

OVERVIEW

The Bradley University QUICKCARD is the official identification card for the University for all students, faculty, and staff. The card allows access to assigned University buildings, dorms, classrooms, labs, and parking decks. It also serves as the University's meal card and library card. The BU QUICKCARD offers a prepaid debit account administered by the University called *Quick Cash*. *Quick Cash* allows the cardholder to purchase goods and services at select locations on and off-campus. All new cardholders will be issued a *Quick Cash* account.

When a student, faculty, or staff receives a BU QUICKCARD, the cardholder agrees to the terms and conditions found in PART ONE of this agreement. In addition to the terms and conditions found in PART ONE, the cardholder that elects to participate in the Quick Cash program also agrees to the terms and conditions found in PART TWO of this agreement.

PART ONE: TERMS AND CONDITIONS FOR IDENTIFICATION CARD PURPOSES

The BU QUICKCARD identifies the cardholder as a student, faculty or staff. Upon receiving the card the cardholder agrees to the following terms and conditions:

1. AUTHORIZATION FOR PERSONAL USE ONLY

The Bradley University QUICKCARD will not be loaned or otherwise transferred to another person. Doing so violates University policies. Any attempt to obtain, use, or to assist in obtaining or using a BU QUICKCARD for fraudulent identification may be subject to disciplinary action.

2. OBLIGATION TO REPORT A LOST OF STOLEN CARD

The cardholder is obligated to report a lost or stolen Bradley University QUICKCARD as soon as possible:

- On line at quickcard.bradley.edu
- Call the QUICKCARD Office at 309-677-3463
- In person to the QUICKCARD Office in room 103 Swords Hall

3. RIGHT TO ALTER TERMS

Bradley University reserves the right to alter any term or condition contained herein.

PART TWO: TERMS AND CONDITIONS FOR QUICK CASH

The BU QUICKCARD can be used to pay for goods and services at select locations on and off campus via the *Quick Cash* account. All new cardholders will be issued a *Quick Cash* account. The following terms and conditions do not apply until the cardholder initiates a financial transaction for the first time. Loading value to the *Quick Cash* account for future use constitutes a financial transaction. NOTE: Students that live on campus are required to have a board plan. A portion of the board plan is automatically loaded to the student's *Quick Cash* account, and constitutes a financial transaction.

1. ACCESS TO ACCOUNT

The cardholder's BU QUICKCARD will be the access device for the Quick Cash account. The card must be presented at the time of purchase.

2. TERMS OF ACCOUNT

The term for the account is from the time the first financial transaction is complete until the cardholder graduates, withdraws or terminates employment at Bradley University. In addition, the QUICKCARD Office reserves the right to charge a service fee or close any **Quick Cash** account that has been inactive for a period of twelve (12) months.

3. ACCOUNT BALANCES AND RECEIPTS

The cardholder's account balance and all activity on the account can be viewed on line at the BU QUICKCARD website at quickcard.bradley.edu. The account balance can also be obtained from the QUICKCARD Office, room 103 Swords Hall, with the active participant's BU QUICKCARD. The account balance will also be displayed at the point of sale device when a purchase is initiated.

4. REFUNDS

Balances greater than \$15.00 will be returned when the cardholder graduates, withdraws or terminates employment at Bradley University. No refunds will be made for balances of \$15.00 or less. Cardholders with an account balance of \$15.00 or less are strongly encouraged to spend the remaining balance prior to refund request. Refunds must be requested at the QUICKCARD Office, room 103 Swords Hall, or on-line at quickcard.bradley.edu. All debts owed to Bradley University must be satisfied prior to issuance of a refund. Any negative **Quick Cash** balance will be charged to the cardholder's Student Tuition Account or billed directly to the cardholder.

5. NON-TRANSFERABLE

This account is non-transferable. By using the BU QUICKCARD, the cardholder agrees to not make the card available to anyone else, including orally, in writing or by telephone. Additional identification may be required to ensure that only the cardholder uses the account. The cardholder may be required to sign a receipt for goods.

6. NO WITHDRAWALS

No cash withdrawals are permitted. The cardholder agrees to use the **Quick Cash** component of the card only for the purchase of goods and services and not to obtain cash from a merchant. The cardholder may return purchases to merchants for a credit to the account contingent upon the merchant's return policy.

7. LIABILITY FOR ALL FINANCIAL TRANSACTIONS, INCLUDING UNAUTHORIZED TRANSACTIONS

The cardholder is responsible for all financial activity of the account generated by the use of their card, and agrees to pay for that activity. If the BU QuickCard is lost or stolen:

A - the cardholder may be responsible for up to \$50 of unauthorized purchases if they report the loss to the BU QuickCard Office within two (2) business days;

B – the cardholder may be responsible for up to \$500 of unauthorized purchases if they report the loss to the BU QuickCard Office within sixty (60) days;

C – the cardholder may have unlimited responsibility for unauthorized purchases if they do not report the loss to the BU QuickCard Office within sixty (60) business days.

8. Bradley University reserves the right to determine hours of operation and pricing for the goods and services available for purchase with this account.

Please refer to the QuickCard website at: quickcard.bradley.edu for the disclosure for electronic fund transfers.