

JAGUAR CARD FAQs



The Jaguar Photo ID Card has several functions: it is the new, faster delivery method for receiving refunds; it serves as your UHV library card, meal plan card, and is your official ID/Campus Picture ID.

When it comes to receiving your refunds, it is designed to provide increased choices, including the “Easy RefundSM” method thru the OneAccount—the fastest and easiest way—usually within one business day of when UHV releases it. With this service, it’s natural that you may have some questions. Below are answers to some of the most frequently asked questions about the Jaguar Photo ID Card.

Q. How do I get my Jaguar Card?

A. After enrolling at UHV, your card will be mailed to the mailing address you have on file with the University. If you will be taking classes on the Victoria campus, you will be required to have a photo ID card. Please ensure that your mailing address is correct. (Click here to view the [Directions for Checking and/or Changing Your Address](#).) You should receive it in about 7-10 business days.

Q. I will be taking classes on the Victoria campus. How do I get a Photo Id card?

A. Currently only freshmen and residents of Jaguar Hall will be required to have a photo id card. Students taking classes on the Victoria campus are encouraged to get a photo id card as well—at no cost to you! Once you have registered for a class, go to the Bursar’s Office, University West, Room 114, to get your picture taken. Please bring a government-issued photo id with you for identity verification. For business hours, you may call them at 361-570-4813, or email billing@uhv.edu. Again, please ensure that your mailing address is correct as this is where your new card will be mailed. You should receive it in about 7-10 business days.

Q. What if I lose my card?

A. As soon as you realize that your Jaguar Card is missing, report it to UHV and Higher One. This may be done several ways. You can:

- visit the Bursar office, or call them at 361-570-4813 or email billing@uhv.edu;
- call HigherOne customer service at 1-877-474-1960;
- or go online to www.jaguarcard.com.

Reporting your card lost allows Higher One to cancel the card and prevent possible fraud, theft, or abuse. At the same time, you will be issued a replacement card that you should receive within 7-10 business days by mail. There will be a fee for the new card: \$15 if activated, or \$10 if not.

Q. What’s the best way to get assistance if I have questions about the new Jaguar Card?

A. You can contact:

- the Bursar’s Office, phone 361-570-4813 or email billing@uhv.edu
- Higher One Customer Service at 1-887-273-0794 between 8 a.m. and 8 p.m. EST (Monday to Friday).
- If you have the card in your possession, there is also a 1-800 # listed on the back of the card.
- Or online at [Easy Help](#).

Q. What if I already have a Higher One card from another UH campus?

A. You will still be issued a Jaguar Card since this card is only for UHV students. Remember, you will need to use a different email address to activate your UHV card. We suggest that you use your university email address if this situation arises.

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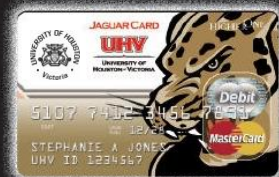
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Q. What should I expect with the activation process?

A. The activation process will take about 10-20 minutes. You'll be presented with the three refund options available to you. Each preference is easy to choose and will be confirmed to make sure there is no mistake. Depending on the preference you choose, you'll be asked for certain verifying information during the process.

Q. I don't want the card. Can I opt out?

A. No, the Jaguar Card is now the official student ID and library card for all UHV students. Victoria campus students and Jaguar Hall residents will be required to have the picture id version. In addition, meal plans and access to some campus facilities, such as the VC Sports Center in Victoria, will require you to present the card. Next, this is the only way you will be able to receive a possible refund. You have 3 options on how to receive it, two of which to not require you to open the checking account offered by Higher One. If you choose to discard the card and later discover that you need it, there is a replacement fee (\$10 if not activated and \$15 if activated), and a wait of 7-10 days for a replacement card to arrive.

Q. How does Higher One protect and use customer data?

A. Only minimum information necessary to produce, authenticate the card, and provide communications to students was provided to HigherOne. HigherOne is prohibited from sharing or selling student information and must comply with strict security and privacy regulations. Please refer to the [Privacy Policy](#) at the footer of www.JaguarCard.com.

LIBRARY SERVICES:

Q. How do I use the Jaguar Card as a library card?

A. You may use the card immediately as a library card without activation. However, you must activate your card for other uses and to specify your refund preference to avoid possible delays in receiving refunds or other disbursements.

Q. What are some of the privileges as a library card?

A. You can check out books and use the library computers.

REFUND PROCESSES:

Q. What are considered "refund disbursements" from UHV to students?

A. These include:

- Tuition and Fee refunds
- Refunds from Financial Aid awards/Scholarships
- Book Loan Fund disbursements

Q. How are refunds and other disbursements from UHV delivered to students?

A. UHV uses HigherOne for refund management services. Once a student receives their Jaguar Card in the mail, go to www.JaguarCard.com to activate a refund preference. If a refund, financial aid disbursement, or other disbursement becomes available, funds will be sent from UHV to Higher One who will then disburse the money according to your selection.

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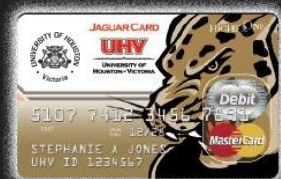
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Q. What are my options for receiving my refunds?

A. There are 3:

- Easy RefundSM - the OneAccount (FASTEST) usually the next business day.
- ACH Transfer to a 3rd Party Bank (FAST)
- Paper Check

NOTE: You must “activate” the card to be able to choose any of these options.

Q. Do I need to keep my Jaguar Card if I select a different refund option than using the card—either paper check or electronic deposit to my bank?

A. Yes. It is your university ID card, and it has your student number and/or picture on it. Also, the card will be required at the Library, and for other services, such as meal plans and access to certain facilities. Another reason is in case you forget your password, you will need the number and security code from the card to reset your logon.

Q. Can I have my refund deposited to another bank account?

A. Yes. You may have your refund deposited to the bank of your choice. In order to do so, select ACH transfer (to other bank) for your refund preference during the online activation process, then complete, print, and drop off the required third party form at the Communication Box located next to the Higher One ATM, in the Center Building on the Victoria campus, or mail directly to HigherOne. You can change your refund preference anytime and as often as needed.

Q. I am not expecting to receive any refunds or financial aid disbursements. Do I still need to activate my card and select a refund/disbursement preference?

A. Yes. Although you might not currently expect a refund from UHV, you may qualify for a refund or other disbursement while you are a student with us. Selecting your preferred method for receiving disbursements ensures you'll always receive your money in a timely manner. You can qualify for refunds or other disbursements in many ways:

- You might be entitled to a refund for dropping or withdrawing from classes.
- You might enroll in a class that is later cancelled by the University
- You may have excess financial aid above the amount applied to tuition and fees.
- You may receive a scholarship you were not anticipating.
- You may want to apply for a book loan.

THE HIGHERONE ONEACCOUNT :

Q. What exactly is the OneAccount?

A. The OneAccount is a fully functioning FDIC Insured checking account available through HigherOne that allows you to access your refunds or other disbursements quicker and easier than ever before. The OneAccount has no minimum balance. Once you open up a OneAccount, you can use your Jaguar Card to make purchases anywhere Debit MasterCard® is accepted. You can also withdraw cash through most ATMs.

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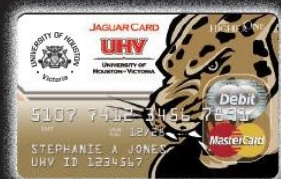
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Q. Will a OneAccount with HigherOne be automatically opened in my name?

A. No. It's your decision. The Easy RefundSM - OneAccount will only be opened in your name if you decide to take advantage of the checking and debit MasterCard option for receiving refunds or other monies through HigherOne.

Q. How can I be sure that my information is safe online?

A. There is security for accountholders in the following:

- Password login
- Secure authentication card process online
- HigherOne Customer Identification Program (CIP)
- FDIC insured checking account
- MasterCard® Zero Liability Policy (when debit card is "swiped & signed")
- Automatic login time out
- Standard 128-bit Secure Sockets Layer (SSL) encryption technology for web access

Q. I've set up a OneAccount. How can I keep from incurring any charges when using the Jaguar Card Debit MasterCard feature?

A. To avoid fees, at checkout select credit, "**swipe**" your card and "**sign**" the receipt. By swiping & signing your debit card *instead* of entering your pin number, you will avoid the .50 cent charge for every debit transaction. Swiping & signing the card also qualifies for MasterCard's Zero Liability protection. To view Higher One's complete Fee Schedule click here: [Fee Schedule](#)

Q. What is the advantage of having my refunds deposited directly to the OneAccount?

A. When you choose the Easy RefundSM-OneAccount option, you've selected the fastest way to receive your funds. Once refunds become available, they can usually be disbursed the next business day. Also, when you setup a OneAccount, your Jaguar Card becomes a Debit MasterCard (not a Credit Card). The Jaguar Card can now be used to:

- Make purchases at any merchant that accepts MasterCard ("**Swipe & Sign**")
- Get cash at Higher One ATMs & most major ATMs
- Pay bills online
- Have family & friends send you money easily online via the Send Money feature
- Use www.JaguarCard.com to keep track of your refunds online

Q. Is there a Higher One ATM on the Victoria campus?

A. Yes. There is a HigherOne ATM on the Victoria campus. It is located in the University Center building in the vending area. With the OneAccount option, you may use your Jaguar Card at this ATM to make free withdrawals anytime the university is open. You can also use other bank cards at this ATM to withdraw cash (*nominal charges may incur*).

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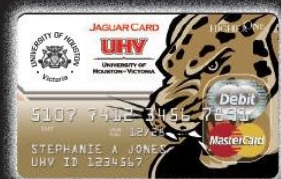
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Q. How much money can I withdraw from my OneAccount at a time?

A. To limit the extent of fraud, each major method of withdrawing from your OneAccount has limits:

- **ATM withdrawals** are capped at \$500 per day. You may consider performing a cash advance if it becomes necessary to withdraw more than \$500.00.
- To get a **cash advance**, please present your card to any bank that accepts MasterCard®. The daily spending limit for cash advances is \$2,450.00. It is important to note that there will be a 2% (or a minimum of \$5.00) fee associated with a cash advance. (So for example, the \$2,450 cap will attract a \$49.00 cash advance fee.)

• **Purchases:**

- For **swipe and sign** debit card purchases up to \$2500.00 per day.
- For **PIN** related purchases, the daily limit is \$500.00. (Remember there is a \$0.50 charger per transaction when you enter your PIN.)

NOTE: The daily spending limits for PIN and Debit MasterCard® purchases are separate so you can 'swipe and sign' for \$2500.00 and withdraw cash at an ATM for another \$500.00.

- Other options include an **electronic transfers**, which are capped at \$1,000 a day:

- **ACH**, transferring to another banking institution
- or you can **Send Money** to another OneAccount holder.

As YOUR OFFICIAL UHV ID CARD:

If you are a resident of Jaguar Hall and/or taking classes on the Victoria campus, a Photo Id is mandatory.

Q. What are some of the privileges of the Jaguar Card?

A. As the popularity of the Jaguar card increases, there will be more privileges added. Please check with your Student Services department and Bursar's Office for any new developments.

As of summer 2010:

- **Tuition and Fee Refunds** (including refunds resulting from Financial Aid awards)
- **Book Loan Fund Disbursement**
- **MasterCard Debit Card options**
- **Photo Id**, required if you are on the Victoria campus
- **Library Privileges**
- **Access to Jaguar Hall**, if you are a resident
- **Meal Plan Purchases**
- **Free or Reduced Admission to Athletic Events** (Home Games only)
- **Entrance to the VC Activity Center** (other fees may apply)

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