



Cardinal Cash Terms & Conditions

This document contains the terms and conditions of the Cardinal Cash account linked to Your Fisher ID Card. By adding value, or using Your Cardinal Cash account, You agree to be bound by the terms and conditions contained in this agreement, which will govern Your use of the Cardinal Cash account. Please read this agreement thoroughly. The term of this contract begins when value is added to your account and ends when the participant graduates or withdraws from St. John Fisher University (students), terminates employment (faculty/staff) or the participant's Fisher ID Card expires.

1 Definitions

- a. **You** and **Your** each mean the Cardholder.
- b. **We**, **Us** and **Our** each mean St. John Fisher University.
- c. **Cardholder** means an individual in whose name and for whose benefit a Fisher ID Card is to be issued or has been issued by St. John Fisher University.
- d. **Contributor** means an individual other than the Cardholder who loads value to a Cardinal Cash account for a Cardholder.
- e. **University** means St. John Fisher University.
- f. **Fisher ID Card** means the Official St. John Fisher University ID Card issued by St. John Fisher University to Cardholder.
- g. **Cardinal Cash** account means an account with pre-paid value that can be accessed using Your Fisher ID Card.
- h. **Card Program Website** means the website containing information about the Cardinal Cash Program.
- i. **Card Payment Service** means a service whereby a Cardholder can access value associated with their Cardinal Cash account linked to their Fisher ID Card.
- j. **Accepting Location** means a point-of-sale location that is authorized to accept the Cardinal Cash account for the purchase of goods and services.

2 Fisher ID Card Description

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

- a. Official St. John Fisher University Identification
- b. Access device for meal plan accounts.
- c. Access device for one or more pre-paid Cardinal Cash accounts.
- d. Access device for doors to some campus buildings. Ex: Residence halls, student life center.

3 Eligibility

- a. You are authorized to be issued a St. John Fisher University ID Card.
- b. You have the following data on record with St. John Fisher University: First Name, Last Name, Date of Birth
- c. 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. By adding value to this account as a Contributor, you are accepting these conditions on behalf of the Cardholder.

If you do not agree with all of these statements, you should not add value to your Cardinal Cash account or use the Cardinal Cash Program.

4 Contact Information

If you have questions regarding Your Cardinal Cash account you may call 585-385-8042, email sfs@sjf.edu or write to Student Financial Services at 3690 East Avenue, Rochester, NY 14618. You may also get support by visiting our Cardinal Cash Website at <https://www.sjf.edu/student-life/student-accounts/cardinal-cash/>

5 Card Accounts

Your Fisher ID Card can be linked with and used to access value in Pre-Paid Accounts. The University is not extending credit. Cardinal Cash account funds are aggregated in a bank account maintained by the University. Cardholder, Card and Account information are maintained on computer systems operated by the University.

St. John Fisher University is not acting as a trustee, fiduciary or escrow with respect to value in Cardinal Cash 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 Unauthorized Use

If you use, or attempt to use Your Cardinal Cash account or the Card Payment Service for purposes other than permitted uses (i.e. making payments, purchasing goods), including but not limited to tampering, hacking, modifying or otherwise corrupting the security or functionality of the Service, your Cardinal Cash account will be terminated and you will be subject to Damages and other penalties, including student disciplinary proceedings and/or criminal prosecution when applicable.

7 Electronic Statements & Communications

To the fullest extent permitted by applicable law, this Agreement and any other agreements, notices or other communications regarding Your Cardinal Cash account and/or your use of the Service ("Communications"), may be provided to you electronically and you agree to receive all Communications from St. John Fisher University in electronic form. Electronic Communications may be posted on the pages within the Cardinal Cash Program Website and/or delivered to your St. John Fisher University e-mail address. You may print a copy of any Communication 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. St. John Fisher University reserves the right but assumes no obligation to provide Communications in paper format.

8 Using the Cardinal Cash Account

You may use your Cardinal Cash Account to pay for goods and services at accepting locations on campus.

8.1 Cardinal Cash Account Spending & Value Add Limits

Account Rule	Limit
Daily Spend Limit	\$800.00
Daily Self-Service Spend Limit	\$ 50.00
Minimum Value Add	\$ 10.00
Maximum Value Add	\$800.00
Minimum Transaction Amount	\$ 0.01
Maximum Transaction Amount	\$800.00
Accepting Locations	All

9 Adding Value to Cardinal Cash Accounts

Value may be added to Cardinal Cash Accounts online at <https://get.cbord.com/sjfc>, at Student Financial Services, or by transferring an anticipated credit from your student account by submitting the Cardinal Cash transfer request form in Fish 'R' Net or at Student Financial Services.

We reserve the right to accept or reject any request to add additional value to a Cardinal Cash Account at our sole discretion. If any value added to a Cardinal Cash account becomes subject to any stop payment order or chargeback after value has been credited to the Cardinal Cash 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 Cardinal Cash account provided funds are available. If funds are not available, the amount to be recovered will be billed to the student account.

9.1 Value Availability

Payments made online will be available for immediate use. Those made at Student Financial Services, or credit transferred from your student account using the Cardinal Cash transfer request form will be made available to the Cardholder on the next business day after the payment and/or transfer request is received.

10 Making Purchases with Cardinal Cash

You must have sufficient value available in Your Cardinal Cash account to pay for each transaction. Each time you use Your Cardinal Cash account, the amount of the transaction will be deducted from the Account. You may not spend more value than you have available. Should your purchase amount exceed the remaining balance in your Cardinal Cash account, you are responsible for providing a secondary form of payment to complete the transaction. Your account balance will be displayed at the time of purchase.

11 Cardinal Cash Receipts

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

12 Overdrafts & Negative Accounts

If an Accepting Location attempts to process a transaction for more than the value available in your Cardinal Cash 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. If, for any reason, a transaction is processed for more than the available value in your Cardinal Cash 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 Cardinal Cash account, (ii) suspend Your Cardinal Cash account until the overdraft situation has been rectified.

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.

13 Lost or Stolen Fisher ID Cards

You agree to notify us immediately if (i) Your Fisher ID Card has been lost or stolen or (ii) You believe someone has made a purchase using Your Cardinal Cash account without your permission. You may be responsible for the unauthorized use of the Cardinal Cash account if you fail to notify us that your Fisher ID Card has been lost or stolen. You can suspend Your Cardinal Cash account by calling Student Financial Services at 585-385-8061 or by e-mailing cardinalcash@sjfc.edu. When Your Fisher ID Card has been reported lost or stolen, we will suspend the Cardinal Cash account to prevent unauthorized use. You will need to obtain a replacement ID card at the Security Office. There is a replacement fee of \$10.

13.1 Re-Activating Cardinal Cash Account

If you find Your Fisher ID Card after it has been reported lost, you may reactivate the Cardinal Cash 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 Cardinal Cash account at Student Financial Services.

14 Disputes>Returns

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

15 Error Resolution

If you think there is an error with your account or if you need more information about a transaction on your account, please contact Student Financial Services 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 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 the discrepancy as clearly as possible.
- 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 attempt to complete our investigation within 10 business days after we hear from you and will correct any error promptly.
- There may be instances that require more time to research. In that case, we may take up to 45 days to investigate the claim.
- If we take more than 10 days to investigate, We will credit the account within 10 business days for the amount of the disputed transaction(s). 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 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.

16 Account Refunds

Refunds are processed upon request and will be completed within 4-6 weeks of a written request after an eligible refund event.

Refund requests must be submitted to St. John Fisher University Student Financial Services for approval.

- St. John Fisher University will not assess a refund processing fee.
- You may *only* request a refund of your Cardinal Cash account balance when you graduate, withdraw or leave St. John Fisher University. (Eligible refund events).
- Upon request, credit balances of \$10.00 or greater will be posted to your student account and refunded *unless* there is a balance due on your student account. If there is a balance due on your student account at the time the Cardinal cash credit is requested, the credit will first be applied to any outstanding student account balance, and then any remaining credit will be refunded to you.
- You may not request refunds of Cardinal Cash for a balance of less than \$10.00. Credit balances of less than \$10.00 will first be applied to any outstanding amount due on your student account, and any remaining credit will be donated to the SJFC Annual Fund.

17 Treatment of Unused Title IV Credits

If your Cardinal Cash balance was created solely from the transfer of Title IV funds from your student account (PELL, TEACH, SEOG, Perkins, and Federal Direct loans), federal regulations require that these funds either be used, refunded or returned to the federal government by the end of the award year in which the funds were paid. Student Financial Services will monitor these transfers and move any unused Cardinal Cash back to the student account within this timeframe. The amount transferred back will offset any balance that exists on the student account, be refunded to the student, or be returned to the federal government.

18 Unclaimed Property

If you do not use Your Cardinal Cash account for a period of one (1) year, it will be terminated. After the date of termination, if you have value on your card, it will be processed in accordance with Item 16 above. If we are unable to complete the payment to you, your funds will be subject to applicable state laws regarding escheat of unclaimed property.

19 Cancellation; Suspension of Use

St. John Fisher University and Service Providers, in their sole and absolute discretion, may limit, suspend or cancel your use of the Fisher ID Card and/or Cardinal Cash account. St. John Fisher University may refuse to issue a Fisher ID Card or may revoke the Fisher ID Card privileges with or without cause or notice. The Fisher ID Card at all times remains the property of St. John Fisher University and may be repossessed by St. John Fisher University at any time. If you would like to cancel use of the Cardinal Cash account, you may do so by contacting Student Financial Services at St. John Fisher University in writing at 3690 East Avenue, Rochester, NY 14618.

20 Changes in Terms and Conditions

We reserve the right to change the terms of this Agreement at our sole discretion at any time.