



XCARD and XCASH Terms and Conditions

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Setting Up Your XCASH Account

Definitions	Term(s)	Definition
	We, Us, Our, and College	Waubonsee Community College
	You, Your, and Cardholder	An individual who has been issued an XCARD.
	XCARD	An official Waubonsee Community College card issued to students that contains the student's photo, his/her name and X-number. The X-number is both printed on the card as well as encoded in the magnetic strip and bar code of the card.
	XCASH	An account with pre-paid value that can be accessed using an XCARD. A card may have one or more accounts associated with it.
	XCASH Deposit Center	The website containing information about the XCARD program, also where You can manage Your XCASH account. This can be found at https://waubonsee.campuscardcenter.com .
	Contributor	An individual, other than You, who loads value onto an XCARD for You to use.
	Authorized Guest User	An individual, other than You, who can manage Your XCASH account at https://waubonsee.campuscardcenter.com .
	Service Provider	A third party contracted by the College that provides certain support and marketing services for Your XCARD and XCASH account.
	Card Payment Service	A service You can use to access value associated with one or more accounts linked to Your XCARD.
	Accepting Location	A point-of-sale (POS) location that is authorized to accept XCARD for the purchase of goods and services.
XCARD Description, Purpose, and Use	<p>When You have registered for XCASH, Your XCARD can be used for:</p> <ol style="list-style-type: none"> 1. Access for one or more pre-paid XCASH accounts. 2. Pay for goods and services and accepting locations on and around campus. 3. Obtain balances and review transaction activity online. 4. Access telephone customer support. 5. Add value to the XCASH account using cash, a credit card, or a debit card. 	
XCARD Eligibility	<p>In order to be eligible for an XCARD:</p> <ol style="list-style-type: none"> 1. You must be a Waubonsee Community College student. 2. You must have been assigned an X-number. 3. The College must have Your first name, last name, and date of birth on record. 4. You must agree that You have read and understood this agreement and that You will be bound by and will comply with all of its term and conditions. If You do not agree with all of these statements in this document, You cannot activate and/or use the XCASH feature of Your XCARD. 	



XCASH Account Overview	What it is: Your XCARD can be linked with and used to access value in a Pre-Paid XCASH account.	
	What it is not: There is no credit card, credit account, or deposit account associated with the XCARD. No interest, dividends, or other earnings or return will be paid on any value loaded in XCASH accounts. Value associated with individual XCASH accounts is not insured by the Federal Deposit Insurance Corporation (FDIC).	
	How it works: XCASH account funds are aggregated in a bank account maintained by the College. Cardholder, Card and Account information are kept on computer systems maintained by the College and Service Providers contacted by the College. You agree and give the College 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. Your personal information will not be shared or stored for any purpose outside of processing and maintaining Your XCASH account funds. Waubonsee Community College is not acting as a trustee, fiduciary, or escrow with respect to the value in XCASH accounts, but is acting only as an agent and custodian.	
XCASH Registration	<p>You can register for online account access to Your XCASH account through the XCASH Deposit Center at https://waubonsee.campuscardcenter.com. The steps are:</p> <ol style="list-style-type: none"> 1. Validate personal information. 2. Provide information from Your XCARD. 3. Agree to these XCARD/XCASH Terms and Conditions. 4. Create a Web User Account, including a login and password. 	
Personal and Account Information	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, Waubonsee Community College has the right to terminate Your use of the Service and Waubonsee Community College, 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.	
	<p>We will disclose information to third parties about Your XCASH account or the transactions You make only:</p> <ol style="list-style-type: none"> 1. Where it is necessary for completing transactions and refunds. 2. In order to comply with government agency or court orders. 3. If You give Us Your written permission. 4. 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. 5. In order to prevent or investigate possible illegal activity. 6. In order to issue payment authorizations for transaction on the XCASH account. 7. Where otherwise provided by law. 	
Contact Information	For questions about Your XCARD or XCASH, You can visit the XCASH Deposit Center at https://waubonsee.campuscardcenter.com , or contact the XCARD Service Center using any of the methods below.	
	Phone	(888) 406-7057
	Email	XCARD@waubonsee.edu
	Mail	XCARD Service Center PO Box 1305 Doylestown, PA 18901-0117



Using Your XCASH Account

Managing Your XCASH Account	<p>Multiple Accounts: Your XCARD may be associated with multiple accounts. For example, funds in certain accounts may only be available for specific goods and services. We reserve the right to restrict use of accounts to certain qualifying locations. You agree that, if in accordance with policies, We may use value from more than one account to complete a single purchase.</p>																		
	<p>Value Availability: Credit card, debit card, and cash payments will be available for Your use on the same business day payment is received.</p>																		
	<p>Contributors: Contributors can add funds to Your XCASH account using the Deposit Center without logging in. You should not give them Your login information. You acknowledge and agree that Contributors may add value in this manner.</p>																		
	<p>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 XCASH Deposit Center.</p>																		
	<p>Automatic Recurring Payments: 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 XCASH Deposit Center.</p>																		
Loading XCASH with a Financial Aid Book Voucher	<p>If You have received a book voucher from Title IV financial aid, You may load Your XCASH from funds remaining on the book voucher AFTER You have purchased all necessary text books and materials for Your classes. Purchases from the voucher, including XCASH, will be paid out of Your financial aid award when it disburses. If the amount of the financial aid disbursement does not cover all charges included under the book voucher amount, you will be responsible to pay the balance to the College through the Bursar.</p>																		
	<p>This option is available from one week prior to class start until financial aid is done disbursing. This is no longer available once Your financial aid for the semester has disbursed. If Your financial aid award is reduced after You use financial aid book voucher funds to load XCASH, the funds may be removed from Your XCASH balance. There may be restrictions on which items can be purchased with these funds, subject to the Department of Education definition of educationally related charges. Eligibility is subject to the approval of the Financial Aid department. See Inactivity, Expiration, & Account Refunds on page 7 for refund information.</p>																		
Spending and Value-Add Limits	<table border="1"> <thead> <tr> <th>Account Rule</th> <th>Limit</th> </tr> </thead> <tbody> <tr> <td>Daily Spend Limit</td> <td>\$750</td> </tr> <tr> <td>Daily Self-Service Spend Limit</td> <td>\$20</td> </tr> <tr> <td>Daily Limit to Add Value from Financial Aid Book Voucher</td> <td>\$50</td> </tr> <tr> <td>Minimum Value Add</td> <td>\$1.00</td> </tr> <tr> <td>Maximum Value Add</td> <td>\$3,000</td> </tr> <tr> <td>Minimum Transaction Amount</td> <td>\$0.01</td> </tr> <tr> <td>Maximum Transaction Amount</td> <td>\$750</td> </tr> <tr> <td>Accepting Locations</td> <td>All</td> </tr> </tbody> </table>	Account Rule	Limit	Daily Spend Limit	\$750	Daily Self-Service Spend Limit	\$20	Daily Limit to Add Value from Financial Aid Book Voucher	\$50	Minimum Value Add	\$1.00	Maximum Value Add	\$3,000	Minimum Transaction Amount	\$0.01	Maximum Transaction Amount	\$750	Accepting Locations	All
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	Daily Limit to Add Value from Financial Aid Book Voucher	\$50																	
	Minimum Value Add	\$1.00																	
	Maximum Value Add	\$3,000																	
	Minimum Transaction Amount	\$0.01																	
	Maximum Transaction Amount	\$750																	
Accepting Locations	All																		



<p>Using XCASH Funds</p>	<p>You must have sufficient value available in Your XCASH account to pay for each transaction. Each time You use Your XCASH account, the amount of the transaction will be debited from the Account. You may not spend more value than You have on any given Account. Should Your purchase amount exceed the remaining balance in Your XCASH account, You are responsible for providing a secondary form of payment to complete the transaction. See Overdrafts & Negative Accounts on page 6 for more information about if a transaction is higher than the value in Your account.</p> <p>You agree to sign a receipt for any transaction made with Your XCASH account where requested by the accepting location. You may not receive a receipt at all accepting locations.</p>
<p>Electronic Communications</p>	<p>You agree to receive all communications from the College and any Service Providers regarding Your XCASH account electronically. All communications will be considered to be in “writing” and we will consider them received no later than five (5) business days, whether or not You have received or retrieved them. Communications will be posted within the XCASH Deposit Center or emailed to Your Waubonsee Community College email address. You may print a copy of any communications and retain it for Your records.</p> <p>It is Your responsibility 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 the XCASH Service Center immediately at (888) 406-7057. See Statement or Receipt Error Resolution on page 6 for more information about the error resolution process.</p> <p>You agree and warrant that You have access to the Internet and to Your Waubonsee Community College email address. Waubonsee Community College will not be liable for any undelivered email communications. If You do not have internet access, You can log in at a College computer.</p> <p>If Your mail or postal address changes, notify the College’s Registration and Records department.</p>
<p>Password, Security, & Unauthorized Use</p>	<p>XCASH Deposit Center: 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 XCASH account secure. You will be responsible and liable for all instructions received at the XCASH Deposit Center that are accompanied by Your password, regardless of whether those instructions actually come from You. Waubonsee Community College is not responsible for losses incurred by the Cardholders as the result of their misuse of passwords.</p> <p>Unpermitted Use of the XCASH: If You use, or attempt to use Your XCASH, XCASH 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 XCASH account will be terminated and You will be subject to damages and other penalties, including criminal prosecution where available.</p> <p>Lost or Stolen XCASH: You agree to notify Us immediately if (i) Your XCASH has been lost or stolen or (ii) You believe someone has made a purchase using Your XCASH account without Your permission. You may be responsible for the unauthorized use of the XCASH account if You fail to notify Us that the XCASH has been lost or stolen. You can suspend Your XCASH account at the Deposit Center or by calling the XCASH Service Center at (888) 406-7057. When Your XCASH has been reported lost or stolen, We will suspend the XCASH account to prevent unauthorized use. You may also request a replacement card. There is a card replacement card fee of \$10.</p> <p>If an XCASH is found, it should be returned to any Waubonsee Campus Office.</p> <p>Reactivating Your XCASH Account: If You find Your XCASH after it has been reported lost, You may reactivate Your XCASH at the Deposit Center at https://waubonsee.campuscardcenter.com. You can only reactivate if:</p> <ol style="list-style-type: none"> 1. The re-activate request is received within two days of the card being suspended. 2. A new card has not been issued.



XCASH Account Issues

Disputes & Returns	If You have a dispute about any purchase made using the XCASH account, You must work with the merchant or location that accepted the XCASH to resolve it. You agree that if You are entitled a refund for an XCASH purchase, You will accept credits to the XCASH account in place of cash.
Overdrafts & Negative Accounts	<p>If an Accepting Location attempts to process a transaction for more than the value available in Your eligible XCASH 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 XCASH 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 XCASH account or any other XCARD Accounts or Payment Methods You have on file at Waubonsee Community College, (ii) suspend Your XCASH account until payment on negative account is made in whole.</p> <p>If any funds to which You are not legally entitled are credited to Your Account by mistake or otherwise, You agree that such amounts are debts owing from You to Us and You authorize Us to deduct such amounts from Your Account to the extent permitted by law. You authorize Us to take this action without Notice or demand to You.</p>
Liability for Failure to Make Transfers	<p>If we do not complete a transfer to or from Your XCASH 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:</p> <ol style="list-style-type: none"> 1. If, through no fault of ours, You do not have enough money in Your credit card or debit card account to make the transfer. 2. If circumstances beyond Our control (e.g. fire or flood) prevent the transfer, despite reasonable precautions that we have taken. 3. If, through no fault of ours, there is a delay in transferring data between computer systems. 4. If the terminal or system was not working properly and You knew about the breakdown when You started the transfer. 5. If an accepting location refuses to honor the XCARD.
Statement or Receipt Error Resolution	<p>If You think Your statement or receipt is wrong or You need more information about a transaction listed on Your statement or receipt, please contact the XCARD Service Center as soon as possible at (888) 406-7057. For error resolution with Your statement, You must contact Us within 60 days after the statement date on the first electronic statement with the potential discrepancy. You must have the following information available when You notify us:</p> <ol style="list-style-type: none"> 1. Account holder name and account number 2. Description of the transaction in question and clear explanation of the potential discrepancy 3. Dollar amount of the transaction <p>If You make an oral request, We may require You to send the question in writing within 10 business days.</p> <p>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 of the 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.</p>

Sugar Grove Campus
Route 47 at Waubonsee Drive
Sugar Grove, IL 60554-9454
(630) 466-7900

Aurora Campus
18 S. River St.
Aurora, IL 60506-4134
(630) 801-7900

Copley Campus
2060 Ogden Ave.
Aurora, IL 60504-7222
(630) 585-7900

Plano Campus
100 Waubonsee Drive
Plano, IL 60545-2276
(630) 552-7900



Ending Your XCASH Account

<p>Inactivity, Expiration, & Account Refunds</p>	<p>Your account can be closed by either (i) automatically closing after 1 year of inactivity on Your XCASH account or (ii) You request to close Your account when You are no longer enrolled at the College. If there is a balance on Your account when it is closed, You may request a refund of the remaining XCASH by calling the XCARD Service Center at (888) 406-7057. If You request a refund of Your XCASH, there will be a \$15.00 processing fee subtracted from the remaining balance.</p> <p>If Your account is being closed due to 1 year of inactivity and there is a balance greater than \$15.00 on Your XCASH account, We will notify You at Your Waubonsee email and by mail at the address on record with the College. You will have 30 days from the notification date to request a refund of Your XCASH. If You do not request a refund, the remaining balance will be donated to the Waubonsee Community College Foundation for student scholarships.</p> <p>Restrictions to XCASH refunds are as follows:</p> <ol style="list-style-type: none"> 1. There will be no refund of any promotional or pre-loaded dollars that may be in Your XCASH account(s). 2. If You owe any balance to the College for any other cost, Your XCASH will go toward Your student account balance and You can only be refunded what is left after paying that. 3. Any refundable value that was loaded with a credit card will be returned to that credit card. 4. You cannot receive a refund of any money that was loaded from a financial aid book voucher for Title IV financial aid that has not yet disbursed. <p>To reactivate Your XCASH card after a period of inactivity, contact the XCARD Service Center at (888) 406-7057.</p>
<p>Cancellation; Suspension of Use</p>	<p>Waubonsee Community College and Service Providers, in their sole and absolute discretion, may limit, suspend or cancel Your use of the XCARD and/or XCASH account. Waubonsee Community College may refuse to issue an XCARD or may revoke the XCARD privileges with or without cause or notice. The XCARD at all times remains the property of Waubonsee Community College and may be repossessed by Waubonsee Community College at any time. If You would like to cancel use of the XCARD or XCASH accounts, You may do so by contacting the Waubonsee Community College in writing at XCARD Service Center, PO Box 1305, Doylestown, PA 18901-0117. Upon cancellation of the XCARD privileges, the XCARD must be cut in half and destroyed. You agree not to use or attempt to use an expired, revoked or otherwise invalid XCARD. You agree to surrender the XCARD to Us upon request.</p>
<p>Changes in Terms and Conditions</p>	<p>We reserve the right to change the terms of this Agreement in Our sole discretion and from time to time. Any such change will generally be effective immediately without notice to You unless We are required by applicable law to provide You with advance written notice of the proposed change. In such instances, those changes will be effective immediately after We have provided You with the required advance written notice following the effective date stated in such notice. If, however, the change is made for security purposes, We will implement the change without any notice to You. If You do not accept any change to this Agreement, You have a right to terminate this Agreement in a manner provided for herein.</p>