

Terms & Conditions

General Terms

1. The Ram e Card is the official identification card of West Chester University for all student/faculty/staff. The Ram e Card is the property of West Chester University and is issued by Student Services, Inc.
2. All undergraduate students, full and part-time, along with graduate students, faculty and staff are required to have one valid Ram e Card.
3. For those individuals not entering WCU via the new student orientation program, government issued photo identification (i.e. valid driver's license, passport, military ID, etc.) is required in order to complete the ID process. Additionally, all faculty/staff ID requests must be accompanied by a West Chester University ID Authorization Form issued by Human Resources.
4. It is the Ram e Card Office's responsibility to ensure that the individual ID photo fall within the following guidelines:
 - Any face or head-gear distracting from facial identification is not acceptable, unless worn for health or religious reasons (proper proof/information is required.)
 - Individual must be facing front. Side or angled views are not acceptable.
 - The photo will be of head and shoulders only
 - Only one individual present per single photo
5. All Ram e Cards must be picked up in person by the original card holder only.
6. The Ram e Card is subject to all relevant West Chester University rules and regulations. Misuse of the Ram e Card may be referred to the Office of Judicial Affairs.
7. By initiating deposits and transactions with your Ram e Card accounts you are agreeing to the terms and conditions of this disclosure statement as set forth.
 - The Ram e Card is not transferable. Only the person pictured on the Ram e Card is authorized to use the card.
 - The Ram e Card must be presented upon request at the time of use to obtain services or to establish official University status.
 - Participating vendors may require additional identification to ensure that the person using the Ram e Card is the actual owner of the card.
 - Accounts on the Ram e Card are non-interest bearing.
 - No cash withdrawals are permitted from an active Ram e Card account.
 - The Ram e Card holder is responsible for monitoring his/her own account.
 - Ram e Card holders may, at any time, request a statement of transactions from the Ram e Card office.
 - WCU/SSI reserves the right to change the account terms and conditions at any time. Future changes 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 issued. If a change reduces, limits, or restricts the account holder's rights under the terms and conditions, WCU/SSI will give at least twenty-one (21) days notice by general circulation. However, if immediate change is necessary for security reasons, WCU/SSI may first make the change and then notify the account holder.
8. Only the latest card printed is valid. Student Services, Inc. and West Chester University are not liable for any changes made to your Ram e Card account after it is lost or stolen.

9. Photos will be shared with West Chester University staff and faculty with legitimate educational interest in compliance with FERPA policies.

Ram e Card Account

Your Ram e Card account is accessed through your photo ID card. There are two (2) types of "stored value" funds:

1. **Flex:** for use at all on-campus dining locations. Meal Plan Flex requirement, \$150 per semester. Additional deposit minimum \$25. Balances carry forward as long as enrolled or employed at WCU. Please contact the WCU Bursar's Office for more information or to find out how to deposit Ram Flex (610-436-2552)
2. **Ram Bucks:** for use at the SSI Bookstore, SSI Service Center, select vending machines, SAC Movie Events, Sykes Copy Center, library services, WCU Theatre Box Office, all on-campus dining locations as well as participating off-campus restaurants and retailers. See the 'Locations Accepted' tab at www.RamECard.com for a full list of participating locations. Requirement - none. Deposit minimum \$10. Balances carry forward as long as enrolled or employed at WCU. Please contact the Ram e Card Office for more information or to find out how to deposit Ram Bucks (610-738-0429).

Deposit Options for Ram Bucks

1. Ram e Card Office: Accepts cash, checks, money orders, credit card and debit cards with deposit form. There is a \$2.00 administrative fee applied to all credit/debit card transactions. Deposits will be available within 30 minutes. [Located on the ground floor of Sykes Student Union]
2. By Mail (Please do not send cash. Checks/money orders can be made payable to: SSI Ram e Card) Download and fill out the mail in deposit form. Mail checks, or money orders: Ram e Card Office 110 West Rosedale Avenue Ground Floor, Sykes Student Union West Chester, Pennsylvania 19383
3. By Web (credit card only) Go to www.RamECard.com Login and click on the "Ram Bucks" box Enter requested information and deposit amount OR Click on the "Guest Deposit" box and fill out card holder's WCU ID# (7 numerical digits) Enter requested information and deposit amount There is a \$2.00 administrative fee applied to each online transaction. Deposits are usually available within thirty minutes

Refunds/Withdrawals

1. Cash withdrawals from the Ram e Card accounts are not permitted at any time. Refunds are only granted upon separation (complete withdraw, transfer, or graduation) from West Chester University.
2. If you have permanently left West Chester University and have a balance of at least \$10 in Ram Bucks, you are eligible to request a refund. All established procedures must be followed by the Cardholder:
 - Refund initiation is subject to a \$10.00 processing fee
 - Fill out the Ram Bucks Withdraw Request form and submit to the Ram e Card Office.
 - Proof of dismissal, separation, or graduation from West Chester University must accompany the completed refund request form * Acceptable proof of dismissal or separation for students transferring or withdrawing from WCU is a stamped WCU Term Withdraw form (contact the Registrar's Office for form)
 - * Acceptable proof of graduation from WCU is a copy of transcript noting that a degree or certificate was awarded (can be obtained on MyWCU or from Registrar's Office)
 - All requests must be received within three (3) months of separation
 - The amount refunded to the card holder will be the Ram Bucks balance at the time the request is processed, minus the processing fee (\$10.00)
 - All processed refund requests are mailed to the card holder's permanent address on record with WCU.
 - Only completed refund requests will be processed.
 - Please allow up to thirty (30) days for completed requests to be received and processed
3. Cash refunds will not be issued for returned merchandise purchased with the Ram e Card; accounts will be credited for the amount of the returned merchandise. Merchandise must be returned to the location where the original transaction took place.

Inactive Accounts

1. A Ram e Card account shall be deemed Inactive when the Cardholder is no longer actively associated with West Chester University.
2. Inactive Ram Bucks accounts with balances of less than \$10.00 will be closed with remaining balances forfeited.
3. Inactive Ram Bucks account balances greater than \$10.00 may be refunded upon written request up to 3 months after the account becomes Inactive.

Fees

The following fees will apply to all cardholders:

- Initial Card (Undergraduate) - \$12.00 or no charge with proof of paid orientation fee
- Initial Card (Graduate) - \$12.00
- Initial Card (Staff/Faculty) - must provide HR Employee ID Authorization
- Replacement (Lost/Stolen) - \$18.00
- Replacement (Damaged, with exchange of damaged ID) - \$13.00
- Change of Photo/Name (with exchange of old ID) - \$13.00
- Withdrawal (University Separation) Processing Fee - \$10.00
- Bounced checks - \$20.00
- Credit/Debit Card Administrative Fee (transactions taken in person or over the phone at the Ram e Card Office) - \$2.00
- Online Transaction Administrative Fee (per transaction) - \$2.00

*Fees subject to change without notice.

Account and Error Resolution Procedures

1. Transaction errors on receipts from merchants should first be addressed with that merchant. If the cardholder is unable to resolve the error with the merchant, the following procedures apply:
2. Any errors with a transaction on his/her receipt should be reported to the Ram e Card office no later than sixty (60) days after the discrepancies appear.
3. The cardholder should provide the card office with written notification including his/her name, identification number, transaction description, transaction date, and dollar amount.
4. The Ram e Card Office will investigate the matter. The results of the investigation will be made available within ten (10) business days.
5. The Ram e Card office will correct the errors within 24 hours of determination and the cardholder will be notified. If no error is found, a written explanation will be provided within three (3) business days after the close of the investigation.
6. In the event that a merchant places a hold or deducts an amount different from the amount of purchase(s), the Ram e Card Office will work with the cardholder and the merchant to address the discrepancy.

Lost or Stolen Cards

1. Notice of lost or stolen cards or of unauthorized use of the card should be reported immediately to the Ram e Card office, in person, by phone, or on the Ram e Card website.
2. Lost or stolen cards can be reported on-line at www.RamECard.com 24 hours a day by logging in, clicking on "Manage Your Ram e Card," and then clicking on "Deactivate Card". If you find your Ram e Card after you reported it lost/stolen, you must come to the Ram e Card office in person to have it unfrozen.
3. When a Ram e Card is lost or stolen, the related account balance cannot be protected until the card is reported missing to the Ram e Card Office. Only the account balance at the time the Ram e Card is reported to the Ram e Card office as lost/stolen and card is frozen can the card be protected. If you report your card lost/stolen to any department other than the Ram e Card office, your card balance is not protected.

Documentation of Transactions

1. Receipts will be provided for all purchases or deposits made at cashier attended terminals in the SSI bookstore and Ram e Card Office at the time of the transaction, and for all deposits made at Cash Management Centers.
2. The account holder will not receive monthly statements, but may direct any questions or concerns about his/her transaction history or account balance to the Ram e Card Office.

Disclosure of Account Information

1. Information regarding the cardholder's account(s) will not be provided to third parties unless required by applicable laws, in compliance with court orders, or with the written permission of the cardholder.
2. WCU/SSI will comply with all applicable laws and University policies regarding the use of personally identifiable information or stored digital images.
3. West Chester University/Student Services, Inc. may terminate the cardholder's right to use the card for purchases.
4. Appeal process TBA