

HACC Debit Card (HigherOne)

FAQ's for Students



What is the HigherOne HACC Debit Card?

The HACC Debit Card is an easy way for you to obtain your financial refund(s). The debit card can also be used for other banking needs. (See preference #1 below: Directly deposited to your OneAccount).

What are my options for receiving all student refunds, including financial aid refunds?

Your preference choices include having your refund:

- 1. Directly deposited to your OneAccount – Easy Refund (1 day or less)**
 - The OneAccount from Higher One is a fully functioning FDIC insured FREE CHECKING account that allows you to access your student refunds more quickly and easily than ever before.
 - The OneAccount has no minimum balance, no monthly fees, and free Internet banking features. There may be, however, fees associated with some checking account transactions. The fees are listed at: <https://haccdebitcard.higheroneaccount.com/info/outfees.jsp>
 - The card is only an active debit card if you choose to open up the OneAccount.
 - You can use your HACC Debit Card to make purchases anywhere Debit MasterCard is accepted. **Always choose the credit payment option to avoid fees.**
 - This card is not a credit card and will therefore not affect your credit history.
 - You may withdraw up to \$500 per day from an ATM (fees applicable).
 - Maximum daily spending limit of \$2,500. (Cardholder may request an increase by contacting HigherOne's Customer Service).
 - Wire transfer \$ to the cardholder's account.
 - Send \$ to another OneAccount holder for free.
 - Friends and family can send money to cardholder's account.
 - Deposit \$ into cardholder's account via the Communication Box on campus near the Student Accounts Office. Deposit slips available online. (Allow a few business days for processing of overnight shipments).
- 2. Deposited to another bank of your choice (2-3 business days).** This allows your refund to be sent to an existing bank account and is quicker than a paper refund check.

Do I have to activate my HACC Debit Card?

Yes. HACC will not be able to disburse your refund to you, regardless of whether you anticipate that you will receive a refund now or anytime throughout the future. You must choose a refund preference, as noted above.

Can I change my refund preference in the future?

HACC is encouraging electronic refund disbursement, if you change your current paper check refund option to an electronic option after 12/1/09 you will not be permitted to change back to paper check.

What will happen to my refund if I don't activate my HACC Debit Card?

HACC will not be able to disburse your refund to you. You must choose a refund preference to indicate how you want your refund returned to you.

There is one exception: If you paid by credit card, and a refund is due to you, the refund will be applied directly to your credit card account, if on file with the college.

What do I do if I did not receive my HACC Debit Card in the mail?

You may log on to www.HACCDebitCard.com and use the "Where's my Card" self help feature that will provide you with the real time status of your card, anticipated delivery date of your card, and means to verify your address.

If your card was mailed to an old address and you are unable to obtain it from that address, you will need to request a new card (\$20 replacement fee, see next page on how to reorder).

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To change/update your address, you must notify both HigherOne and HACC:

- 1) Inform HigherOne directly either online or by calling 1-877-261-9377 between 8 a.m. and 8 p.m. EST, Monday through Friday.
- 2) Inform HACC directly by requesting an address change/update to your HACC record by one of the following methods:
 - Go to www.hacc.edu, Student Services, Registrar, Address Change;
 - Through **HACCWeb**: Enter Secure Area, Personal Information, Submit a Change of Address (HACC processing requires 2 business days);
 - Go in person to the Records or Registration Office at the campus most convenient to you.

What do I do if I lost or accidentally threw away my HACC Debit Card?

Immediately report your card lost/stolen. **You will incur a \$20 replacement fee**, which is due prior to re-ordering a new card. Your current HACC Debit Card refund status, active (previously activated/selected the debit card refund preference, OneAccount, at haccdebitcard.com) or in-active (never activated a refund preference), determines your method of re-ordering a replacement card.

Active Card Users: This can be done in two ways through HigherOne: 1) by logging into your online profile, or 2) by contacting Higher One Customer Care.

Online - Log into your account using your user name (email address) and password if you choose to report your card lost/stolen online. Under the "Profile" Tab located at the top of your homepage, select "Card Status". For account security, the new page only displays the last four digits of the active card or any previous cards. A replacement card fee (\$20) would be applicable if you choose to re-order a card. Information about fees can be found through the "Fee Schedule" link. This link is located at the top portion of your online statement. Be sure to verify your primary mailing address as replacement cards would not be forwarded to an address not listed on your account profile.

Phone – Call HigherOne's Customer Service at 1-877-261-9377 between 8 a.m. & 8 p.m. EST (M-F)

In-Active Card Users: Contact your HACC Campus Welcome Center

What is the difference between my PIN (Personal Identification Number) and Password?

Together with the email address listed on your account profile, your password allows online access to your OneAccount (if you chose to set up a OneAccount upon activating your HACC Debit Card and selecting your refund preference). Your PIN (Personal Identification Number) on the other hand, is the 4-digit code used for MasterCard® PIN related transactions at ATM's or cash registers.

I forgot my OneAccount PIN. What do I do?

You can get a new Password or PIN online. Login and choose Password/PIN under the profile menu.

Your PIN (Personal Identification Number), is a 4-digit code you provided at time of activation. It is used for MasterCard® PIN related transactions at ATM's or cash registers.

To reset your PIN, log in to your OneAccount (using your email address and password). Select "Password/PIN" from the sub-menu listed under the "Profile" tab of your OneAccount homepage, and then Click the link titled "Forgot or Lost PIN?" in the "Change PIN" section of the new page. Enter the required information in the relevant text boxes provided. Click "Submit" to complete the reset. Your new PIN takes immediate effect.

I forgot my OneAccount Password. What do I do?

You can get a new Password or PIN online. Go to Current User Login. Type your e-mail address. Leave the password blank and click on the Reset your password link. Then complete steps 1 and 2.

Where is My Refund?

Call HigherOne's Customer Service at 1-877-261-9377 between 8 a.m. and 8 p.m. EST (M-F).

What if I have additional questions?

For more information about the HACC Debit Card and refunds, please visit www.HACCDebitCard.com/easyhelp.