

**3358:11-3-23 Express card policy.**

- (A) Purpose. The express card is an identification and ~~debit~~ stored-value card. Students use the express card as a student identification and ~~to use the computer labs, testing center, and library~~ and to make purchases where the express card is accepted.
- (B) ~~Guidelines.~~ Implementation. The chief financial officer will implement posted procedures and guidelines, which are consistent with the provisions of this rule.
- ~~(1) To obtain an identification card, students must be registered for classes and present a photo identification to the express card station in the record's office. The card does not expire. There is no charge for the first identification card.~~
- ~~(2) Debit card account. The express debit card account is non-interest bearing. Only the person pictured on the card is authorized to spend money from that account. The college reserves the right to change the account terms and conditions at any time. If a change reduces limits or restricts the account holder's rights under the terms and conditions, the college will give at least twenty calendar days notice by mail. However, if an immediate change is necessary for security reasons, the college may first make the change and then notify the account holder.~~
- ~~(3) Deposits. Currency deposits of one to twenty dollars may be made at any value transfer station. The use of credit cards and personal checks for deposits of five dollars or more will be accepted during business hours at the bursar's office. The maximum deposit by check is thirty dollars. A ten dollar charge will be assessed upon receipt of a returned check. Receipts will be provided for all purchases or deposits at cashier attended stations and for all deposits at value transfer stations.~~
- ~~(4) Refunds. Cash withdrawals and credit card reimbursements from the express card account are not permitted. Refunds by check are issued only after the account balance is two dollars or more and a written request is received by the bursar's office. Refund checks are written in the name of the account holder and mailed to the current address on file in the record's office. Accounts with no activity over a twelve-month period are considered inactive. Inactive accounts will be terminated regardless of balance.~~

- ~~(5) Questions on deposits or charges to a cardholder account and error resolution procedures:~~
- ~~(a) If the account holder believes there is a discrepancy with a charge to the account, the department which processed the transaction should be contacted within thirty calendar days. Questions regarding deposits made on an account need to be brought to the attention of the bursar's office during normal business hours.~~
- ~~(b) If there is a discrepancy on an account, the request to review the account must be in writing. The account holder will be requested to include the account holder name and account number, describe the transaction in question, and explain as clearly as possible the discrepancy and indicate the date and dollar amount of the transaction. The department responsible for reviewing the discrepancy will notify the account holder in writing of any corrective measures put in place. Any errors found through the investigation will be immediately corrected.~~
- ~~(6) Reporting lost, stolen or damaged cards and liability for card use. It is the cardholder's responsibility to report a lost or stolen card immediately. If a card is lost or stolen, the account holder's liability for unauthorized charges is limited to the funds available on the account. During business hours, notice may be given to the record's office by telephone or in writing. After normal business hours, contact the record's office by telephone and leave a message stating name, card identification number, and brief description of the circumstances. If notice is given by telephone, it must be confirmed in writing within forty-eight hours to the record's office. A fifteen dollar replacement fee will be charged for any lost or stolen card.~~
- ~~(7) Disclosure of account information to third parties. The college will disclose information to third parties about the account holder's account or the transactions only in order to comply with court orders, to meet the requirements of applicable law, if the account holder gives written permission or if it is necessary to verify the existence and condition of the account for a third party vendor.~~
- ~~(8) Account termination. The account holder may close the account at any time by giving written notice to the record's office and no longer using the card for any purchase or deposit. The college reserves the right to terminate the cardholder's use of the card for purchase at any time.~~

~~Any obligation of the account holder to make a payment or reimbursement to the college will survive account termination, and if a balance of two dollars or more remains in the account holder's account after termination and full satisfaction of all obligations of the account holder, the college will refund the balance.~~

~~(9) Summary of fees.~~

~~(a) No transaction fee for purchase transactions.~~

~~(b) No transaction fee for deposit.~~

~~(c) No account closing fee.~~

~~(d) No annual service fee on inactive accounts.~~

~~(e) No charge for name change.~~

~~(f) No charge for feature change (i.e. long distance option).~~

~~(g) There is a ten dollar return check fee.~~

~~(h) There is a fifteen dollar replacement fee for lost or stolen cards.~~

Effective: 09/17/2016

CERTIFIED ELECTRONICALLY

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Certification

09/07/2016

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Date

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