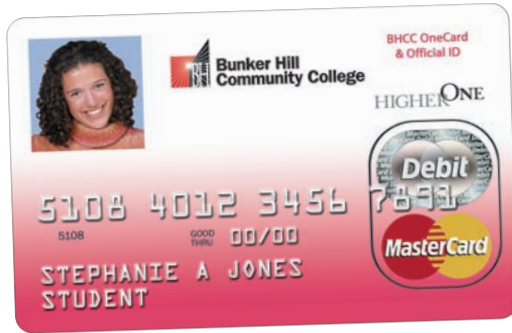


# Questions & Answers

## about the new BHCC ID Card



Dear Students of BHCC,

We are very excited about this opportunity to provide you with a new ID card, as well as faster service and a choice in how you will receive your financial aid refunds. We encourage you to share this information with your classmates. We need your help in getting the word out to everyone.

Please be sure to activate your card at [www.BHCCOneCard.com](http://www.BHCCOneCard.com). Included you will find answers to some of the questions we have received about the new card. If you have any more questions about the BHCC ID Card, please contact the ID station in the Library on the Charlestown campus.

**Q:** What are Bunker Hill's main reasons for making this change?

**A:** We have heard complaints for years from students who had to wait in long lines to receive financial aid refund checks at the Student Payment Office. This new service will eliminate the wait by providing you with three options for receiving refunds, including two electronic choices. You may choose to have:

- Direct deposit of money to a checking account with a linking debit card through Higher One.
- Electronic deposit of money to your own bank.
- A paper check mailed to you.

**Q:** How was Higher One selected by BHCC?

**A:** The program was chosen after checking references with other institutions. This program has been very successful for other colleges. BHCC was looking for a solution to speed up the delivery of Financial Aid refunds and produce a more secure ID Card. BHCC determined that Higher One can offer this service.

**Q:** Will BHCC be replacing its Student Identification Card with the Higher One card?

**A:** Yes, the BHCC OneCard is your new Student ID.

**Q:** This is a big change for BHCC. What should students look forward to?

**A:** Through the BHCC OneCard program, students have more options for how they receive refunds, and will receive their money faster. It is easy to track your refund payments and preference online.

**Q:** Can you explain the process for choosing my refund preference?

**A:** The card that was mailed to you is your key for entry into the Higher One system and allows you to choose how you want your refunds delivered. Information is contained in the system to authenticate you as a user. It's easy to select your refund preference. Students are free to choose the debit card option, direct deposit option or the mailed check option. Upon receiving your card, go to [www.BHCCOneCard.com](http://www.BHCCOneCard.com). Under "get started", enter your card's sixteen digit number to begin the activation process. Each preference is easy to choose and confirmed to make sure there is no mistake.

**Q:** If I choose a paper check, will I ultimately get my money in the same time frame as I would have with the old process?

**A:** No. Higher One is able to process checks faster than BHCC did in the old process, and you will not have to wait in line to get your refund. If you choose one of the electronic options, you will receive your refund even faster.

**Q:** There are often cases where mail is returned to the college for a wrong address (i.e. if a student moves). If this happens, will the student be charged a fee to re-issue the check or card?

**A:** No fee will be charged if a card or check is returned or reissued. If you move, you will need to notify BHCC and Higher One of your new address.

**Q:** Is there a cost to replace a lost or stolen card or check?

**A:** In some instances, students may incur a cost for replacement of lost or stolen checks or cards. Please refer to the student handbook for policies.

**Q:** Will BHCC ATMs be replaced with Higher One ATMs?

**A:** No, There will be two Higher One ATMs on the Charlestown campus and one on the Chelsea campus. The Citizen Bank ATMs will continue to be available.

**Q:** Can I use the account for free? What fees are charged?

**A:** There is no charge to receive your refund to the OneAccount. Additionally, if you elect to open a OneAccount, the account itself is offered at no charge for standard banking services. When using your BHCC OneCard to make purchases, always choose "credit" instead of "debit" at the checkout, which really means you're authorizing the purchase with your signature versus your PIN. When you swipe and sign, you won't be charged the PIN-based transaction fee and purchases are covered by MasterCard's Zero Liability Policy. Additionally, there will be Higher One ATMs on campus where you can withdraw money from your OneAccount at no charge.

If you use other services, such as wire transfers, there are fees which are comparable with other banks. Higher One's fees are competitive with other banks, and the company provides education materials to teach students how to use the account for free. Please read the fee schedule for these services at [www.BHCCOneCard.com](http://www.BHCCOneCard.com).

**Q: Are there fees associated with using the BHCC OneCard?**

**A:** There are two ways to make a transaction at a point of sale (retail checkout). One is often labeled “debit” and the other “credit”. In reality, these mean “PIN” and “signature” respectively. Using the “signature” mechanism will cost you nothing, while using the PIN will cost you a small fee. By choosing “Credit” you get the benefit of MasterCard Zero liability and don’t risk PIN theft. This is why it is suggested that despite the fact that you are indeed using a “debit” card, you press the “credit” button. We know this can be confusing - but remember to “Swipe and Sign” and you won’t be charged a fee.

Every time you choose “Credit”, Higher One places \$.01 into a “Student Activities Fund.” This fund is used to co-sponsor student organization events on your campus. If you have an idea for an event or your organization needs help, submit your idea to your SGA president.

**Q: I understand with this being a Debit Card, purchases are automatically deducted from the money in my account. Is it possible to spend more than my available balance?**

**A:** As with any checking account, it is important to carefully track your spending. Otherwise, you could authorize a transaction (such as writing a bad check) that would overdraft your account. Higher One encourages responsible money management and provides materials to help educate you about how to control your finances.

**Q: If I choose the OneAccount are my funds protected by FDIC insurance?**

**A:** Yes, if you choose the OneAccount, the funds are insured by the FDIC up to \$100,000. If you choose paper check or ACH make sure that you deposit the funds into a checking account that is insured by the FDIC.

**Q: What steps should I take if I were to lose this card? Am I protected from security theft?**

**A:** For your own security, as soon as you realize that you do not have physical control of your card, it is essential that you report the card lost. This may be done several ways. You may go online to [www.BHCCOneCard.com](http://www.BHCCOneCard.com), visit the bursar’s office, or your local campus representatives or call customer service at 1-877-479-1731. Reporting your

card lost allows Higher One to cancel the card and prevent fraud, theft and abuse. At the same time, you will be issued a replacement card that you should receive within a week by mail. Having the MasterCard logo on the BHCC One Card also means that cardholders are protected with MasterCard’s Zero Liability Policy.

**Q: What’s the best way to get assistance if I have questions about the new BHCC One Card?**

**A:** There is online help at [www.BHCCOneCard.com](http://www.BHCCOneCard.com), or call Higher One Customer Service at 1-877-479-1731 for general information. In addition, staff from the BHCC Library, the College Help Desk ([helpdesk@bhcc.mass.edu](mailto:helpdesk@bhcc.mass.edu)), the Student Payment Office and the Registrar’s Office are being trained to answer your questions and to help you through this process. The Help Desk provides general help and referral, the Library will answer basic questions about the card and its functions, the Student Payment Office will answer questions about refunds and the Registrar’s Office will answer questions regarding a change of address.

**Q: I noticed that Higher One has a partnership with a bank. Can you tell me more about that?**

**A:** All banking transactions are covered by the FDIC through the banking partnership that Higher One has in place. All customer service, transaction processing, and operations are handled by Higher One. Higher One has handled close to \$2 Billion dollars in refund payment and more than 200,000 students actively use the services of the OneAccount.

**Q: Controlling my personal information is important to me. Was any information sold to Higher One as part of this change?**

**A:** No information was sold to Higher One. Higher One is a partner of BHCC. Minimum information, which was needed to produce the card, was used. A Campus ID number, student name, student address, date of birth, gender and email address were provided to verify each cardholder. Higher One agrees not to resell or in any way use BHCC your information beyond the refund card program.

**Q: How is the information that was shared with Higher One used?**

**A:** The information (address and student identifier) is used to verify the user when they sign in to activate their registration with Higher One. The email address is used for communication purposes, such as notifying you that a refund has been disbursed.

**Q: What laws govern how information can be shared with service providers, such as Higher One, and how they handle the information?**

**A:** The Family Education Rights & Privacy Act governs how educational institutions can share information with outside service providers. The laws enable institutions to share data with companies who provide a service to the institution. The company can only use the data to enable them to provide the service. In addition to the security of FERPA, Higher One recognizes that privacy is important to you and has a very strong privacy policy and prides itself in keeping your data safe and secure.

**Q: How does Higher One protect and use customer data?**

**A:** Higher One is solely focused on higher education and contractually cannot share or sell student information. Please refer to the privacy policy at the footer of [www.BHCCOneCard.com](http://www.BHCCOneCard.com).

