

FREQUENTLY ASKED QUESTIONS



The UofL OneCard – The “ONLY” Way to Get Your University Refunds

The University of Louisville has partnered with Higher One to facilitate the delivery of refunds from the university to the students. The UofL OneCard with the MasterCard logo will provide students with two options on how to receive their refunds. The university will NOT issue refund checks, so you MUST use your card to access the Higher One website and choose an option for receiving any refund due to you. Provided below are answers to the most frequently asked questions about the UofL OneCard and refund process:

How are UofL refunds delivered to students?

Refunds are delivered to students by the option that they choose when activating the UofL OneCard: Easy Refund to the OneAccount or ACH transfer to an existing bank account. NOTE: The university will NOT issue refund checks, so you MUST choose an option for receiving any refund due to you. The funds are sent from the university to Higher One who then disburses the refunds according to the choice a student has made during the selection process.

Can you define Higher One, the UofL OneCard, Easy Refund, and the OneAccount?

1. **Higher One:** a financial services company that specializes in student refund payment services.
2. **UofL OneCard:** the card used to access the Higher One website and to select an option for receiving refunds from the university.
3. **Easy Refund:** a refund method that opens a bank account with Higher One and deposits disbursements into the OneAccount.
4. **OneAccount:** an FDIC insured bank account offered by Higher One. If the account is opened, then the UofL OneCard also functions as a debit card.

How do I get my UofL OneCard?

Each registered UofL student will receive a UofL OneCard from Higher One. Your card will arrive in the mail at your current address on file with the university.

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Is this my Student ID card?

No. You still need your student UofL ID–Cardinal Card to use on campus. Your Cardinal Card is used for library services, printing services, meal plan purchases, and is your personal identification for all university related activities.

How do I choose a refund preference?

[Go to the Higher One website](#). Enter your 16 digit card number in the section labeled “Get Started”, click “Go” and follow the instructions to set up your refund preference.

What are my options for receiving financial aid or other refunds?

Your options include:

1. Easy Refund to the OneAccount (fastest option available).
2. ACH transfer to a bank account of your choice (2-3 business days).

What is the OneAccount?

The OneAccount is a full functioning FDIC insured free checking account that allows you to access your refunds quicker and easier. The OneAccount has no minimum balance, no monthly fees, and internet banking features. With it, you can use your UofL OneCard to make purchases anywhere MasterCard Debit is accepted. You can also get cash with no fees at Higher One ATMs located on campus.

What is an ACH Transfer?

An ACH or Automated Clearing House transaction is an electronic funds transfer. This option allows for your refund to be directly deposited to an existing bank account. To setup your direct deposit you will complete an ACH form and submit it to Higher One. You can mail the completed form, bring it to the Bursar’s Office, or drop it in the Higher One communication box located in the lobby of the Houchens Building.

I don’t think I will ever get a refund. Why should I activate the card?

Even if you do not think you will be getting a refund from the university, you never know what may happen. It may be necessary for you to drop a class, a class may be cancelled, or you may receive a scholarship or other assistance that you were not anticipating. If you have activated the card and chosen your preferred method, your refund will be delivered to you in a timely manner. Remember, the university does not issue refund checks, so it is important that you make a choice for your refund preference.

Does activating mean I open a bank account with Higher One?

No, activating the card means selecting a refund preference. You do not have to use the card or open another bank account. You have the option of having any refund sent to your existing bank account (ACH). If you choose Easy Refund, then you have opened a bank account with Higher One.

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Why does the UofL OneCard have the MasterCard Debit logo on it?

If you choose to open the OneAccount, then the UofL OneCard is the card you use to access your funds. With the MasterCard Debit logo on it, you can use the card as a debit card wherever MasterCard Debit is accepted. The card is NOT a credit card. It is a DEBIT card.

What are the advantages of having my refunds deposited directly to my OneAccount?

1. Depositing your refund to your OneAccount is the quickest way to gain access to your money. To have your refund directly deposited, activate and choose Easy Refund to open your OneAccount. After your UofL charges have been paid, remaining funds (financial aid or other credits) will be released by the university and directly deposited to your OneAccount.
2. You can use the UofL OneCard Card (NOT A CREDIT CARD) to make purchases at all participating merchants that accept MasterCard including the bookstore on campus, access cash at an ATM, pay bills, and so much more.
3. Your parents and friends can easily send you money online with the send money feature.
4. There is no charge to you for receiving your refund directly in your OneAccount. There is no monthly fee or minimum balance.
5. You can stay informed about the status of your refund or changes to your account balance with mobile alerts to your cell phone.

Are there any fees for the OneAccount?

The OneAccount offers free checking with no monthly service fees or minimum balance requirements. However, some banking services may result in a fee, such as overdrafts or non Higher One ATM transactions. Please visit the Higher One website for a complete list of fees and for information on how to use the OneAccount for free. [Link to UofL OneCard fee schedule.](#)

Where are the Higher One ATMs located on campus?

Higher One ATMs can be found at the following locations: Ekstrom Library Café, outside the Bookstore in the Student Activities Center, the main floor of the Houchens Building, and Kornhauser Library at the Health Science Campus. You can use the ATMs to withdraw cash and/or view the available balance on your OneAccount. There is no fee when using your OneCard and the daily cash limit is \$500.

What is the Higher One communication box and where is it located?

The Higher One communication box is a secure drop box you can use to mail deposits and other correspondence to Higher One. This information is mailed to Higher One via DHL overnight delivery. The communication box is located outside the Financial Aid Office in the Houchens Building.

Can I have my refund deposited to another bank account?

If you prefer, you may have your financial aid refund or other refunds deposited to the bank of your choice. In order to have your refund deposited to your bank, you must first use your UofL OneCard to access the Higher One website and select ACH transfer. For this option, you will need to complete, print and mail the third party form to Higher One. The form is available during the refund selection process.

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How long does it take to receive my refund?

Funds are sent from the university to Higher One who then disburses the refunds according to the choice a student has made. Refunds to be disbursed into the OneAccount are available immediately after processing. Refunds disbursed by ACH transfer (direct deposit) can take 2 to 3 business days for the recipient bank to process.

When will the university disburse the funds to Higher One?

The disbursement of refunds is a two step process. First, the Bursar's Office creates a refund file to send to Higher One. This is a list of all students that will receive refunds. Second, a wire transfer is sent to Higher One so the actual funds can be disbursed. This is typically a two day process. The refund list is created on Tuesdays and Thursdays; and wire transfers are generally sent on Wednesdays and Fridays.

How will I know when my refund has been processed?

You will receive an e-mail to your UofL email address when your refund has been processed indicating the option by which you chose to receive your reimbursement. Additionally, you will be able to see details of your OneAccount by accessing your statement on the website or you may opt-in to receive a text message directly to your cell phone with mobile alerts.

I am an international student and I have not received a card.

The UofL OneCard cannot be mailed to an address outside the U.S. Please logon ULink and provide a U.S. mailing address.

I am a staff member (or faculty) and I received a UofL OneCard. Do I need to activate the card?

Yes. Faculty and staff registered for a credit course will receive a card in the event they receive a reimbursement in their role as a student.

What if I have not received my UofL OneCard? How do I order a replacement card?

You may visit the Higher One website at www.UofLOneCard.com and use the "Where's my Card" feature to track your card delivery. The UofL OneCard is mailed to the current address on file with the university. Please contact the Bursar's Office if your initial card is sent to the wrong address. Active cardholders can order a replacement card by logging into their account profile. Under the "Profile" tab, select "Card Status" and then follow the prompts to order your new card. A replacement card fee of \$20 will be assessed. Active cardholders may also contact the Bursar's Office or Higher One Customer Service at 1-877-663-5959.

What if I have additional questions?

Answers to other questions will be addressed through online help at www.UofLOneCard.com/easyhelp. Questions can also be addressed at the Bursar's Office by phone at 502-852-6503 or by [email](mailto:).