Debit Card Request Confirmation Online Banking is online **PRINT**

Customer Care Console

Name : [Redacted]
Username : [Redacted]
Phone : [Redacted]
Email Address : [Redacted]
Account : Savings-3455
Request Text : I forgot to order the ATM card during the application process! Please send me an ATM card.
Reference Number : [Redacted]
Date Submitted : 7/18/2022
Status : Needs More Info
Admin Notes (For WA Users only - NOT sent to OLB user) :
Reply to OLB User (Sent to OLB user) : Please refer to secure messaging.

Audit History

Full Name	Username	Date	Note
Dominique Douglas	ddouglas	07/18/2022 19:15:29	'Status' changed from 'In-Progress' to 'Needs More Info'.
Dominique Douglas	ddouglas	07/18/2022 19:15:29	User Notes: Please refer to secure messaging.
Dominique Douglas	ddouglas	07/18/2022 19:11:18	'Status' changed from 'New' to 'In-Progress'.
Dominique Douglas	ddouglas	07/18/2022 19:11:18	'Assign To' changed from 'None' to 'Dominique Douglas'.
[Redacted]	[Redacted]	07/18/2022 15:06:59	Created

13.	<p>Change Pipeline to DBO General</p> <p>Ticket Status – New</p>	
14.	<p>Upon receiving confirmation from DBO</p> <p>Notify the Client <i>See the template on page 9</i></p>	
15.	<p>Pipeline - CX OLB Message/ CX General</p> <p>Change Ticket Status – OLB Closed-Resolved/ Closed-Resolved</p> <ul style="list-style-type: none"> It depends on the pipeline 	

EMAIL TEMPLATES:

Debit/ATM Card - Request Receive Response

Dear {{contact.first name }} {{contact.last name }},

Thank you for banking with Quontic!

Your request for a new card has been received. Once the request has been completed, your card and your new PIN will be shipped to the address on file. You will receive a confirmation email soon.

Regards,
{{ticket.hubspot_owner_id }}

Debit/ATM Card - Ordered Response

Dear {{contact.first name }} {{contact.last name }},

Thank you for being the best part of Quontic!

This is a confirmation that your card has been mailed. You should expect to receive your card within 7-10 business days and your pin mailer shortly after.

Regards,
{{ticket.hubspot_owner_id }}

Debit/ATM Card - IB Confirmation Needed

Dear {{contact.first name }} {{contact.last name }},

Thank you for speaking with me today.

You are requesting a new < **Debit/ ATM**> card for an account ending in **XXXX**.

We need your written confirmation to complete your request. Upon your written response, Quontic will order your new card.

Once the request has been completed, both your card and your new PIN will be shipped to the address on file.

We look forward to your immediate response.

Regards,
{{ticket.hubspot_owner_id }}

Debit/ ATM card - Opened less than ten business days

Dear {{contact.first name }} {{contact.last name }},

Thank you for contacting us.

You are requesting a new [Debit/ ATM card] today. Our record shows a card was mailed **DATE MAILED**. Allow 7-10 business days to receive your card and pin mailer.

Thank you for Choosing Quontic!

Regards,
Representative Name

Debit/ ATM Card – Opened more than ten business days

Dear {{contact.first name }} {{contact.last name }},

Thank you for contacting us.

We apologize for the inconvenience this has caused. We have placed a request for a new card. You will receive a confirmation once a new card has been mailed.

Thank you for Choosing Quontic!

Regards,

{{ticket.hubspot_owner_id }}

REPORTS:

HubSpot reports are used to track clients' card requests and keep track of issues that can be resolved in future projects.

CONTROLS:

The Quality Assurance program will randomly review all CX work HubSpot tickets regarding Debit/ ATM card requests.

APPENDIX:

Card Limits on *page 2*