

Saint Ignatius High School Wildcard Terms & Conditions

Please read and acknowledge this Agreement before using your Saint Ignatius High School Wildcard (“Wildcard”) account. It contains the terms and conditions of the Wildcard account accessed via the Wildcard ID card. By adding value, registering for online account access and/or using your Wildcard account, You agree to be bound by the terms and conditions contained in this agreement, which will govern your use of the Wildcard account. Please read this agreement. The term of this contract begins when these terms are acknowledged and ends when the holder of the card graduates or withdraws from Saint Ignatius High School (students), terminates employment (faculty/staff/employees) or the participant’s Wildcard expires (adult volunteers/contractors).

1 Definitions

- a. You and Your each mean the Cardholder or in the case of students, the parent/guardian.
- b. We, Us, Our and the School each mean Saint Ignatius High School.
- c. Cardholder means an individual in whose name and for whose benefit a Wildcard ID Card is to be issued or has been issued by the School.
- d. Contributor means an individual other than the Cardholder who loads value to a Wildcard account for a Cardholder.
- e. Authorized Guest User means an individual designated by the Cardholder to have online account management privileges at the Wildcard Account Center.
- f. Service Provider means a third party contracted by the School that provides certain support and marketing services for Your Wildcard account.
- g. Wildcard ID Card means the Official Saint Ignatius High School ID Card issued by the School to the Cardholder.
- h. Wildcard account means an account with pre-paid value that can be accessed using your Wildcard ID Card. A Wildcard ID Card may have one or more accounts.
- i. Wildcard Account Center means the Website containing information about the Wildcard ID Card Program and the site used by parents, faculty, staff, employees and other authorized adults to manage the Wildcard account or where Cardholders may login and manage their individual Wildcard ID Card and Wildcard account.
- j. Card Payment Service means a service whereby a Cardholder can access value associated with one or more Wildcard account linked to his/her ID Card.
- k. Registration means the electronic process used by Cardholder to set-up online Wildcard account access at the Wildcard ID Wildcard Account Center.
- l. Accepting Location means a point-of-sale location that is authorized to accept the Wildcard account for the purchase of goods and services.
- m. Wildcard User Account means the account that enables You to access and manage Your Wildcard account via the Wildcard Account Center.

2 Wildcard ID Card Description

Your Wildcard ID Card is a multiple function card that can be used for the following applications:

- a. Official Saint Ignatius High School Identification;
- b. Access device for one or more pre-paid Wildcard accounts;
- c. Access device for attendance tracking (students).

3 Eligibility

- a. You are an authorized member of Saint Ignatius High School.
- b. You have the following data on record with Saint Ignatius High School: First Name, Last Name, Date of Birth
- c. You are at least fourteen (14) years of age
- d. You agree that You have read and understood this Agreement and that You will be bound by and will comply with all of its terms and conditions.

If You do not agree with all of these statements, You cannot activate and/or use the Wildcard Account feature of Your Wildcard ID Card.

4 Contact Information

If You have questions regarding Your Wildcard ID Card or Wildcard account You may contact the Finance Office at Saint Ignatius High School at 216-651-0222, email pwalcutt@ignatius.edu or write to Saint Ignatius High School, Finance Office, 1911 West 30th Street, Cleveland, Ohio 44113. You may also get support by visiting Our Website at www.ignatius.edu.

5 Card Accounts

Your Wildcard ID Card can be linked with and used to access value in Pre-Paid Accounts. There is no credit card, credit account or deposit account associated with the Wildcard ID Card. Wildcard account funds are aggregated in a bank account maintained by the School. Cardholder, Card and Account information are kept on computer systems maintained by the School and Service Providers contracted by the School. You agree and give the School permission to share your personal information with such Service Providers to enable them to perform data processing required to provide these and other Card related services.

Saint Ignatius High School is not acting as a trustee, fiduciary or escrow with respect to value in Wildcard accounts, but is acting only as an agent and custodian. No interest, dividends or other earnings or return will be paid on any value loaded in Accounts. Value associated with individual Cardholder Accounts is not insured by the Federal Deposit Insurance Corporation (FDIC).

6 Registration

You can register for online account access to Your Wildcard account at the Wildcard Account Center. In order to register Your Wildcard account You must validate personal information, provide information from Your Wildcard ID Card, agree to these Wildcard account Terms & Conditions, and create a Wildcard User Account including a login and password.

You agree to provide true, accurate and complete registration information and to maintain and promptly update Your information as applicable. You agree not to impersonate any other person or use a name that You are not authorized to use. If any information You provide is untrue, inaccurate, not current, or incomplete, without limiting other remedies, Saint Ignatius High School has the right to terminate Your use of the Service and Saint Ignatius High School, its agents, suppliers, and subcontractors have the right to recover from You any costs or losses incurred as a direct or indirect result of the inaccurate or incomplete information.

7 Password & Security

You should not reveal Your account login information or password(s) to anyone else. You must safeguard and protect the confidentiality of Your password to keep Your Wildcard account secure. You will be responsible and liable for all instructions received at the Wildcard ID Wildcard Account Center that are accompanied by Your password, regardless of whether those instructions actually come from You. Saint Ignatius High School is not responsible for losses incurred by the Cardholders as the result of their misuse of passwords.

8 Unauthorized Use

If You use, or attempt to use Your Wildcard ID Card or the Card Payment Service for purposes other than permitted uses (i.e. making payments, managing Your accounts), including but not limited to tampering, hacking, modifying or otherwise corrupting the security or functionality of the Service, Your Wildcard account will be terminated and You will be subject to damages and other penalties, including criminal prosecution where available.

9 Electronic Statements & Communications

To the fullest extent permitted by applicable law, this Agreement and any other agreements, notices or other communications regarding Your Wildcard account and/or Your use of the Service ("Communications"), may be provided to You electronically and You agree to receive all Communications from Saint Ignatius High School in electronic form. Electronic Communications may be posted on the pages within the Wildcard ID Wildcard Account Center and/or delivered to Your e-mail address. You may print a copy of any Communications and retain it for Your records. All Communications in either electronic or paper format will be considered to be in "writing," and to have been received no later than five (5) business days after posting or dissemination, whether or not You have received or retrieved the Communication. Saint Ignatius High School reserves the right but assumes no obligation to provide Communications in paper format. Your consent to receive Communications electronically is valid until You revoke Your consent by notifying Saint Ignatius High School in writing at the address in the Contact Section of these Terms & Conditions. If You revoke Your consent to receive Communications electronically, Saint Ignatius High School will terminate Your right to use the Wildcard account.

You agree to inspect Your electronic statements and to notify us of any erroneous, improper or unauthorized transactions. If Your electronic statement indicates transactions that You did not make, you agree to notify us immediately using the information of the Contact section of this agreement.

10 Correct Email and Mailing Address

You agree and warrant that You have access to the Internet and to a current functional personal email address. You have the sole responsibility for providing Saint Ignatius High School with a correct and operational email address. Saint Ignatius High School will not be liable for any undelivered email communications or any costs You incur for maintaining Internet access and an email account. You must promptly notify Saint Ignatius High School of any change in Your email.

If your mail or postal address changes, you must access the Wildcard Account Center immediately and change your address.

11 Using the Wildcard Account

You may use the Wildcard ID Card for the following purposes:

- Pay for goods and services at accepting locations on and around campus;
- Obtain balances and review transaction activity online;
- Add value to Wildcard account using a check, credit card or debit card;
- Providing identification when requested;
- Tracking attendance (students).

11.1 Multiple Accounts

Your Wildcard ID Card may be associated with multiple Accounts. Each Account has its own policies and rules pertaining to acceptance, online account access and funds loading. We reserve the right to restrict the use of Accounts to certain qualifying locations. When authorizing a Wildcard ID Card purchase We will search for funds across all of Your eligible Accounts in a specific order consistent with Our acceptance policies. You agree that We may use value from more than one account to complete a single purchase.

11.2 Wildcard Account Spending & Value Add Limits

Account Rule	Limit
Daily Spend Limit	\$750
Daily Self-Service Spend Limit	\$20
Minimum Value Add	\$1.00
Maximum Value Add	\$3,000
Minimum Transaction Amount	\$0.01
Maximum Transaction Amount	\$750
Accepting Locations	All

12 Adding Value to Wildcard Accounts

You, Contributors and Authorized Guest Users may add value to select Wildcard ID Card Accounts at the Wildcard Account Center or by mail subject to the limitations provided herein.

We reserve the right to accept or reject any request to add additional value to Wildcard ID Card Accounts, in Our sole discretion. If any transfer of value to a Wildcard account becomes subject to any stop payment order or chargeback after value has been credited to the Wildcard account, We will be entitled to recover the full amount of the stopped or charged-back payment plus any applicable fees by deducting an equivalent amount from the Wildcard account.

12.1 Value Availability

Credit Card, Debit Card, Check and Cash Payments will be made available to the Cardholder on the same business day as the payment is received.

12.2 Quick Re-Value

Contributors (i.e. parents, family, friends) can add value to Your Wildcard account via the Wildcard ID Wildcard Account Center without logging-in to Your account by entering unique personal information, then following prompts on the web site. You acknowledge and agree that Contributors may add value in this manner.

12.3 Saved Payment Methods

You and Authorized Guest Users may save payment methods on file for convenient future use. If a saved Payment Method is determined to be invalid for any reason We will notify You and ask that You update the payment method information. We reserve the right to remove invalid or expired cards from Your account at Our discretion. You or Authorized Guest Users may edit saved payment methods at any time at the Wildcard Account Center.

12.4 Automatic Recurring Payments

You and Authorized Guest Users may provide instructions to automatically add value to Your Wildcard account on a recurring basis using a payment method saved on file. You or Authorized Guest Users may edit or delete these instructions at any time at the Wildcard Account Center.

13 Making Purchases with Wildcard

You must have sufficient value available in Your Wildcard account to pay for each transaction. Each time You use Your Wildcard account, the amount of the transaction will be debited from the Account. Should your purchase amount exceed the remaining balance in your Wildcard account, an overdraft of up to \$10.00 will be permitted. Once the negative account balance reaches \$10.00, you are responsible for providing a secondary form of payment to complete the transaction.

13.1 No Cash Back

Cardholders will not be able to transact an amount greater than the value of the goods/services being purchased in order to receive cash back from the accepting location. Transactions may only be in the exact amount of goods/services being purchased.

14 Wildcard Receipts

You agree to sign a receipt for any transaction made with Your Wildcard account where requested by the accepting location You may not receive a receipt at dining halls and certain self-service locations such as vending machines.

15 Overdrafts & Negative Accounts

If an Accepting Location attempts to process a transaction for more than the value available in Your eligible Wildcard account, the transaction will be declined. For self-service transactions, your account must have a balance at least as high as the highest priced item available for sale at the self-service location. Your account will be charged only the amount of the purchase actually selected; however your transaction history may temporarily show the transaction at the higher amount. If, for any reason, a transaction is processed for more than the value in the Wildcard account, You are liable for that entire amount and agree to pay any overdraft immediately on demand. We reserve

the right to (i) automatically debit such overdrafts from any available value present now or in the future on this Wildcard account or any other Wildcard ID Card Accounts or Payment Methods You have on file at Saint Ignatius High School, (ii) suspend Your Wildcard account until payment on negative account is made in whole. It is School policy that all financial obligations for tuition, fees and other costs and charges of a student to all departments or enterprises of the School, including the Wildcard, must be satisfied in full before the student will be permitted to receive transcripts, to receive a diploma, or attend classes in any succeeding term.

16 Loyalty and Discount Programs

From time to time, We may, at Our sole discretion, offer loyalty and discount programs that allow You to accumulate and receive benefits, awards and discounts from accepting locations. You agree that Your Wildcard account use with individual locations may be tracked and recorded by us so that You may participate and benefit from these programs.

17 Lost or Stolen Wildcard ID Cards

You agree to notify us immediately if (i) Your Wildcard ID Card has been lost or stolen or (ii) You believe someone has made a purchase using Your Wildcard account without Your permission. You may be responsible for the unauthorized use of the Wildcard account if You fail to notify Us that the Wildcard ID Card has been lost or stolen. You can suspend Your Wildcard account at the Wildcard Account Center or by contacting the Finance Office at 216-651-0222. When Your Wildcard ID Card has been reported lost or stolen, We will suspend the Wildcard account to prevent unauthorized use. You may also request a replacement card. Each Cardholder will be entitled to receive one replacement card per year without charge. Succeeding replacement cards will include a fee of \$5.00.

17.1 Re-Activating Wildcard Account

If You find Your Wildcard ID Card after it has been reported lost, You may re-activate the Wildcard account if (i) the re-activate request is received within two days of the card being suspended and (ii) a new card has not been issued. You can re-activate Your Wildcard account at the Wildcard Account Center. Once a replacement card is issued, no prior card may be re-activated.

18 Disputes>Returns

You agree to work to resolve all disputes about purchases made using the Wildcard account with the merchant or location that accepted the Wildcard ID Card. If You are entitled to a refund for any reason for goods or services obtained with the Wildcard account, You agree to accept credits to the Wildcard account in place of cash.

19 Error Resolution

If You think Your statement or receipt is wrong or if You need more information about a transaction listed on Your statement or receipt, please contact us as soon as possible using the information in the Contact section of this agreement.

We must hear from You no later than 60 days after We made available the First electronic statement on which the problem or error appeared. When calling or notifying us You must:

- Include the account holder name and account number
- Describe the transaction in question and explain as clearly as possible the discrepancy.
- Indicate the dollar amount of the transaction.

If You make an oral request, We may require You to send the question in writing within 10 business days.

We will make best efforts to complete Our investigation within 10 business days after We hear from You and will correct any error promptly. However, We may take up to 45 days to investigate the discrepancy. If We take more than 10 days to investigate a problem, We will re-credit the account holder's account within 10 business days for the amount in dispute. If the account holder is asked to put the discrepancy in writing and We do not receive it within 10 business days, We may not re-credit the account.

If We decide that there was no error, We will send You a written explanation within three business days after We finish Our investigation. You may ask for copies of the documents used in the investigation.

20 Account Refunds

Eligible refunds are processed upon request and will be completed within 4-6 weeks of a written request. Refund requests must be submitted in writing to:

Saint Ignatius High School
Finance Office
1911 West 30th Street
Cleveland, Ohio 44113

- You may request a refund of your Wildcard account balance when you graduate, withdraw or leave Saint Ignatius High School. Proof of withdrawal or dismissal is required.
- Refund requests from faculty and staff are accepted at any time but limited to a total of 4 refunds per year.
- Refunds are processed when:
- The accounts balance is \$1.01 or more AND
- A written refund request is submitted
- A \$1.00 refund service fee will be deducted from the refund.
- No refunds will be issued for amounts less than \$1.00
- Refund checks will be mailed to Your mailing address on file unless a specific address is provided with the refund request. We are not responsible for lost or misdirected mail, or for Your failure to notify Us of a change of address, or for Your failure to arrange mail forwarding with the United States Postal Service.

21 Inactivity

If You do not use or re-load a Wildcard account for twelve (12) consecutive calendar months, the Account will be considered inactive and You may be charged a monthly Inactivity Fee. If a Wildcard account is inactive and has zero value it will be closed.

22 Unclaimed Property

If You do not use Your Wildcard account for a period of one (1) year, it will be terminated. After the date of termination, We will use the information You provided to try to send You any funds that We are holding in custody for You. If that information is not correct, and We are unable to complete the payment to You, Your funds will be subject to applicable state laws regarding escheat of unclaimed property. You may also be charged an Account Closing Fee.

23 Service Fees

We will charge You the fees and charges set forth on the Schedule of Fees and Charges attached hereto and incorporated herein by reference. All fees and charges will be deducted automatically from the Wildcard balance at the time the fee or charge is incurred.

Returned Payment/Check	\$35.00/each
Card Replacement – First per year	No Charge
Card Replacement – More than one/yr.	\$5.00
Inactive Account Fee	\$1.00/month
Account Closing Fee	\$1.00/account
Paper Statement Fee	\$15.00/statement
Account Refund Fee	\$1.00/refund

Fees are subject to change at our sole discretion.

24 Cancellation; Suspension of Use

Saint Ignatius High School and Service Providers, in their sole and absolute discretion, may limit, suspend or cancel Your use of the Wildcard ID Card and/or Wildcard account. Saint Ignatius High School may refuse to issue a Wildcard ID Card or may revoke the Wildcard ID Card privileges with or without cause or notice. The Wildcard ID Card at all times remains the property of Saint Ignatius High School and may be repossessed by Saint Ignatius High School at any time. If You would like to cancel use of the Wildcard ID Card or Wildcard accounts, You may do so by contacting the Saint Ignatius High School in writing at 1911 West 30th Street, Cleveland, Ohio, 44113, Attn. Finance Office. Upon cancellation of the Wildcard ID Card privileges, the Wildcard ID Card must be cut in half and destroyed. You

agree not to use or attempt to use an expired, revoked or otherwise invalid Wildcard ID Card. You agree to surrender the Wildcard ID Card to us upon request.

We reserve the right to assess an Account Closing Fee.

25 Liability for Failure to Make Transfers

If we do not complete a transfer to or from Your Wildcard account within a reasonable period of time or in the correct amount according to our agreement with you, we will be liable, to the extent permitted by state law, for your losses or damages. However, there are some exceptions. We will not be liable, for instances including, but not limited to, the following:

- a. If, through no fault of ours, You do not have enough money in Your account to make the transfer.
- b. If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- c. If, through no fault of ours, there is a delay in transferring data between computer systems.
- d. If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- e. If an accepting location refuses to honor the Wildcard ID Card

26 Disclosure of Account Information to Third Parties

We will disclose information to third parties about Your Wildcard account or the transactions You make only:

- a. where it is necessary for completing transactions
- b. in order to comply with government agency or court orders
- c. if You give us Your written permission
- d. to carefully selected service providers who perform data processing, records management, collections, and other services for us, in order that they may perform those services.
- e. in order to prevent or investigate possible illegal activity
- f. in order to issue payment authorizations for transaction on the Wildcard account; or
- g. where otherwise provided by law or Our privacy policy.