

# Weekly *EXPRESS*



## Make Room in Your Digital Wallet For the Flare Account!



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# Add Your Flare Account to Your Digital Wallet



Accountholders can now add their Flare card to the digital wallet for Apple Pay, Google Pay, and Samsung Pay.

Let consumers know they can add their Flare Account card to any of these three digital wallets and use it for purchases anywhere digital payments are accepted.

## It's Time to Replace Your Old Gift Card Inventory

Stores that sell Visa gift cards issued by epay should have received new cards with new artwork. Effective November 8, old cards cannot be activated.

New cards are issued in \$25-\$500 (variable amounts) and \$25 (fixed amount) denominations. No \$50 fixed amount denomination cards will be issued.

Old cards should be discarded immediately. Cut the cards in half and throw the cards and kits in the trash.



### Until 2020, ACE Elite Card Fee Changes Apply To Existing Cardholders Only

ACE Elite Prepaid Debit Card fee changes went into effect on November 1 for cardholders who were active as of July 31, 2019. New ACE Elite Card consumers will be charged the fees set forth in current ACE Elite Welcome Kits.

In 2020, all existing and new ACE Elite cardholders will be subject to the new fees. Communication will be sent to all stores ahead of this change.

# Follow Cash Handling Procedures to Avoid Shortages

Employees handle cash in stores in different ways and for different purposes. ACE has training for all of it on F8! Review the training for these scenarios and talk to your District Manager if you have questions or concerns. Remember to follow all procedures as instructed.

## When you conduct cash transactions in the store:

- Always have cash in hand from the consumer before completing a Bill Pay or MoneyGram transaction.
- Count cash three times before handing it to a consumer.
- Balance your drawer at least three times a day and send the [balance sheet](#) to your DM daily.
- Never leave the store with cash.
- If your store offers in-store cash pick-ups for internet loans, verify and keep a copy of the consumer's ID before handing over the cash.

Click on each task below to learn more:

[Cash Redeposits](#)

[Cash Pulls](#)

[Cash Deliveries](#)

[Cash Transfers](#)

## Stay Safe at Your Store! Remember Your Training

1. When you open a store, drive around the building and visually inspect it for anything suspicious.
  - Is someone standing near the door, or on the side or behind the building?
  - Is any maintenance or construction equipment placed up against or near the building?
  - Is anything propped up against the front or back door?

*(If you see anything suspicious, drive away from the store to a safe location. Call your DM and report it immediately.)*

2. Do not sit in your car. When you exit your vehicle, walk directly to the store with your store keys in one hand and your panic button in the other.
3. Memorize your duress code.
4. Don't let anyone into the teller area or the mantrap without your District Manager's approval.



## Got a Bill Pay Transaction? Go through the POS!

When processing a Bill Pay transaction for a consumer, follow the Bill Pay prompts in the POS. You do not need to open Delta Works to conduct a Bill Pay transaction.

# Time to Update Your Communication Board

The Operations Communication Board schematic has been updated. Review the [schematic](#) on F8 to ensure your store's communication board has the correct documents posted.

District Managers should check to be sure the boards have been updated when visiting stores for upcoming audits.



## DD Champions Are Getting a New Email Address!

Beginning November 18, DD Champions will be able to send emails with an [acecashdirect.com](mailto:acecashdirect.com) email address for easier communication with the field and with District Managers. ACE stores will be able to send and receive messages to and from [acecashdirect.com](mailto:acecashdirect.com) email addresses.

Individuals with [acecashdirect.com](mailto:acecashdirect.com) email addresses will also be able to send and receive messages to and from select corporate employees, District Managers, and RVPs.



## Photo Tips for Superb Selfies and Great Group Shots

We love seeing your photos each week in the Weekly Express newsletter! Follow the tips below to make the most of a photo op with your cell phone.

- The rear-facing camera takes the best quality photos, so try to use this one for group photos when possible.
- When you use the front-facing camera, hold it vertically for a single person, and horizontally for two or more people.
- Hold your phone with your arm raised slightly higher than your shoulder, so that you look directly or even a little up at the camera lens.
- Stand facing a light source, not behind or under it.
- Don't add Snapchat filters, graphics, or other artistic elements to your photos. Send them "as is" to your District Manager for submission to Weekly Express.



**REMEMBER:** Never take photos of consumers or of secured areas of the store.

# Be Smarter Than MoneyGram Scammers

Scammers are smart, and they learn quickly what works and what doesn't when they call our stores. Let's be smarter!



## The Send Money Scam:

Some callers want to see if they can get you to send them money. If a caller asks to conduct a MoneyGram transaction over the phone, tell them: **ACE DOES NOT PROCESS MONEYGRAM TRANSACTIONS OVER THE PHONE.**

MoneyGram transactions are ONLY conducted in the store, in person, and you must have the cash in hand before you complete any MoneyGram transaction.



## The Representative Scam:

Some callers want to see if you can give them information about your store's MoneyGram system. If someone calls claiming to be a MoneyGram representative and asks you to conduct a test transaction or reboot your system, **ASK FOR A VERIFICATION CODE.**

MoneyGram representatives will never call a store directly to ask about the system. This is your first red flag. If the caller cannot read you the verification code, this is your next red flag. Hang up and report the call to your DM. Remember, a legitimate caller will have a verification code.

### WHAT IF:

- The caller knows your name, and the name of your store manager or District Manager?
- The caller references a transaction that was actually processed?
- The caller can explain the in-store transaction process step by step?

No matter what the caller tells you or how much information they are able to provide,

**ACE DOES NOT PROCESS MONEYGRAM TRANSACTIONS OVER THE PHONE.**

Whether it's a Send or Receive transaction, or a transaction that needs to be completed, you must have the cash in hand to process ANY type of MoneyGram transaction. Failure to follow this procedure may result in disciplinary action, up to and including termination.



Training

## Quarterly Compliance Training Begins Wednesday

Quarterly Compliance Training begins Wednesday, November 13. Training will be assigned in ACE University and must be completed by Wednesday, November 27. This training is mandatory for all employees and must be completed during scheduled work hours. Employees who do not complete the training may be subject to disciplinary action up to and including termination.

# Coming Soon: A New Flare Account Website!

The ACE Marketing Team has designed an all-new Flare Account website with user-friendly features, fresh content, and a clean, modern look. The new Flare website features useful information about:

- Direct Deposit benefits
- Overdraft services
- Cash withdrawals

More details—and the launch date—are coming soon!



## Corporate Connection

# Validate Your Information in MyHR

Make sure your personal information is up to date in [MyHR](#) before tax filing season begins.

- Your name in MyHR should be the same as the name on your Social Security card.
- Your email and mailing address should be your most current addresses.

To review and update your information, log in to MyHR and select Myself/Personal/Name, Address, and Telephone from the menu at the top left of the home page.



If you want to receive an electronic copy of your W-2 and/or 1095-C, you can make the selection in MyHR under:

- Myself/Pay/W-2/Things I Can Do (right side of the page)/Change W-2 Consent Form
- Myself/Benefits/1095-C/Things I Can Do (right side of the page)/Change Form 1095-C Consent

## View the Latest Job Openings at ACE

### Corporate Openings

Senior Compliance Manager

Technical Support Specialist

IT Project Coordinator

Human Resources Assistant

### Field Openings

HR Generalist - Northeast Region

District Manager - Oregon

District Manager - DFW

Regional Training Specialist - Northern CA

# These Districts Are Crushing Business Check Cashing!

The following districts are in the Top 10 for the number of DBA checks cashed and total net fees collected so far in 2019. Way to go, everyone!

## Number of Checks Cashed

1. Adriana Bowers (Denver West and Central)
2. Diana McDanel (Pittsburgh area)
3. Crystal Heyn (San Antonio area)
4. Maria Garza (Rio Grande Valley area)
5. Linda Martinez (El Paso/Albuquerque)
6. Christina Garcia (Coastal Bend/Corpus Christi)
7. Mike Cavallaro (Tampa/Ocala/Tallahassee)
8. Stacie Kendall (N. Colorado Springs/S. Denver)
9. Robert Jackson (Austin/Round Rock/Central TX)
10. Juan Tovar (Mid Valley/Rio Grande)

## Total Net Fees

1. Adriana Bowers (Denver West and Central)
2. Diana McDanel (Pittsburgh area)
3. Crystal Heyn (San Antonio area)
4. Jose Paulino (Miami)
5. Linda Martinez (El Paso/Albuquerque)
6. Robert Jackson (Austin/Round Rock/Central Tx)
7. Mike Cavallaro (Tampa/Ocala/Tallahassee)
8. Maria Garza (Rio Grande Valley area)
9. Bee Rowles (Virginia)
10. Christina Garcia (Coastal Bend/Corpus Christi)

## Stacking Up ISDDs



Store Manager Bonisha McIntosh at Store 2167 in the MidSouth Region signed up two ISDDs on the first day of the Flare-DD incentive promotion!



Store Manager and DD Champion Lawrence Wilkins welcomes new ISDD customers at Store 2105 in the MidSouth Region.

## Celebrating 10 Years with ACE



Congratulations to Store Manager Melissa Lopez in the South Texas Region for reaching her 10-year milestone!

# GOOD TO KNOW

Quarterly Compliance Training Begins

NOV 13

October Incentives Paid

NOV 22

Thanksgiving Day  
(Stores Closed)

NOV 28

## THIS MONTH

- November Shred Schedules  
[3-Year Schedule](#) [4-Year Schedule](#)  
[5-Year Schedule](#) [Regional Schedule](#)
- Flare-DD Limited Time Offer
- October Incentives Paid
- ACE Social Media Channels  
Facebook — [ACE Cash Express](#)  
Twitter — [@ACECash](#)  
Instagram — [@ACECashExpress](#)

**The Flare-DD Incentive Offer Is Available for a Limited Time Only!**  
**Review the Talking Points on F8.**

## Need Help?

Store Operations  
888-753-2300

Check Cashing Support Group  
[CCSGReview@acecashexpress.com](mailto:CCSGReview@acecashexpress.com)

ACE University  
[aceuniversity@acecashexpress.com](mailto:aceuniversity@acecashexpress.com)

Qlik Report Portal  
ACE Info  
F8

Help Desk: Option 1  
Security: Option 2  
Payment Processing: Option 3  
Collections: Option 4  
Cash Management: Option 5  
Deposit Verification: Option 6  
DNT/Loss Prevention: Option 7  
Human Resources: Option 8

888-550-5172  
Fax: 888-550-5023

Mon - Fri 8 am - 6 pm CT  
Sat 9 am - 5 pm CT  
Sun CLOSED



# EXPRESS Your Knowledge

N C E J L C M W A O X I  
N D J Q Z B E E R H T C  
Y I D H T R S I H Y I J  
P E Y H O E S E W T Z I  
Q P F I Z H A Z A O X E  
X E V H H Y G M Y D V B  
H Y Y F S D E G Q I A J  
G P V K A H S S R E L U  
N S R W C E K D S R N J  
W L E S G M W Y H I I Z  
N A U W L X M Y G D C T  
F T N O W U M I A W J Q

## CLUES

1. Make sure your personal information is up to date in \_\_\_\_\_ before tax filing season begins.
2. MoneyGram transactions are ONLY conducted in the store, in person, and you must have the \_\_\_\_\_ in hand before you complete any MoneyGram transaction.
3. ACE stores will be able to send and receive \_\_\_\_\_ from [acecashdirect.com](mailto:acecashdirect.com) email addresses.
4. Review the \_\_\_\_\_ on F8 to ensure your store's communication board has the correct documents posted.
5. When you open a store, \_\_\_\_\_ around the building and visually inspect it for anything suspicious.
6. Count cash \_\_\_\_\_ times before handing it to a consumer.