



Upcoming Prepaid Card Replacement Process Changes

To better ensure that prepaid cards are mailed to the intended recipient, and in accordance with the Red Flags Rule of the Fair and Accurate Credit Transactions Act of 2003 (FACTA), KeyBank is making a change to the process for cardholders to request a replacement prepaid card. This process change will be in effect with KeyBank Customer Service as of **July 25, 2018**.

Below, please find the changes to the authentication process for cardholders who contact KeyBank Customer Service for a replacement card:

Current Authentication Requirements:

Cardholders are required to:

- Authenticate themselves using the security information defined for your program
- Confirm the address on file

New Authentication Requirements:

Cardholders will be required to:

- Authenticate themselves using the security information defined for your program, **and**
- If the account has been open less than 30-days, or the address has been updated in the last 30-days, they must provide proof of address prior to card replacement

Frequently Asked Questions

The following frequently asked questions explain how the process is changing; what the cardholder experience will be; and any action that may be required on your part. Please contact a member of your KeyBank Relationship team with any questions.

How do cardholders submit proof of address to KeyBank Customer Support?

Cardholders have the option of submitting their proof of address via email or fax:

- Email: PPD.Documentation@FISglobal.com
- Fax: 414-341-5245

What information needs to be provided?

If the cardholder's address on file has been changed in the last 30-days, or the account has been opened for less than 30-days, the Customer Service Representative will advise the caller that the following is required:

1. A written request to replace the card, which must include:
 - Cardholder's Name
 - Old Address
 - Current Address*
 - Contact Phone Number; and
 - Program Indicator (this value will be provided to the cardholder by the CSR)

**If your program allows KeyBank Customer Service Representatives to make address updates at the request of the cardholder, the cardholder will be required to document that need in their proof of address submission.*



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2. Proof of mailing address, evidenced by **one** of the following:
 - Utility Bill or Phone Bill
 - Auto Insurance Bill (showing cardholder name and new address only)
 - Letter from state/government agency
 - US Post Office forwarding address label
 - Letter from shelter or half-way house stating that is the cardholder's current residence
 - House Lease/Apartment Rental Agreement (without any account number or bank account information)

Will cardholders receive confirmation that their proof of address has been received by KeyBank?

Yes. If the request is placed Monday through Friday 7:00 a.m. to 5:00 p.m. CT or Saturday and Sunday 11:00 a.m. to 7:00 p.m. CT, Customer Service will place a courtesy call to the cardholder's phone number on file or a cardholder preferred contact number, after the change of address request has been validated. Calls will be placed the next business day if received outside of this window.

If Customer Service is unable to reach the cardholder at the phone number on file, the card will still be replaced and a memo will be added to the account to confirm that documentation was received and approved. In short, not being able to reach a cardholder by phone will not delay the replacement provided all of the required information is submitted.

My program does not allow KeyBank Customer Service to accept address changes directly from a cardholder. Will this change impact my cardholders?

Yes. If your program is configured to not allow cardholders to update their address directly with KeyBank Customer Service, cardholders will continue to be referred back to your agency for assistance. Once your agency has updated the cardholder's address, a replacement request can be initiated in one of three (3) ways:

- Your agency may submit a replacement instruction as part of the batch file
- Your agency may email the card replacement request directly to Prepaid Call Support (prepaid_call_support@keybank.com). Prepaid Call Support will not accept replacement requests directly from the cardholder and will direct any inquiries back to your agency for assistance.
- The cardholder can be referred back to KeyBank Customer Support. As part of the replacement process, the cardholder will be required to provide proof of address for the updated demographic information.

What happens if the cardholder cannot provide a copy of their proof of address?

If a cardholder is unable to provide proof of address, they will be referred back to your agency for assistance. Once the agency has authenticated the request, it can be passed to KeyBank via automated batch file (i.e., the Update and/or Replacement record), or can be submitted via email directly to Prepaid Call Support (prepaid_call_support@keybank.com). **Prepaid Call Support will not accept replacement requests directly from the cardholder and will direct any inquiries back to your agency for assistance.**



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If a cardholder's address of record has not been changed in the last 30-days, will proof of address still be required to request a replacement card?

No. If the account has been opened for 30-days or more, and the address of record has not changed in the last 30-days, the cardholder will only be required to authenticate themselves using the security information defined for your program. If the cardholder can positively authenticate themselves, no further information will be required to request a card replacement.

Will the phone number for KeyBank cardholder customer service be changing?

No. Cardholders can still reach customer service by calling 866-295-2955. Our call centers will continue to be staffed 24 hours a day, 7 days a week.

Are changes being made to the security information used to authenticate a cardholder?

No. Your established security information used to authenticate a cardholder (often referred to as "security keys") will not change.