

# id+ Card Disclosure Statement

The Penn State id+ card is the official photo identification card of Penn State University and must be carried by cardholders at all times. There are five University approved id+ cards: student, faculty/staff, faculty/staff/student, retiree, and affiliate. All cards are photo cards with a magnetic stripe on the back. Please reference Policy AD24 (<http://guru.psu.edu/POLICIES/Ad24.html>) for a full disclosure of the University's policy on id+ cards.

## 1. id+ CARD

The mechanism for accessing the cardholder's account(s) or privileges shall be the id+ card. Presentation of the card may be required to access University services, such as meal plans, library services, admission to events, and building access. Access to University facilities or cardholder's account(s) may be denied if your account is suspended by the University for administrative reasons, you deactivate your card, or if your card's magnetic stripe is damaged and will not scan.

The card is the property of Penn State University and is non-transferable. Only the cardholder may present the id+ card for purchases and other privileges. id+ cards will be confiscated if presented by someone other than the cardholder or if the card is involved in inappropriate or illegal use. Fraudulent use of the card will result in disciplinary action.

Your ID card displays your nine-digit PSU ID number. It is the cardholder's responsibility to safeguard the confidentiality of the PSU ID number. If an assigned PSU ID has been compromised and used fraudulently, contact the id+ Card Office immediately.

Information about the cardholder's account will be disclosed to third parties only for the following reasons: (1) in order to complete a transaction; (2) in order to comply with court orders or other applicable laws; or (3) with the cardholder's written permission.

## 2. LOST, STOLEN, OR DAMAGED CARDS

Lost or stolen cards must be immediately deactivated online at [www.idcard.psu.edu](http://www.idcard.psu.edu), in person at the local id+ Office (during business hours), or by telephone. Campus location, telephone number, and hours are available online at [www.idcard.psu.edu](http://www.idcard.psu.edu). University Park cardholders may call 814-865-7590 or 814-863-1111 (after business hours). The University Park id+ Office hours are 8:00 am to 5:00 pm, Monday through Friday (holidays not included). The replacement fee for a lost, stolen, or damaged card is \$15. Only the latest card printed is valid. Replacement of a card when there is a change in the cardholder status or name is free; however, the old card must be presented in exchange. The filing of a police report does not waive the replacement fee of a stolen card.

A cardholder's maximum liability for unauthorized use of a lost or stolen id+ card is \$50.00, provided the id+ Office is notified within two (2) business days. A cardholder's maximum liability for unauthorized use of a lost or stolen id+ card reported after two (2) business days is \$500.00. In both cases, a cardholder's maximum liability will be further limited by the amount of unauthorized transfer(s) that actually occur.

Immediately notify the id+ Office if your account transaction history as presented online at [www.idcard.psu.edu](http://www.idcard.psu.edu) discloses unauthorized transfers. If you do not notify the id+ Office within sixty (60) days after the transfer was posted, you may be unable to recover the loss of funds if timely notification could have prevented the loss. The time limit for reporting unauthorized electronic fund transfers may be extended in the event of extenuating circumstances such as travel or hospitalization.

## 3. LIONCASH+, A FLEXIBLE SPENDING ACCOUNT

LionCash+ is an online, prepaid debit account that may be used to pay for purchases at participating on- and off-campus locations. Active accounts with a positive balance will remain open and will carry forward to the next semester or year.

The LionCash+ account can be activated by making an initial deposit into the account. There are no fees to establish or use the account. No interest shall be paid on any balance in the account. Deposits may be made online at [www.idcard.psu.edu](http://www.idcard.psu.edu) with a Visa or MasterCard or at various locations around campus. Checks must be payable to The Pennsylvania State University or Penn State.

Cardholders who elect to deposit funds into a LionCash+ account agree to be bound by the terms and conditions disclosed herein. The LionCash+ account will be administered by the id+ Office located at 103 HUB-Robeson Center, University Park, PA 16802.

### Security

The id+ card must be presented at the time of purchase and shall be the only means of accessing the participant's account. If a lost or stolen card is deactivated as outlined above, the balance is protected and may be transferred to a new id+ card. A merchant may request additional identification to guarantee that only the participant uses the account. The account holder may be required to sign a receipt for goods or services.

### Documentation of Transfers/Cardholder History/Statement

Account holders may receive and may request a receipt at the time a purchase is made from any card reader operated by a cashier, provided however, that account holders will not receive a receipt from a card reader attached to a vending or laundry machine, a photocopier or at on-campus dining facilities. The account holder's current balance and ninety (90) days of transaction history is available online at [www.idcard.psu.edu](http://www.idcard.psu.edu). The account holder agrees to verify the history of deposits and transactions on a monthly basis. A printed copy of the account holder's transaction history may be requested at the local id+ Office.

### Spending Limits

To minimize potential loss to the participant, unattended locations/applications, such as vending, laundry, and photocopiers, may impose a daily spending limit. Except as outlined above for unattended devices, there is no daily limit on the number of transactions or their dollar total, up to the available balance.

### Refund Policy

The account holder agrees and understands that there will be no cash withdrawals or refunds from active LionCash+ accounts. Cash refunds will not be issued for returned merchandise purchased with LionCash+. LionCash+ accounts will be credited for the amount of the return. Merchandise must

be returned to the location where goods or services were purchased and returns are subject to the return policy of the merchant. LionCash+ accounts are not intended to simulate a checking or savings account, and therefore, requests for refunds will only be granted to students upon graduation or withdrawal from the University. Students may also request a refund at the end of spring semester. Faculty and staff may obtain refunds upon request at any time. A \$10 processing fee will be deducted from each refund. In addition, all University debts must be satisfied prior to a refund being processed. All requests for refunds upon graduation, withdrawal from the University or termination of employment by the University must be received within ninety (90) days of graduation, withdrawal or termination. Any funds left in an account longer than ninety (90) days are forfeited and become the property of the University.

#### **Insufficient Funds**

Your LionCash+ 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 LionCash+ 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, the id+ Office may deduct the deposit and any associated fees from the LionCash+ account.

#### **Liability for Failure to Make Transfers**

If the University does not properly complete a transfer to or from an account holder's account, the University will not be liable for such failure, if:

1. Through no fault of the University, the account has insufficient funds;
2. Circumstances beyond the control of the University prevent the transfer, including but not limited to fire; flood or other catastrophe; legal acts of public authorities; strikes; riots; failure of communications or power supply or mechanical difficulties with the equipment which could not be reasonably foreseen or provided against;
3. The account has been suspended to prevent unauthorized use;
4. There may be other exceptions.

#### **Errors/Disputes**

It is important that the account holder review the account history available online on a monthly basis. If there is any questionable transaction, refer to steps 1-4 below. Errors on receipts should be addressed with the business of origin. If the account holder is unable to resolve the dispute with the merchant, refer to steps 1-4 below.

1. Discrepancies must be reported to the id+ Office no later than sixty (60) days after the discrepancy appears. If an account holder makes an oral request, it must be followed by a written notification within ten (10) business days. If the id+ 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) account holder 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.
3. The id+ 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 id+ Office will correct any error within 24 hours of determination and account holder 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 account holder for the amount of any provisional credit previously provided.

#### **Inactive Accounts**

LionCash+ accounts showing no cardholder activity during a twelve-month (12) period are considered inactive. Inactive accounts will be assessed an annual \$25 inactivity fee. A notice of inactive account status for balances in excess of \$100 will be sent to account holders at their last known address.

#### **Changes in Terms and Conditions**

The University shall mail, email or deliver a written notice at least twenty-one (21) days before the effective date of any change in terms or conditions if the change would result in increased charges or increased liability for the account holder. Prior notice need not be given where an immediate change in terms or conditions is necessary to maintain or restore the security of an electronic transfer system or account. However, if a change is to be made permanent, the University will provide written notice of the change to the account holder within thirty (30) days, unless such disclosure would jeopardize the security of the system or account.

#### **4. THE CAMPUS MEAL PLAN (This program is not available at all Penn State locations)**

The Campus Meal Plan is an online, prepaid debit account used to dine at on-campus dining facilities. Students in on-campus residence halls are required to purchase the Campus Meal Plan with their housing contract. Off-campus students may elect to participate in the Campus Meal Plan. The Campus Meal Plan participants must abide by the terms and conditions set forth in the contract. Additional information can be found online at [www.hfs.psu.edu](http://www.hfs.psu.edu). On-campus food transactions will debit the Campus Meal Plan account first. If funds are insufficient to cover the cost of the transaction, the LionCash+ account will be debited for the balance of the purchase.

#### **5. id+ CARD/LINKED PNC BANK ACCOUNT SERVICES**

PNC Bank is the exclusive banking provider of the id+ Program. The PSU Student Banking and WorkPlace Banking accounts, available to Penn State students, faculty and staff through PNC Bank, offer the account holder the option of using the id+ card as a PNC Bank ATM card. The id+ card cannot be used at an ATM until a deposit account is opened.

The University is not liable for issues related to Banking Services linked to the id+ card and provided by PNC Bank. Issues should be directed to PNC Bank at 877-PNC-1000. Cardholders are bound by the terms and conditions of PNC Bank's Account Agreement and Consumer Schedule of Service Charges and Fees, as well as other terms and conditions that may apply to PNC Bank accounts and/or services. Visit [www.pncbank.com/psu](http://www.pncbank.com/psu) for further details.