



**Xavier University's Flexible Spending Account
ACCOUNT TERMS AND CONDITIONS**

Account details	X Cash is a flexible spending account that is accessed by swiping your Xavier University ALL Card. X Cash can be used to purchase food, textbooks, stamps and postage, laundry, vending and copying services, and other sundry items. An X Cash account is available to all registered students and current university faculty and staff members. You must have a valid ALL Card to access X Cash services.
Making an X Cash deposit	<p>An X Cash account is already open and available to you to make your initial deposit. There are four (4) ways to deposit to an X Cash account:</p> <ul style="list-style-type: none"> • You can visit the Online Card Services web site at www.xavier.edu/xcash and deposit using either Visa or MasterCard. Minimum credit card deposit is \$5.00. OR • You may use the self service kiosk located in Gallagher Student Center or Library. Cash as well as Visa or MasterCard are accepted. Minimum credit card deposit is \$5.00. OR • You may visit the ALL Card Center office in Gallagher during normal operating hours and deposit by check or PIN-based debit transfer from your U.S. Bank or any other bank account. If you are mailing a check please include your student ID#. OR • You may call the ALL Card Center at 513-745-3374 with your credit card information ready. The following credit cards as are accepted: Visa and MasterCard. Please have your student ID# handy.
X Cash depositing and usage	<ul style="list-style-type: none"> • Check should be made payable to Xavier University. If checks are returned for insufficient funds, the amount of the check plus a \$25 service fee will be deducted from the account. • Deposits made to an X Cash account are non-transferable. • Unused balances at the end of the semester will automatically carry forward for use in the next semester. With the exception, of after 6 consecutive months of no activity, the University reserves the right to close the account and any remaining balance will be forfeited to the University. • Card holder balances are printed and available on the POS receipt of all retail purchases as well as at the X Cash kiosk in the Gallagher Center. • Account statements are available upon written request to the ALL Card Center. The request must include mailing address. The account statement will be made available within 5-7 business days.
X Cash refund process	<ul style="list-style-type: none"> • Cash withdrawals are not permitted. Merchants will credit your account for returned goods. • Refund requests from all students are accepted during the last week of spring semester or when the cardholder graduates, withdraws, or leaves the university. Proof of withdrawal or dismissal is required. • Unless, graduating, withdrawing, or being dismissed from the University, there is a service fee of \$25.00 to close and account, therefore X Cash accounts with less than \$25 will not be refunded. • All X Cash refund requests must be made in writing to Xavier University, Attn: ALL Card Center, 3800 Victory Parkway, Cincinnati, OH 45207-2151. • Refunds will be issued by check and processed within 10-14 business days of request. Closed accounts may not be reactivated for six (6) months.
Lost Card Call: ALL Card Center 513-745-3374	<ul style="list-style-type: none"> • Visit the Online Card Services web site at www.xavier.edu/xcash to deactivate your card. • Contact the ALL Card Center to report a card lost or stolen. Your X Cash account will be deactivated immediately upon receipt of notification. To reinstate your card, stop by the ALL Card Center in person with proper identification. The card, if found will be reactivated. If necessary a replacement card will be issued to you for a fee of \$20. • Once the card is reported as lost or stolen, the X Cash account will be deactivated. X Cash account can only be reactivated, in person, in the ALL Card Center, by the account holder. Only one card, the most recently issued card, per cardholder, will be active at any time. • You are solely responsible for all transactions made by you and you will also be held responsible for the unauthorized use of your card to the fullest extent allowed by applicable federal and state laws.
Account Holder Liability for Unauthorized Purchases	If an ALL Card containing an active X Cash account is lost or stolen, the account holder is responsible for no more than \$50 in unauthorized card purchases provided the card is reported as lost or stolen to the ALL Card Center within two business days after learning of the loss or theft. If the X Cash account holder fails to notify the ALL Card Center within two business days after learning of the loss or theft of the card, but does notify the ALL Card Center within 60 days of a statement transmittal that unauthorized card purchases appear on, the X Cash account holder's liability for unauthorized purchases shall not exceed \$500. If the account holder fails to report an unauthorized card purchase within 60 days of transmittal of a statement, then the account holder's liability for unauthorized purchases may have no dollar limit.

Changes to Agreement Terms and Conditions	<p>The terms and conditions of this Agreement are effective and remain binding until the Cardholder is otherwise notified. If any changes are made to the terms and conditions, the ALL Card Center will provide the Cardholder with notice of change(s) by email to the Cardholder's campus email account if applicable, in the Newswire, on the MyXU portal announcement channel, and/or through other campus distribution. Prior notice need not be given where immediate change in terms and conditions is necessary to maintain or restore the security of the Account but will be given as soon as practical.</p>
Where is X Cash accepted?	<p>For food purchases on-campus at the following locations:</p> <ul style="list-style-type: none"> • Cintas Center Dining Hall, Subway, Ryan's Pub, Coffee Emporium , Toni's Little Italy, and Blue Gibbon <p>Other on-campus retail locations:</p> <ul style="list-style-type: none"> • Xavier University Bookstore, Campus Post Office, FliX DVD Rentals, On-campus laundry, vending and copying services <p>Off campus retail locations:</p> <ul style="list-style-type: none"> • CVS Pharmacy (Norwood), Donatos Pizza (Rookwood), Chipotle (Hyde Park) <p style="text-align: center;">For future locations, visit www.xavier.edu/xcash</p>
Frequently Asked Questions	<ul style="list-style-type: none"> • Can I buy my text books with X Cash? – Yes, in fact it is recommended. • Can I deposit funds into X Cash using a credit or debit card? – Yes. Credit Card deposits are accepted through the online depositing system, phone and at the on-campus X Cash kiosks. Visa and MasterCard only. PIN-based debit card transactions are only handled in person in ALL Card Center. • Can I transfer money from my U.S Bank bank account? – Yes, in the form of a PIN-based debit transaction handled in person in the ALL Card Center. <p style="text-align: center;">For additional details, visit www.xavier.edu/xcash</p>

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