

### **Terms and Conditions Applicable to All Cardholders**

**Card Issuance:** The One-Card will be issued upon enrollment as a student at Mansfield University or employment. It is your official identification card and is valid as long as you are enrolled student or employed at the university. The One-Card is also issued to individuals affiliated with Mansfield University, at the discretion of the University. **Students** must be currently enrolled at MU in order to receive a One-Card. A photo ID must be shown before a One-Card will be issued.

**New employees and affiliates** must provide a valid photo ID (e.g. license, state ID, passport) before receiving their official MU One-Card.

Each student, employee and affiliate is entitled to carry only one active card. Employees who are taking classes do not receive a student One-Card.

The name printed on the MU One-Card is the individual's official name as recorded in the Mansfield University database. Names on cards will not carry titles.

**Charges:** The first MU One-Card will cost \$5. Subsequent cards issued to the same cardholder will be considered replacement cards whether they are lost, damaged, or stolen and will incur a \$15 replacement fee.

An official name change, as recorded in the University database, shall warrant the issuance of a replacement card at a cost of \$5. If it is determined that a name is incorrect due to the University's error, no charge will be assessed to the cardholder for a replacement.

### **Terms and Conditions Applicable to FLEX Dollars**

**Flex Dollars:** Flex dining funds included with your meal plan and those subsequently added to your One-Card account can only be used for food purchases at one of our dining contractor locations. University flex policy states "Unused flex dollars are carried over from fall to spring semester. Unused flex dollars at the close of the spring semester are forfeited." If you have both Flex Dollars and Mountie Money on your One-Card, Flex Dollars will be used first, then Mountie Money.

### **Terms and Conditions Applicable to Mountie Money**

**Mountie Money:** The MU One-Card Administrator administers the Mountie Money flexible spending account for Mansfield University.

Mountie Money accounts are activated upon initial deposit to the account. There are no fees to use or establish the account. No interest shall be paid on any balance in the account.

**Deposits** may be made online at <http://mansfield.blackboard.com> with a VISA, Discover or MasterCard or at the "PHIL" machine located at the entrance to Alumni Hall near the Bookstore. Daily spending limits may be imposed at unattended Point of Sale (POS) to minimize cardholder loss if a card is lost or stolen. There is no spending limit imposed for attended POS.

**Damaged or Replaced Cards:** Immediate transfer of the remaining value from a damaged card to the new card will be made upon issuance of the replacement One-Card. The damaged card must be relinquished to the card office.

**Liability disclosure (Lost or Stolen Cards):** If a MU One-Card is lost or stolen, the Cardholder is responsible for unauthorized debit card purchases. It is the Cardholder's responsibility to report his/her lost or stolen card immediately to the College Community Services, Inc. (CCSI) office in 327 Alumni Hall Student Center (AHSC) or on the MU One-Card website. Once the card is reported lost or stolen, the debit account will be deactivated. If your account shows purchases and/or transfers that you did not authorize contact the MU One-Card Office (136 Alumni Hall) immediately.

**Cash withdrawals and cash refunds:** Cash withdrawals are not permitted and cash refunds will not be made for returned merchandise. Merchandise must be returned to the location where the goods or services were purchased and are subject to the return policy of the merchant. The one-card will be credited for the amount of the return. There will be no account balance refunds on an active Mountie Money account. All university debts must be satisfied prior to a refund being processed.

**Statements and Account Transactions:** MU One-Card account balances and receipts are available at attended point-of-sale (POS). Unattended POS will display account balance but will not issue receipts. A historical record of account activity is available online anytime at: <http://mansfield.blackboard.com>. The cardholder agrees to verify the history of deposits and transactions on a monthly basis.

**Accounts:** Mountie Money accounts will remain active and account balances will be carried forward on a semester basis as long as the cardholder is enrolled (or employed) by the university.

**Account closures:** Student accounts will have appropriate access privileges terminated upon graduation or withdrawal from Mansfield University. Employee accounts will have appropriate access privileges terminated upon termination of employment with Mansfield University. Cardholders with funds remaining on their account which will not be utilized must submit a written refund request to the MU One-Card Office. Account closure requests will be processed within four weeks. Refunds will be mailed to the permanent address of the cardholder as shown in the University records. Our debit card accounts do not pay interest on balances. There are no transfer charges, fixed charges, or average or minimum balance charges. There is no fee to close an account with a zero balance.

**Account information disclosure:** Mansfield University will not disclose your account information to third parties except as required by state or federal laws or regulations.

**Insufficient Funds:** Your Mountie Money transactions will be verified prior to the completion of a transaction. In the rare event a transaction cannot be verified due to a systems problem and a purchase occurs with insufficient funds in the Mountie Money account, the account will reflect a negative balance. The owed funds will automatically be deducted from the next deposit. Should the account be closed with a negative account balance, the balance will be billed directly to the participant. Should a deposit to the account be returned for insufficient funds, Mansfield University may deduct the deposit and assess a \$25 returned check fee from the Mountie Money account.

**Errors or Disputes:** It is important that the Cardholder review the account history available online at <http://mansfield.blackboard.com> on at least a monthly basis. If there is any questionable transaction, refer to steps 1-4 below. Errors on receipts should be addressed with the authorized MU One-Card vendor from whom you made the purchase. If the Cardholder is unable to resolve the dispute with the merchant, refer to steps 1-4 below.

1. Discrepancies must be reported to the MU One-Card Office no later than sixty (60) days after the discrepancy appears. If a Cardholder makes an oral request, it must be followed by a written notification within ten (10) business days. If the MU One-Card Office is not notified within sixty (60) days of the discrepancy, the participant may be liable for any error or erroneous charges.

2. The following items must be provided when discrepancies are reported: (1) Cardholder name and ID number, (2) description of the transaction in question and a clear explanation of the discrepancy, and (3) dollar amount of the transaction. In the event that a merchant places a hold or deducts an amount different from the amount of purchase(s), the One-Card Office will work with the cardholder and the merchant to address the discrepancy.

3. The One-Card Office will investigate the discrepancy. The result of the investigation will be ordinarily made available within ten (10) business days of notification; however, if needed the University may take up to forty-five (45) days to conduct the investigation in which event the account will be provisionally credited.

4. The One-Card Office will correct any error within 24 hours of determination and cardholder will be notified. If no error is found, a written explanation will be provided within three (3) business days after the close of the investigation. In the event there was no error and the account was provisionally credited, the University may charge the cardholder for the amount of any provisional credit previously provided.

**E-Disclosure Statement:** Your primary source of electronic communications will be available at <http://mansfield.blackboard.com> and will include a copy of this Agreement and Account Statement. Your official Mansfield University e-mail address will be used for any e-mail communications. Revisions to the terms and conditions will be placed on the One-Card website and Cardholders with active accounts will be notified by e-mail. You consent to allow MU to provide communications and information to you in electronic rather than in paper form. If you choose not to consent to receive communications and information electronically you cannot obtain Mountie Money services at this time. You may change your mind about receiving communications and information electronically, and withdraw your consent, at any time by contacting the One-Card Administrator at Room 136 Alumni Hall, Mansfield University. Your obligations under this Agreement will not be affected by withdrawal of your consent. A paper copy of your account transactions can be requested from the One-Card Administrator on an exception basis.

You will need a computer with sufficient memory to store electronic records, and with a working connection to the internet. You will need a minimum web-browser version of Internet Explorer 6.0, Mozilla Firefox 2.0 or Apple Safari2(or higher), with e-mail capability. Your browser will need to have 128-bit encryption capabilities. You are responsible for configuring your system to accommodate these requirements. Finally, you will need a printer if you want to print copies of electronic records. If MU changes the minimum hardware or software requirements needed to access or retain electronic records and the change creates a material risk that you will not be able to access or retain a subsequent record, then before the change takes effect MU will let you know about the change and let you know what the new requirements are. MU will notify you by e-mail, and at that time you will be allowed to choose whether you still want to give us your consent to receiving communications or information by electronic records. If not, you will be allowed to withdraw your consent at that time, without any fee or charge by us.