

F.A.Q.

The key to faster
refunds is a click away!

Westfield State University has partnered with Higher One, a financial services company focused solely on higher education, to offer faster delivery of refunds. You now have more choices for receiving your Financial Aid or school refunds, including same day deposit to the OneAccount (the fastest and easiest way to gain access to your refund money—literally the same day Westfield State University releases it). To select how you want to receive your refund, visit WestfieldRefund.com and enter your Refund Key code to choose the refund preference that is right for you. With this service on your campus, it's natural that you may have some questions. Below are answers to some of the most frequently asked questions about the all-new refund process through Higher One.

1. How are refunds from Westfield State University delivered to students?

Refunds are delivered via the option selected when entering your Refund Key code online by visiting WestfieldRefund.com. Once your refund preference is selected, funds are sent from Westfield to Higher One, who then disburses the refunds according to your selection. If you want the fastest access to your money, simply choose to have your refunds deposited directly into the OneAccount—a fully functioning FDIC Insured checking account. (Please note: In order to receive your refund in a timely manner, you will want to **SELECT YOUR REFUND PREFERENCE** as soon as your Refund Key arrives in the mail.)

2. How do I get my Refund Key?

You will receive a notification in the mail from Higher One at your primary address on file with Westfield State University, containing your Refund Key. (Look for the green envelope!)

3. I don't think I will ever get a refund. Why is it important to select a refund preference?

Although you might not currently expect a refund from Westfield State University, we may have a refund for you in the future. After all, it may be necessary to drop a class, a class may be cancelled or you may simply receive a scholarship or assistance you were not anticipating. Selecting your preferred method to receive refunds from the University ensures you'll always receive your refunds in a timely manner.

4. What if I already selected a refund preference?

Even if you're already receiving a refund from Westfield State University, please activate your refund preference as soon as you receive your Refund Key code! It only takes a minute to activate your refund preference and helps you avoid any delays in getting your refund.

5. What are my options for receiving Financial Aid or other refunds?

- Deposit to another account (refunds available in 2-3 business days).
- Receive a paper check (refunds available in 5-7 business days).
- Same day deposit to the OneAccount, a no monthly fee checking account (refunds available the day the University releases them to Higher One).

6. Can I have my refund deposited to another bank account?

Yes. You may have your refund deposited to the account of your choice. In order to have your refund deposited to your account, activate your refund preference at WestfieldRefund.com as soon as you receive your refund key. During the activation process, select "Deposit to another account" for your refund preference. Then simply complete, print and send the required third party form to the designated address. The form will be available online during the activation process.

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7. What exactly is the OneAccount?

The OneAccount is a fully functioning FDIC Insured checking account tied to the My One Debit MasterCard®, with no minimum balance and no monthly fees. Selecting the OneAccount allows you to access your refunds quicker and easier than ever before and offers a world of great benefits such as:

- **Online banking** available 24 hours a day, 7 days a week.
- **Online Bill Pay** and **Mobile Alerts** that make it easy to pay bills and track balances, deposits and purchases quickly.
- **EasyDeposit**™ check capture and **EasyDeposit Mobile** check capture, allowing you to deposit checks with just a computer and a scanner, or a smart phone.
- **“Cash In” with MoneyPak**®, the fastest way to transfer cash into the OneAccount.
- Parents and friends can easily **send you money** online with a simple email and a linked bank account.

8. How will I know when my Financial Aid or other refund has been direct deposited to my OneAccount?

Higher One will send an email to the address you entered during activation when your refund has been deposited to your OneAccount. Additionally, you can view the details of your OneAccount by accessing your statement online at WestfieldRefund.com or by signing up to receive text messages sent directly to your cell phone with Mobile Alerts.

9. Why is the MasterCard logo on my new My One card?

The My One card can be used to make purchases wherever Debit MasterCard is accepted. It is important to note that the My One card is **NOT A CREDIT CARD**, but rather a **DEBIT CARD** backed by the purchasing power of the MasterCard network.

10. What if I have additional questions?

Answers to additional questions along with an activation demo can be found by visiting WestfieldRefund.com. Additionally, Higher One offers easy answers to your questions with EasyHelp™—our interactive, self-service FAQ database.

WestfieldRefund.com

HIGHER ONE



Westfield
STATE UNIVERSITY
Founded 1838

Banking services provided by The Bancorp Bank, Member FDIC. The My One card is issued by The Bancorp Bank pursuant to license from MasterCard International Incorporated. The card is administered by Higher One, Inc.

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