

Towson University One Card Policy

As a condition of using the OneCard, the campus member to whom the OneCard was issued, referred to hereinafter as the "Cardholder" agrees to abide by the OneCard Policies and Dining and Retail Point Account Terms and Conditions set forth herein. Cardholder further agrees and acknowledges that these Policies and Terms and Conditions are contractual obligations.

- The Towson University ID card "OneCard" is the property of Towson University "University", is issued by the University to the Cardholder only, and is non-transferable. Use of the OneCard may be revoked at the University's sole discretion for violation of University policies. Faculty and staff must relinquish the card upon separation from the University. Access privileges of the OneCard will be deactivated when student, faculty, staff, or other user separate from the University.
- Student Cardholders may use the OneCard while enrolled as a Towson University student. Employee Cardholders may use the OneCard while employed by the University.
- The OneCard must be presented upon request at the time of use to obtain services or to verify official University status.
- The OneCard is to be used only by the person to whom it is issued. Only the Cardholder can present the OneCard for purchases, meal plan use, access to buildings, events, or for use of University resources for which they are eligible. The OneCard will be confiscated if presented by someone other than the Cardholder.
- Lost or stolen OneCards must be reported immediately to the Auxiliary Services Business Office "ASBO" during business hours or through the OneCard website at (onecard.towson.edu). Sign up to manage your account on line and have access 24 hours/day, 7 days/week.
- The OneCard is issued for campus debit accounts (Retail and Dining), but they are not valid for use until activated by the Cardholder. Cardholder may activate these accounts by making a deposit into one or both of the accounts at the ASBO located in the University Union, Room 110 or on the OneCard website (onecard.towson.edu). Activation of these accounts is acknowledgement and acceptance of terms and conditions governing the use of Retail and Dining Points. The Terms and Conditions are included on the reverse side of this form and are also available at the OneCard website or upon request.
- Privacy Disclosure: Towson University will use this information (including your picture) to issue you a OneCard (identification card, access card and debit card), and for inclusion in the University's computerized records. Without this information (other than your picture), the University would not be able to issue you the OneCard, which allows you to receive certain University services. Without your picture, the University would issue you a OneCard without a photograph; you would need to use another form of photo identification when required. You have a right to inspect, amend and correct these records by making a written request precisely describing the requested change and stating the reasons for the change. Students should contact the Office of the Registrar to do so, employees should contact the Office of Human Resources, and all others should contact the Auxiliary Services Business Office. This information is not generally available for public inspection and is not shared or transferred to anyone but University employees, except as required by law or as set forth in paragraph 14 of the Retail and Dining Point Account Terms and Conditions.

OneCard Replacement Fee - A \$15 fee will be charged to replace cards. In order to protect you from unauthorized use of your card, we limit the maximum number of cards issued to any individual to ten (10).

Retail and Dining Point Account Terms and Conditions

- 1) Retail and Dining Point Accounts - The signer, referred to hereinafter as the "Cardholder", acknowledges that they have activated these accounts by making a deposit into one or both of these debit accounts, and agrees to be legally bound to the terms and conditions. The Retail and Dining account features of the OneCard are optional and are debit accounts which do not provide credit.
- 2) Deposits - Deposits may be made through the OneCard website (onecard.towson.edu) using a credit card, at the Auxiliary Services Business Office "ASBO", or the Bursar's office with cash, check or credit card.
- 3) Nature of Accounts - Retail and Dining Point Accounts are non-transferable. The Cardholder is responsible for purchases and debits made to the accounts except as defined below under Section "5) Point Transfers". Cardholder agrees, upon request, to provide additional identification and/or sign a receipt for goods and services to assure proper use of the OneCard. This includes, but is not limited to, non-electronic or manual transactions for goods and services where a card reader is not available. Towson University reserves the right to determine hours of operation and prices for the goods and services available for purchase with the OneCard.
- 4) Refund Policy - Cardholders may close their account at anytime. To close the account, Cardholder must make the request in writing to the ASBO or at onecard@towson.edu.
 - a. Refunds for purchases made with Retail or Dining Points will only be issued as a credit to the point account used for the purchase.
 - b. Retail Point Account Balance refunds - Account refunds will only be processed for accounts with a balance of \$23.00 or more. Refund requests will be charged an administrative processing fee of \$15 and will require a minimum remaining balance \$8 to be refunded. Cardholders with a balance of less than \$23 may spend their points in the University Store or other campus outlets which accept retail points.
 - c. Refunds must be requested in writing and be sent to the ASBO or onecard@towson.edu. Refund checks will be mailed to your permanent address, and will take approximately 3-5 weeks. Refunds will not be processed for Cardholders who have an outstanding balance with the University. Cardholders who have separated from and are indebted to the University may have their remaining Retail Point balance applied to the outstanding debt at the University's discretion.
 - d. Student Dining Points are non-refundable with the exception of student medical and military withdrawals which have been officially designated by the University.
- 5) Point Transfers - The following services are currently available for use with your OneCard (these services may change at the discretion of the University).
 - a. Make payments from your dining account at dining services locations.
 - b. Make payments from your retail account for goods or services provided by the Towson University Store, Copies Plus, PAWS, the Dowell Health Center; select vending and laundry machines, the ASBO, the Bursar's Office and other various locations.
 - c. Dining Services is authorized to debit your OneCard account for purchases made by telephone. You will be requested to sign a receipt upon delivery of your order.
 - d. Transfer of points from your retail account to your dining account.
 - e. Dining points are non-transferable.
- 6) Documentation of Point Transfers-Reader Transfers
 - a. You should receive and/or you may request a receipt at the time you make a purchase from any card reader operated by a cashier.
 - b. You will not receive a receipt from a card reader attached to a vending or laundry machine. These transactions will be listed on your account activity which is available on-line at (onecard.towson.edu).
 - c. You may request a receipt for telephone deposits made to your OneCard Retail and Dining account(s) made through the ASBO.
 - d. You will receive an email notification for deposits made to your account(s) through the OneCard web site.
- 7) Inactivity Fee - A non-active member fee of \$0.25 cents per month will be charged to accounts where the campus member has separated from the University.
- 8) Account Statements - A monthly notification that account statements are available on-line will be e-mailed to all Cardholders who have signed up to manage their OneCard on-line. Six months of previous history may be viewed on-line. A paper statement may be requested in room 111 of the University Union or by calling 410-704-2530.
- 9) Negative Balances - Cardholder agrees that any Negative Balance may be charged to their financial account at the Bursar's Office
- 10) Account Eligibility and Term - Retail and Dining Point student account balances will transfer from semester to semester until graduation or until the student is no longer enrolled. Employee balances will remain as long as the Cardholder is employed.
- Electronic Funds Transfer permits Cardholders and others to transfer funds without the use of cash or checks. The OneCard enables Cardholders to make campus dining and retail purchases electronically. The Electronic Funds Transfer Act protects Cardholders in their use of Electronic Fund Transfer Services. Described herein are important notices regarding your rights under the act.
- 11) Disclosure for Electronic Fund Transfers
 - a. The use of the OneCard is subject to all terms and conditions and rules and regulations contained in the various Towson University meal plan contracts, the OneCard Policy and the Retail and Dining Point Account Terms and Conditions.
 - b. Balances given by OneCard readers may not reflect outstanding manual or off-line account activity.
- 12) Cardholder's Liability for Unauthorized Transfers - Call the ASBO immediately at 410-704-2284 if you believe your OneCard has been lost or stolen. The University will deactivate the Cardholders OneCard to prevent unauthorized usage. The Cardholder may also immediately suspend their OneCard by using the "Manage Your Account" function online at (onecard.towson.edu). Maximum liability for unauthorized use of the Cardholders lost or stolen OneCard is \$50.00 provided the ASBO is notified within two (2) business days. The maximum liability for unauthorized use of a lost or stolen OneCard reported after two (2) business days is \$500.00. In both cases, the maximum liability will be further limited by the amount of unauthorized transfer(s) that actually occur. The Cardholder must notify the ASBO immediately when account activity reviewed on-line discloses unauthorized transfers. Cardholders who do not notify the ASBO within 60 days after the account activity was made available for review, 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.
- 13) Liability for Failure to Make Transfers - If the University does not properly complete a transfer to or from your account; the University will not be liable for such failure:
 - a. If, through no fault of the University, the Cardholders account has insufficient funds.
 - b. If circumstances beyond the control of the University prevents the transfer. These circumstances may include, but are not limited to, any of the following events: 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.
 - c. If the Cardholders account has been suspended to prevent unauthorized use.
 - d. There may be other exceptions.
- 14) Disclosure to third parties: In accordance with the Family Education Rights and Privacy Act (FERPA), your TU ID number is part of your educational record. The University will not release the card holder's TU ID number outside the institution, unless permitted or required by law, with the card holder's permission or as specified below. Any information regarding your account or transactions may be disclosed to third parties as necessary to complete transactions you initiate, to verify the condition or existence of your account, to comply with government agency or court orders, in conjunction with all other card holder accounts in the aggregate but not in regards to a personal account, or with your written permission. For example, the on-line account management feature (Webvts) is provided by a third party, JSA Technologies Incorporated, and that account information is shared with JSA to provide the Webvts feature. The University also maintains contractual relationships with other third parties who provide campus services, such as a food services vendor (Chartwells) and hospitality services vendor (Marriott). These contractual vendors may have access to your TU ID number and account balance as required to complete a transaction. The University may also enter into agreements with "off-campus" merchants who may also require the TU ID number and account balance to complete a transaction. Third parties are prohibited from using this data in any manner, except to provide services as part of their contractual agreement with Towson University.
- 15) Errors - If the Cardholder believes an error has occurred on their account, contact the ASBO at the address or telephone number listed below. If the Cardholder discovers an error on the receipt issued by an outlet that accepted payment with points, take the receipt back to the outlet to resolve. The Cardholder has sixty (60) days from the date the transaction takes place to dispute the transaction in question. The Cardholder must provide the ASBO with the following information in writing within 10 business days after your initial contact: the Cardholder's name and TU Identification number, a description of the error or the transfer in question, detail the dollar amount of the suspected error, provide a telephone number for contact during normal business hours. The ASBO will communicate the results of its investigation within ten (10) business days after the required information is provided. If additional time is required, it may take up to forty-five (45) calendar days to complete the investigation in which event the Cardholder's account will be provisionally credited. If, however, the ASBO requests a written description of the situation and does not receive it within ten (10) business days, the Cardholder's account may not be provisionally credited. If the University concludes there was no error, the Cardholder will be sent a written explanation. In the event there was no error, and a provisional credit was provided, the University will charge the Cardholder for the amount of the provisional credit provided.
- 16) Change in Terms - Future changes in the terms and conditions regulating use of the OneCard and Retail and Dining Point Accounts will apply to all cards and will supersede all prior terms and conditions. Towson University may modify the terms and conditions at its discretion. Account holder will be notified 21 days prior to the implementation of any modifications that would increase fees or charges, increase liability of the Cardholder, provide fewer types of electronic fund transfers or create stricter limitations on the frequency or dollar amount of transfers. Prior notice need not be given where an immediate change is necessary to maintain or restore the security an electronic fund transfer system or account.
- 17) Limitations on Actions - The University is an agency of the State of Maryland. As such, it is entitled to immunity from liability as provided by law. The University has not waived its immunity by permitting the Cardholder the use of the OneCard. Accordingly, if the Cardholder believes there was a breach of the OneCard User Agreement or of any of these disclosures and you wish to take legal action, you must do so within one year of the alleged breach or within one year of the termination of the OneCard Agreement.

Simplified Notice Gramm-Leach-Bliley

We do not disclose, and do not wish to disclose, nonpublic personal information about customers or former customers to affiliated or nonaffiliated third parties except as authorized by law or as set forth in paragraph 14. We collect nonpublic personal information from information we receive from you on applications or other forms and information about your transactions with our affiliates, others, or us. We restrict access to nonpublic personal information about you to those employees who need to know that information necessary to effect, administer, or enforce a transaction that you request or authorize and to third parties as set forth in paragraph 14. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information. We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law or a set forth in paragraph 14.