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, and may be destroyed, 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.

The photo taken for your id+ card is stored digitally and may be used for other approved academic and administrative purposes at Penn State. The photo is not considered directory information and will not be made public.

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, 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. 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 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 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 of 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. 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.

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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. On-campus food transactions will debit the Campus Meal Plan account first. If funds are insufficient to cover the cost of the direct purchase, the id+ Office may deduct the deposit and any associated fees from the LionCash+ account. 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.

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 assigned a meal plan that is determined by the University and cannot be used at an ATM until a deposit account is opened.

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 must be provisionally credited before it can be used at an ATM. The id+ card will not be provisionally credited if it is determined that the use of the id+ card for ATM transactions would jeopardize the security of the system or account.

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.

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.

4. 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 a Campus Meal Plan with their housing contract. Off-campus students may elect to participate in the Campus Meal Plan. 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. 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 for further details.