



# RefundSelect

Financial Aid Tuition Refunds

Powered By:

**Customer Service** 

1.888.549.3274

cservice@ecsi.net

www.ecsi.net/refund/

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#### General Questions

#### How does RefundSelect work?

RefundSelect from ECSI, your school's chosen refund provider, offers you convenient, fast, and secure access to your refund monies. You can feel confident that your account is in good hands, as ECSI partners with more than 1,300 colleges and universities to help students and families manage college financial services.

Our most popular refund method is a RefundSelect Prepaid MasterCard\*. The RefundSelect Prepaid MasterCard is not a credit card and you don't need to open a bank account to enjoy the benefits. It is a prepaid card that simplifies access to college tuition refund money. Your refund is loaded to the card and you have immediate access in a secure and easy manner via ATMs worldwide, online payment sites, or anywhere MasterCard is accepted. And your card can be reloaded at any time, so you can continue to enjoy the benefits.

To ensure there is no delay, please sign up to receive your refund NOW! It will take only moments, which is way less time than it will take you to read this FAQ. I know our Product Department gets wordy sometimes. We will talk to them about that. Click here to sign up now.

# **Questions about Your Refund Options**

# How do I sign up?

During registration, your institution will have ECSI establish a RefundSelect Online Account. At this time, you will be sent an email from ECSI that will have your login ID and temporary password and detailed instructions on how to sign up. <u>Click here to sign up now.</u>

# What do I need to do to elect one of ECSI's refund options?

To elect a refund option, you will need to log into your RefundSelect Online Account using the login ID and password provided to you via email. Once you sign onto the website, simply review update your information and hit save. <u>Click here to sign up now.</u>

# Can I sign up for my refund option at any time?

Like we always say, it's your money... get it your way. You may elect your refund option at any time. <u>Click here to sign up now.</u>

# Can I change my refund option at any time?

Like we always say, it's your money... get it your way. You may change your refund election at any time. <u>Click here to sign</u> <u>up now.</u>

# Do I need to sign up every semester?

Don't be silly... Once you have elected your refund option, you are in the system until you graduate, or if you decide to remove yourself from the refund program. You have complete control of how you get your refunds.

# What if my name or address changes?

If you want to change your name and/or address, simply log into the system and click the link that indicates where the change needs to be made. The only thing that will not change is your login. Your login ID is the first two letters of your last name and your social security number or student ID, but if your name changes, this will not change.

# How do I cancel my elected disbursement method?

If you decide that you no longer want your refunds via your elected method, you must log into the site and click the

"UNENROLL" button on the menu. You will be sent an email from ECSI indicating you have been successfully removed from eRefund. Hopefully this means you're signing up for a different disbursement method. Remember, it's your money... get it your way!

# **Questions about Your Password**

# What if I forget my password?

If you forget your password, you can go to the login page https://www.ecsi.net/refund/. Type in your login ID and click [Email my Password]. Your login ID is the first two letters of your last name and your social security or student ID number. Your password will then be sent to your email address we have for you on file. If you have any problems with this, please contact ECSI and we'd be happy to help.

# What is my password?

If you forget your password, you can go to the login page https://www.ecsi.net/refund/. Type in your login ID and click [Email my Password]. Your login ID is the first two letters of your last name and your social security number. Your password will then be sent to your email address. If you have any problems with this, please contact ECSI and we'd be happy to help.

# **Questions about Refund Disbursements**

# How long does it take to get my money?

You will be sent an email stating that your funds have been processed. If you have elected a prepaid card, the initial disbursement will take 3-5 business days for the card to reach you via mail. Subsequent refunds to your prepaid card will take a matter of hours after the disbursement notifications. If you have elected a direct deposit, it takes 24-48 hours for the money to be deposited into your account once you receive an email that it was processed. If you have elected a paper check, it takes 4-6 business days to receive your refund via mail once you receive an email stating that it was processed.

# How long does it take to get a refund via prepaid card?

You will be sent an email stating that your funds have been processed. If you have elected a prepaid card, the initial disbursement will take 3-5 business days for the card to reach you via mail. Subsequent refunds to your prepaid card will take a matter of hours after the disbursement notifications.

# How long does it take to get a refund via direct deposit?

You will be sent an email stating that your funds have been processed. If you have elected a direct deposit, it takes 24-48 hours for the money to be deposited into your account once you receive an email that it was processed.

# How long does it take to get a refund via paper check?

If you have elected a paper check, it takes 4-6 business days to receive your refund via mail once you receive an email stating that it was processed.

# How do I review the status of my refund?

Once you login to the system, there is a link that says "Transaction History". You can click on that to see when your refund was processed. Transactions usually post to your account within 24 to 48 hours from the email confirmation you have received from ECSI.

# Questions about the CITI Prepaid MasterCard®

# What is the RefundSelect Prepaid MasterCard?

Only the coolest thing ever! Our most popular refund method is a RefundSelect Prepaid MasterCard. The RefundSelect Prepaid MasterCard is not a credit card and you don't need to open a bank account to enjoy the benefits. It is a prepaid card that simplifies access to college tuition refund money. Your refund is loaded to the card and you have immediate access in a secure and easy manner via ATMs worldwide, online payment sites, or anywhere MasterCard is accepted. And your card can be reloaded at any time, so you can continue to enjoy the benefits.

# How can I use my Prepaid MasterCard?

You can use your card at thousands of locations that MasterCard is accepted, online shopping and bill pay and ATMs. Your card is good at all retail locations, ATMs, and banks that accept MasterCard debit cards. Use it to make purchases or withdraw money. Get cash back with your card and PIN at retail point-of-sale locations, like grocery stores.

# Is my card a debit card or credit card?

No, your card is not a debit card or credit card. You can only spend the amount of funds that have been loaded on the card.

# Are there any requirements to receive a prepaid card?

There are no requirements to receive a prepaid card, other than being enrolled in your institution and due a tuition refund. There is no credit check required or application, as the prepaid card is not a line of credit or loan.

# How long does it take to receive the card?

You will be sent an email stating that your funds have been processed. If you have elected a prepaid card, the initial disbursement will take 3-5 business days for the card to reach you via mail. Subsequent refunds to your prepaid card will take a matter of hours after the disbursement notifications.

#### How do I activate my card?

Call 1-800-225-1115 from your HOME TELEPHONE to activate your card and select a PIN for ATM transactions. You will not be able to utilize the card prior to activation and PIN selection.

#### After my card has been activated, when can I begin using it?

Pronto... no, we mean it. Immediately after activation, the prepaid card is ready for use at thousands of locations that MasterCard is accepted, online shopping and bill pay and ATMs.

#### Why do I need a PIN?

A Personal Identification Number (PIN) allows you to make debit purchases and obtain money from ATMs. It is encouraged that you never write your PIN number on your card or belongings. Do not tell anyone your PIN, including your mother. You are responsible for the protection of your PIN number and you will not be able to recover funds lost as a result of the unauthorized use of your PIN.

#### What can I use the funds in my account for?

You can use your card at thousands of locations that MasterCard is accepted, online shopping and bill pay and ATMs. Your card is good at all retail locations, ATMs, and banks that accept MasterCard debit cards. Use it to make purchases or withdraw money. Get cash back with your card and PIN at retail point-of-sale locations, like grocery stores.

#### Where can I use my card?

You can use your card at thousands of locations that MasterCard is accepted, online shopping and bill pay and ATMs.

Your card is good at all retail locations, ATMs, and banks that accept MasterCard debit cards. Use it to make purchases or withdraw money. Get cash back with your card and PIN at retail point-of-sale locations, like grocery stores.

# Should I choose 'credit' or 'debit' when making a purchase?

Choosing 'credit' is the way to go, and you'll only need to sign the receipt as an alternative to using your PIN.

# Can I use my prepaid MasterCard for electronic purchases and online bill payments?

You can use your card to make purchase goods and services online, as well as make bill payments. Always ensure that your online transactions are secure and through retailers or vendors that you trust.

# How to I manage the remaining balance on the card?

Visit <a href="https://www.na.citiprepaid.com/defaultlogin.do">https://www.na.citiprepaid.com/defaultlogin.do</a> online to register and manage your card. Here you can check your balance, and view your transaction history.

#### How do I access funds from an ATM?

This card has ATM access. To use this cash access feature you must first set up your PIN by calling 1-800-225-1115 from your home telephone. SELECT "CHECKING" AS THE OPTION TO WITHDRAW FUNDS VIA AN ATM.

# When I use an ATM, what account type should I select ("Checking" or "Savings")? Select "checking" as an option to withdraw funds via an ATM.

# Are there fees associated to use my card to withdraw cash at an ATM?

Please see the Terms and Conditions. Click here to see the Terms and Conditions.

# Can I load additional monies onto my card at an ATM?

ATM transactions are limited to balance inquiries and withdrawals only.

# Are there limits to ATM transactions or purchases that I can make with my card daily?

Please see the Terms and Conditions. Click here to see the Terms and Conditions.

#### Will I be able to access statements?

Visit <a href="https://www.na.citiprepaid.com/defaultlogin.do">https://www.na.citiprepaid.com/defaultlogin.do</a> online to register and manage your card. Here you can check your balance, and view your transaction history.

#### How can more money be added to my card?

Visit <a href="https://www.na.citiprepaid.com/defaultlogin.do">https://www.na.citiprepaid.com/defaultlogin.do</a> online to register and manage your card. Here you can load more money onto your card, check your balance, and view your transaction history.

#### Is it possible to use my card outside the domestic United States?

You CITI PREPAID SERVICES card can be utilized outside the domestic United States. Please see the Terms and Conditions for any fees associated with international transactions. <u>Click here to see the Terms and Conditions.</u>

# Is my prepaid card insured by the Federal Deposit Insurance Corporation (FDIC)?

The funds on your CITI PREPAID SERVICES card are FDIC-insured up to the limits provided by law.

# When does my card expire?

While there is a card expiration date embossed on the front of your CITI PREPAID SERVICES card, the funds on your CITI PREPAID SERVICES card do not expire. You may not use your CITI PREPAID SERVICES card after the expiration date, but if you do not use the full amount on your CITI PREPAID SERVICES card by the expiration date, we may issue you a new CITI

PREPAID SERVICES card automatically, or you can call customer service to request a new CITI PREPAID SERVICES card (the "Replacement card"). The charge for issuing a Replacement card is set forth in the Fee Table. Subject to applicable law and for valid reasons, we reserve the right to decline to issue a Replacement card.

# Will my balance run out if I don't use the funds on my card?

The funds on your CITI PREPAID SERVICES card do not expire.

# What if my refund amount is incorrect?

Given that the refund amount is determined by your institution, you will need to contact them immediately for any discrepancies. Your institution will authorize any adjustments if necessary.

# How can I update my address and personal information?

Visit <a href="https://www.na.citiprepaid.com/defaultlogin.do">https://www.na.citiprepaid.com/defaultlogin.do</a> online to register and manage your card. Here you can check your balance, and view your transaction history.

Who should I contact if I have any questions about my card, including an improperly working card or disputed charges? If you believe your CITI PREPAID SERVICES card has been lost or stolen, or that someone may use your card number without permission: call (888) 561-1829 or write to CITI PREPAID SERVICES Customer Service, P.O. Box 284, Conshohocken, PA 19428, Attention Risk Management Dept.

# What should I do if I lose my card or it's stolen?

If you believe your CITI PREPAID SERVICES card has been lost or stolen, or that someone may use your card number without permission: call (888) 561-1829 or write to CITI PREPAID SERVICES Customer Service, P.O. Box 284, Conshohocken, PA 19428, Attention Risk Management Dept.

# Are there places or situations where I cannot use my card?

- At Gas Stations: Always present your card to an attendant inside the service station. Your card may not work at the gas pump.
- At Checkout: Always choose credit when purchasing goods (even though you're using a debit card) and remember that you can only spend up to your available balance.
- At Restaurants: Understand that the merchant may try to authorize up to 20% more than your bill to cover gratuity. Make sure your account balance can cover this amount

# Should I keep my card after I the balance reaches zero?

You should keep your CITI PREPAID SERVICES card even after you use the value on it, as your institution may add additional refunds in the future.

# **Questions about Direct Deposit**

# Do I need to provide a cancelled check?

You do not need to provide a cancelled check to elect the direct deposit option. The website also provides assistance with locating your account number and ABA routing number.

# Where can I locate my account number and ABA routing number on my check?

You do not need to provide a cancelled check to elect the direct deposit option. The website also provides assistant with locating your account number and ABA routing number.

# What if the bank account does not belong to me (i.e. parents or spouse)?

If you wish to have your funds placed in an account that is not yours, you will need to also completely fill out the section that says "Account Holder". If the account is yours, you will check the box that says "I (the student) am the account holder". If you are not the account holder, you will fill out the name and other information that the site asks for.

# Can I change my bank account information once I am signed up?

If you want to change your bank information, simply log into the system and click the link that indicates that you want to change your eRefund.

# What if my bank account information changes?

If you want to change your bank information, simply log into the system and click the direct deposit button to update your information.