Health System. Refunds over $20.00 require the refund check be mailed to your address and will take 2-4 weeks to process; refunds less than $20.00 can be issued in person at the VCUCard Office located on the Monroe Park Campus.

Any requests for financial adjustments resulting from a transaction error at any on-campus location must be submitted through the merchant that originally processed the transaction. RamBucks Refund requests resulting from a transaction error at an off-campus location must be submitted to that vendor or merchant.

**Dormant RamBucks Account Policy**

If a RamBucks account has been dormant for a period of 2 years, it will be considered abandoned property by the University. Dormant accounts are RamBucks accounts that have had no financial transactions (charges or deposits) for a period of two (2) years and have not had a refund request submitted.

After the two year dormant period your account will be suspended and a $24.00 administrative fee will be deducted (RamBucks Cards will be suspended after a three year dormant period). Any funds over $24.00 will be forwarded to the VCU Financial Reporting department and will be processed according to the State of Virginia escheat policies.

*It is the responsibility of the cardholder to maintain activity or to request a refund within the provided timeframe.*

**Photograph Policies**

Your digital photograph will be printed on the front of your VCUCard and will be stored in our database. A new picture will be taken free of charge only if there has been a significant change in one’s appearance. Your VCUCard image is considered part of your official record at the University and may be shared with other VCU or VCU Health System departments for administrative purposes.

VCUCard reserves the right to refuse to issue a VCUCard to any applicant who appears for photographing in a disguise or intentionally distorts their face to alter their appearance. In accordance with the United States Department of State policy, photographs must be taken with no visible obstruction of the face necessary for positive identification.

Headgear, glasses, sunglasses, costumes, and any other items that obstruct the head or face must not be worn at the time the ID picture is taken. Religious head coverings are acceptable if displayed on the cardholders official government-issued photo ID.

**Wells Fargo Account**

VCUCard is not responsible for any transactions connected to the use of your VCUCard as an ATM card for a Wells Fargo account. Using the VCUCard as a Wells Fargo ATM card is at the sole discretion of the VCUCard cardholder.

**Privacy Policy**

Your account and personal information will be kept strictly confidential as per the Family Educational Rights and Privacy Act. Outside parties will not be privileged to information about you, your account, or the purchases you make without your express consent unless such disclosure is in compliance with a court order or government legislation.

**Acceptance Agreement & Term Changes**

Each individual cardholder is responsible for their knowledge of all VCUCard rules and regulations. Use of the VCUCard by the cardholder signifies agreement with all policies documented in the VCUCard Terms and Conditions.

This policy is is available at vcucard.vcu.edu and is updated quarterly. Please read all terms as these constitute legal obligations between you and the University. Future changes in terms and conditions regulating use of your VCUCard will apply to all cards in circulation and use at that time and will supersede the terms and conditions in effect at the time the card was acquired.

The VCUCard Office reserves the right to change any of the aforementioned policies without notice.
Use & Ownership
The VCUCard is issued to you as part of the privilege you are entitled to as a member of the Virginia Commonwealth University and VCU Health System community under the following terms and conditions of use. Each individual cardholder is responsible for their knowledge of the terms, conditions, and policies of the VCUCard Office.

All patrons associated with Virginia Commonwealth University and the VCU Health System are required to carry their VCUCard at all times. Staff who provide services to medical center customers or who participate in an educational process requiring access to the VCU Health System must wear a VCUCard while performing that role. Staff performing two or more VCU Health System roles will be issued a separate ID for each role.

The VCUCard Office verifies authorization for all individuals through an electronic database updated by either the Human Resources Departments or Records and Registration prior to issuing a VCUCard.

A government-issued photo ID is required as proof of identification prior to the issuance of a VCUCard. The VCUCard is the property of Virginia Commonwealth University and the VCU Health System and must be surrendered upon demand or when the relationship for which the card was issued is no longer in effect.

Although the VCUCard is the property of Virginia Commonwealth University and the VCU Health System, it is entrusted to you for your convenience while at the University. No account should be accessed by anyone other than the cardholder. Only the person pictured on the VCUCard is entitled to spend money from their debit or meal accounts. Unauthorized use, alteration or duplication for fraudulent use warrants confiscation and/or disciplinary action.

Lost, Damaged & Stolen Cards
The cardholder is responsible for maintaining a valid VCUCard that is in proper working condition. A replacement fee of $20.00 will be charged for all lost, stolen, misplaced or abused VCUCards and must be obtained in person. The replacement fee for a VCU Health System dual role VCUCard is $25.00. These fees are nonrefundable even if your old card is found.

Improper Use of Your VCUCard Privileges
It is against VCUCard policy to provide your VCUCard numbers to anyone including the cardholder. If you do not have your VCUCard with you, you are required to purchase a new card. For security reasons you will be issued a new card number and your old card number will be deleted and cannot be reactivated under any circumstances. The cardholder shall be subject to termination, criminal/civil, or disciplinary action and can be reported to the VCU Police Department for:

• Any use or attempted use of the VCUCard for purposes other than that intended.
• Any use or attempted use of the VCUCard by any individual other than the cardholder.
• Any fraudulent use of a credit card for deposits made to a RamBucks account.
• Failure to fail to report timely or in a timely manner suspected or actual fraud.

Refunds & Error Resolution Procedures
The University will not debit your account other than in accordance with transactions authorized through the use of your VCUCard or as permitted under these terms. Statements of your RamBucks account can be obtained online through GET at myVCUCard.com or by downloading the GET app. Through GET you can obtain your current account balance, make deposits, and check your transaction history. Failure to properly utilize this service or the RamBucks program can result in removal or termination of access rights.

Building Access
Access to facilities is based on classroom or work locations and job duties. VCU students, faculty and staff must request classroom or building access from their Professor or Supervisor.

Managers are required to immediately submit a Help Desk request to terminate all card access.

RamBucks Function & Account Usage
You may use your VCUCard as a declining debit (RamBucks) card where accepted, provided funds are available in your account. The VCUCard is a debit card only and does not provide credit arrangements. The RamBucks debit account is not a bank account and does not allow for ATM type withdrawals. You are responsible for use of the VCUCard in accordance with instructions at each location where RamBucks is accepted.

Negative balances resulting from failure to properly utilize your VCUCard are your responsibility as the cardholder. The VCUCard Office is not responsible for any loss or inconvenience to you or to others arising as a result of lack of funds in your RamBucks account.

VCU and the VCUCard Office has the right not to accept or honor your VCUCard RamBucks at any of the participating establishments under, but not limited to, the following circumstances:

• There are insufficient funds in your account at the time the purchase is requested.
• The equipment being used by the merchant or vendor initiating the transaction is not functioning correctly at the time the transaction is attempted.
• Your account has been temporarily or permanently suspended due to violation(s) of this agreement.
• Your VCUCard has been reported as lost.

All cardholders can manage their VCUCard account anytime online through the Online Card Office, from a computer or mobile device by visiting myVCUCard.com or by downloading the GET app. Through GET you can obtain your current account balance, make deposits, and check your transaction history. Failure to properly utilize this service or the RamBucks program can result in removal or termination of access rights.

Separation from VCU & VCU Health System
The cardholder is responsible for ensuring their VCUCard is returned to a VCUCard Office when their role ends. Departments are required to return an employee’s VCUCard(s) to a VCUCard Office when a staff member separates employment or the affiliation agreement ends.

If an old card is recovered it is invalid and should be returned to the VCUCard Office to be disposed of properly. Abused cards consist of, but are not limited to: cards that have been marked on or bent, contain hole punches, have had their magnet stripe scratched, have been used to pry open or scrape objects, or have had stickers adhered to them. A defective or heavily worn VCUCard will be replaced at no charge upon returning it to the VCUCard Office.

If your VCUCard is lost or stolen, you must notify VCUCard in order to suspend privileges. Until such notice has been received, you will be responsible for all use of your VCUCard, whether or not such use is authorized by you. Report your lost card by emailing vcucard@vcu.edu, online at myVCUCard.com or in person at any VCUCard Office:

Monroe Park Campus
Technology Administration Building
701 West Broad Street
(804) 827-2273 (CARD)

MVC Campus
VM Building
1000 East Marshall Street, Room 311
(804) 628-2273 (CARD)

Prior to a VCU Health System employee receiving a replacement VCUCard, a supervisor from their department must provide pre-authorization to the VCU Health System Human Resources Department. Once approved HR will then send an electronic notification of authorization to the VCUCard Office.

Upon issuance of a replacement card, any remaining debit and meal plan balances are immediately transferred to the new VCUCard. If your VCUCard is replaced due to theft or loss, the old card number will be deactivated and cannot be reactivated should you find it at a later date. VCUCard staff will confiscate replaced VCUCard’s and dispose of the old card properly.

Improper Use of Your VCUCard Privileges
It is against VCUCard policy to provide your VCUCard numbers to anyone including the cardholder. If you do not have your VCUCard with you, you are required to purchase a new card. For security reasons you will be issued a new card number and your old card number will be deleted and cannot be reactivated under any circumstances. The cardholder shall be subject to termination, criminal/civil, or disciplinary action and can be reported to the VCU Police Department for:

• Any use or attempted use of the VCUCard for purposes other than that intended.
• Any use or attempted use of the VCUCard by any individual other than the cardholder.
• Any fraudulent use of a credit card for deposits made to a RamBucks account.
• Failure to fail to report timely or in a timely manner suspected or actual fraud.

Refunds & Error Resolution Procedures
The University will not debit your account other than in accordance with transactions authorized through the use of your VCUCard or as permitted under these terms. Statements of your RamBucks account can be obtained online through GET at myVCUCard.com or by contacting VCU Card Office. Refunds are subject to the restrictions applicable on those accounts and are given only to the cardholder. A formal Refund Request must be submitted to the VCU Card Office within a timely manner.

All RamBucks account balance refunds are subject to a $5.00 processing fee that will be deducted from the account balance prior to a refund unless the cardholder has separated from Virginia Commonwealth University or VCU.