

FLASHcard

Kent State University **FLASHcard Application Form**

Last Name:	Kent State ID #:
First Name:	Middle Initial:
Local Address:	Home Address:
Local City:	Home City:
Local State: Zip:	Home State: Zip
Local Phone: ()	Home Phone: ()
E-mail Address:	

I have read and agree with the Flashcash account disclosure statement:

Signature: _____ **Date:** _____

FOR OFFICE USE ONLY: Photo Scanned ____ ID Verified ____ Picture Taken ____	RETURN ADDRESS: FLASHcard Office Kent State University P.O. Box 5190 Kent, Oh 44242-0001 Phone:(330) 672-2273
Staff Signature	Date:

FLASHcash Account Disclosure Statement

FLASHcash Account Holder's Liability for Unauthorized Purchases

If a University ID card containing the FLASHcash account information is lost or stolen, the FLASHcash account holder is responsible for no more than \$50 in unauthorized card purchases provided the card is reported as lost or stolen to the University ID Card Office within two business days after learning of the loss or theft. Once the card is reported as lost or stolen, the FLASHcash account will be inactivated.

If the FLASHcash account holder fails to notify the University ID Card Office within two business days after learning of the loss or theft of the card, but does notify the University ID Card Office within 60 days of a statement transmittal that unauthorized card purchases appear on, the FLASHcash account holder's liability for unauthorized purchases shall not exceed \$500.

If the FLASHcash account holder fails to report an unauthorized card purchase within 60 days of transmittal of a statement, then the account holder's liability for unauthorized purchases may have no dollar limit.

Notification Procedure for Lost or Stolen Cards or Unauthorized Card Use

Notice of lost or stolen cards or of unauthorized card use should be reported immediately to the FLASHcard Office, 104 KSC, Kent, Ohio 44242, (330) 672-2273.

Notice may be given by phone, in person, or in writing by contacting the FLASHCard Office during business hours (Monday through Friday 8:00 a.m.-5:00 p.m.). Or 24 hours a day 7 days a week by visiting the FLASHcard website at www.flashcard.kent.edu and following the lost/stolen card procedures from the "manage account" button.

If you suspect that your FLASHcard has been used fraudulently, check using "[manage account](#)" at www.flashcard.kent.edu. If there are transactions that have occurred against your account that you did not incur, contact KSU police immediately to file a police report. Bring a copy of the police report and a photo ID to the FLASHcard Office. You may receive a replacement ID for \$25.00 and we will work on your behalf with the vendors.

Refunds and Inactive Accounts

(A) Refund requests must be submitted in writing to FLASHcard Operations, 104 Kent Student Center, Kent, Ohio 44242.

(B) Refund requests are accepted at Monday through Friday 8:00 a.m. – 5:00 p.m.

(C) FLASHcash accounts with no activity during a twelve-month period are considered inactive. Inactive accounts with balances of less than \$10.00 will be closed and the remaining balance forfeited. Inactive accounts with balances over \$10.00 will be assessed an annual \$10 service charge.

(D) Refunds are processed when:

- 1) The account balance is \$10.00 or more AND
- 2) A written refund request is submitted

(E) A \$5.00 check-processing fee will be deducted from the refund.

Error Resolution Procedures

As soon as the account holder believes there is a discrepancy with a transaction on his or her statement or receipt or would like more information about a transaction listed on the statement or receipt, our office should be contacted. We must hear from the account holder no later than sixty (60) days after we sent the account holder the FIRST statement on which the discrepancy appears. Contact the FLASHcard Office, 104 Kent Student Center, Kent, Ohio 42422 or telephone (330) 672-2273.

- Include the account holder name and account number (if any).
- Describe the transaction in question and explain as clearly as possible the discrepancy.
- Indicate the dollar amount of the transaction.
- If an account holder makes an oral request, we may require that the account holder send the question in writing within 10 business days.

We will tell the account holder the results of our investigation within 10 business days after we hear from the account holder and will correct any error promptly. If we need more time, we may take up to 45 days to investigate the discrepancy. If we decide to do this, we will credit the account holder's account within 10 business days for the amount of the discrepancy, so that the account holder will have use of the money during the time it takes us to complete our investigation. 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 the account holder a written explanation within three business days after we finish our investigation. The account holder may ask for copies of the documents used in the investigation.

Disclosure of Accounting Information to Third Parties

The University will disclose information to third parties about the account holder's account or the transfer made only: (1) in order to comply with court orders or other applicable laws, or (2) if the account holder gives written permission.

Documentation of Transfers

If the point-of-sale terminal is equipped to provide a receipt, the account holder will receive a receipt at the time of the purchase. The account holder may also receive a monthly account statement detailing the FLASHcash account activity for the preceding month.

University's Liability for Failure to Make Transfers

If we do not complete a transfer to or from the account holder's 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 Ohio law, for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- If, through no fault of ours, the account holder does not have enough money in his or her account to make the transfer.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- If, through no fault of ours, there is a delay in transferring data from one university computer system to the FLASHcash computer system.