

# Design Your Own Card (DYOC)

## FAQ'S For Credit Cards

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### Frequently Asked Questions

#### What is Design Your Own Card (DYOC)?

Design Your Own Card allows you to customize your credit card by uploading a personal custom image or choosing one from our catalogue of distinct images for display on the front of your personal Credit Card.

#### Who may request a personalized card with Design Your Own Card?

Any member of the credit union that has a credit card opened for more than 30 consecutive calendar days can submit a request using Design Your Own Card for a fee of \$10.00. The fee will display on the Credit Card statement with a description of "Design Your own Card".

Changes on existing cards like an address change, adding a user, lost, stolen, etc., will require a waiting period of 30 consecutive calendar days before you can order a new DYOC image. In the case of a lost/stolen card your current DYOC image will be generated on the replacement card.

#### Can I have a different card image than my Secondary or Authorized user?

Yes the Primary; Secondary and Authorized Users will have the ability to customize their own cards. Each customized image costs \$10.00. In this example if the Primary, Secondary and Authorized User each created their custom imaged card, the credit card account would be charge a total of \$30.00.

#### Why do all cardholders on the account receive a new plastic when someone uses DYOC?

When a cardholder uses DYOC a **new expiration date** is set on the account, and new plastics are sent to all cardholders to ensure their cards have the correct expiration date. If cards don't have the same expiration date transactions will be declined for Expiration Date Mismatch. **Make sure you contact any vendors with whom you had set up recurring Visa card payments and tell them the card's new expiration date.**

#### How do I design my own card?

- Sign into your account at [www.sdfcu.org](http://www.sdfcu.org) (Authorized Users see the Primary account owner)
- Select Access Other Services
- Click on enter in the View you Credit Card transactions and make payment(s) online section.
- You will receive a message stating "You are now leaving SDFCU Online and are being transferred to a trusted partner site, do you wish to proceed? Click on OK
- Select the card for Design Your Own Card
  - Note: if the credit card is not listed it will need to be added. Follow the instructions for adding a new card
- Click on the link: Click Here to Design Your Own Card
- Follow the Design Your Own Card instructions. It's that simple!
  - You can upload a personal image of your own or select from the library of images.
  - Follow the step by step directions to Design Your Own Card by cropping, rotating or flipping your uploaded image
  - Confirm the image you selected from our library

- Finally, review and submit your order or save it for later.

#### What image format does Design Your Own Card require?

Design Your Own Card requires all photos to be in GIF, JPG, TIFF or BMP format. The image size must be at least 2100 pixels wide by 1344 pixels tall. 4 MB is the maximum size accepted. Keep in mind the larger and higher resolution of your image; the better your card will appear when printed.

#### Why would an image be denied or rejected?

An image may be rejected for the following:

- Copyrighted or trademarked material
- Socially unacceptable or discriminatory behavior or signs
- Profanity or other obscene behavior or gestures
- Controversial subject matter such as religious or political statements or images
- Phone numbers or URL's addresses
- Images that feature athletes, entertainers, celebrities, musicians, or cartoon characters
- Violent acts or death imagery
- Advertising or promotional materials or branded products
- Images we deem provocative, sexual, violent or otherwise offensive
- Nudity or semi-nudity
- Images which show illegal or anti-social behavior
- Nothing that contains alcohol, tobacco or firearms
- Time/date stamp on photo

#### What should I do once I receive my new DYOC card?

- **Activate** it by calling the phone number printed on the removable label affixed to the card
- **Contact** any vendors with whom you had set up recurring Visa card payments and tell them the card's new expiration date
- **Destroy** your old card

#### If I create a custom card using Design Your Own Card will other cardholders on the account receive the same card?

No, when you or the joint and/or authorized user Design Your Own Card(s) everyone is customizing their own card and each custom image will not affected the other DYOC requests.

**NOTE: If each user does not create their DYOC custom card on the same day, there will be a 30 consecutive calendar day waiting period. When a cardholder uses DYOC a new expiration date is set on the account and new plastics are sent to *all* cardholders with an updated expiration date to ensure all cards have the same expiration date.**

#### How often can I update my image using Design Your Own Card?

Once a DYOC request is approved on your account, other cardholders on the account need to design their cards the **same day** or wait 30 consecutive calendar days. **Each account is allowed to order a new DYOC card one time every 30 consecutive days (a \$10.00 fee is charged for each approved order).**

#### My Primary Cardholder submitted a Design Your Own Card image, can I as the Joint or Authorized user also submit a request or must I wait 30 consecutive calendar days?

Once a Design Your Own Card request is approved on your account, other cardholders need to submit their custom image requests the **same day**. After the same day you will have to wait 30 consecutive calendar days.

**What is considered to be the same day?**

Same day is from mid-night to mid-night 7 days a week Eastern Standard Time (EST)

**When I order my Design Your Own Card, will my PIN number change?**

No, your PIN numbers will remain the same.

**When my card expires, will I have the same unique image on my new card?**

Yes, when your card expires, the same image as your most recent requested Design Your Own Card will be used.

**If I lose my card, will my replacement card have my personalized image chosen with Design Your Own Card?**

Yes, your replacement card will have the same image as your most recent Design Your Own Card request; but remember you should report the card lost immediately to avoid the risks of fraud.

**How will I know if my image has been approved or denied for the Design Your Own Card?**

You will receive an e-mail confirmation of the approval or denial of your Design Your Own Card image.

**Card Ordered**

Thank you for your 'Design Your Own Card' order. Your design has been submitted for review by our image review group. You will receive a confirmation e-mail when the approval process is complete. If your design is disapproved for any reason, you will be notified of the reason and given an opportunity to correct the issue.

Please reference Order Number: {ORDERID}

**Approved**

Your 'Design Your Own Card' has been approved and is being processed. Your card will be printed and shipped to you within 10-15 business days. If you don't receive your new card within this timeframe – please call 1.703.706.5000 or 1.800.296.8882.

Please reference Order Number: {ORDERID}

**Approved with Comments**

Your 'Design Your Own Card' has been approved but with the following comments.

Your order will hold for 7 days to allow you time to update the image regarding the commented items. If you do not wish to update the image, then the card is sent out as is after the 7 day hold.

Comments: {COMMENTS}

Please reference Order Number: {ORDERID}

**Canceled Order**

We are sorry; however, your card design has been cancelled.

Please reference Order Number: {ORDERID}

Please do not reply to this email. Please contact Member Services.

**Disapproved Order**

We are sorry; however, your card design has been disapproved for the following reasons:

{COMMENTS}

Please sign into your account at [www.sdfcu.org](http://www.sdfcu.org) and follow the instructions to the Design Your Own Card link to make the changes referenced in the comments above.

Please reference Order Number: {ORDERID}

Will I be able to use my current credit card while waiting on my custom Design Your Own Card to be received?

Yes, you will be able to use your existing credit card until your new Design Your Own Card is received and activated.

Why are images with the Time/Date stamp declined?

The Time/Date stamp can be mistaken for the expiration date creating confusion and possible declines at a Merchant.

Will I be able to order a card without the credit union logo?

Yes, in order to generate a card without the credit union logo you will need to contact SDFCU at 703-706-5000, 800-296-8882 or send an email to [www.sdfcu.org](http://www.sdfcu.org) requesting a card with no logo.

If this is a new card request an application will have to be taken and be approved. If you have an existing card, your card information will have to be transferred to a new card number. You will be able to Design Your Own Card 30 consecutive calendar days after you receive your new card.