

## Frequently Asked Questions

### Who is Higher One?

Ivy Tech Community College has partnered with Higher One to offer faster delivery of financial aid and tuition refunds to students via the Ivy Tech Debit Card. The Ivy Tech Debit Card is a Debit MasterCard, NOT A CREDIT CARD. It can be used to make purchases at participating merchants that accept Debit MasterCard, get cash at ATMs, pay bills, and more.

### How do I get my Ivy Tech Debit Card?

If you are enrolled for credit classes in the Spring 2010 semester the card will arrive in the mail at the mailing address on file with Ivy Tech Community College.

### When will I receive my Ivy Tech debit card?

Cards will be shipped in late December 2009, therefore you should receive your card within 5-7 business days if your address on file is current.

### Why is it important that my address on file is current?

Your Ivy Tech Debit Card will be sent to the mailing address on file with the College. To ensure the College has your correct mailing address, please log in to Campus Connect and click the Self-Service Banner link to verify and/or update your address. If you need to update your address after November 26, 2009 you will need to update it through Campus Connect AND Higher One. If you contact Higher One within 30 days of card issuance, there will be no charge for a new card; after 30 days, there will be a \$5.00 charge for a new card.

### What do I do with my Ivy Tech debit card after I've received it?

Activate your card at [www.IvyTechDebitCard.com](http://www.IvyTechDebitCard.com) and select your refund preference.

### What are my refund options?

1. **Easy Refund** to OneAccount where funds are available the same day they are released by the College (FASTEST).
2. **ACH/direct deposit** to your bank account where funds are available to 2-3 business days after they are released by the College (FAST).

*If you do not select one of these two refund options, a paper check will be mailed to your primary address on file 21 days after the funds are released by the College.*

### When do I get my refund?

Your money is not deposited to your Ivy Tech Debit Card upon activation. Higher One will send an email to the address you entered during card activation when your refund has been deposited to your Ivy Tech Debit Card or sent via ACH to your personal bank. You may also sign up for text messages to your cell phone with Mobile Alerts. Normal financial aid disbursement processes apply.

**What is the OneAccount?**

The OneAccount is a fully functioning, FDIC Insured, free checking account that allows you to access your refunds quicker and easier than ever before. The OneAccount has no minimum balance, no monthly fees, and free Internet banking features. You may also use the Ivy Tech Debit Card to make purchases anywhere Debit MasterCard® is accepted and withdraw cash with no fees at Higher One ATMs located on or around campus. You can view the details of your OneAccount by accessing your statement online at [IvyTechDebitCard.com](http://IvyTechDebitCard.com), or by signing up to receive text messages sent directly to your cell phone with **Mobile Alerts**.

**Can I have my refund deposited to another bank account?**

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 activation process and complete, print, and mail the required third party form to the designated address. If you choose this option, you will not be able to use the Ivy Tech Debit Card.

**Why is it important to select a refund preference?**

Although you might not currently expect a refund from Ivy Tech, we may have a refund for you in the future. After all, it may be necessary to drop a class, a class may be canceled, or you may simply receive a scholarship or assistance you were not anticipating. Selecting a refund option now gives you control of the refund method and will get any refund to you quickly and efficiently.

**What happens if I don't select a refund preference?**

If you do not select a refund preference, a paper check will be mailed to the primary address on file 21 days after the funds are released by the College.

**What happens if I do not receive my Ivy Tech Debit Card?**

If you have not received your card, Ivy Tech may not have your current address on file. Begin by logging in to [IvyTechDebitCard.com](http://IvyTechDebitCard.com) and selecting the "Where's My Card?" link. Next, enter the requested information and verify that the address listed is correct. If Ivy Tech does not have your updated address on file, simply add it here. Note: There will be a \$5.00 replacement card fee for new cards issued. If you contact Higher One within 30 days of card issuance, there will be no charge for a new card.

**What happens if I lose my Ivy Tech Debit Card?**

If your Ivy Tech Debit Card is lost, simply log in to [IvyTechDebitCard.com](http://IvyTechDebitCard.com) and select "**Customer Service**" from the main menu followed by "**Lost Card.**" Once you report your card lost, a new card will be sent to the primary address on file with Higher One. You can also contact [Higher One Customer Service](#) at 866-629-5570. **Note: There will be a \$20 replacement fee issued for lost cards that have been activated.**

