IMPORTANT: Additional terms and conditions exist for the Jagtag Deduct Prepaid Plan - see bottom of document

For All Jagtag Deduct Users

AGREEMENT: This Agreement is between Indiana University Purdue University Indianapolis (or IUPUI) and the Jagtag holder (“You” or “Account Holder”).

ACCOUNT DESCRIPTION: Jagtag Deduct Accounts are accessed via your IUPUI Jagtag and may be used as payment for goods and services at locations determined by the University. 2 Options exist:

Option 1 – This option is a no-fee, post-paid convenience account whereby actual purchases of goods and services are deducted from your paycheck.

Option 2 – This option is a no-fee, prepaid convenience account where by a predetermined amount, set by You, is deducted from Your paycheck and added to your Jagtag Account.

ACCOUNT ACTIVATION: Upon the customer’s written request and verification of employment, the University will open an electronic account in the customer’s name. To enroll in Jagtag Deduct, customers may select spending limits per pay period: $25, $50, $100 or unlimited.* Total purchase balance will be automatically deducted at each pay period to zero balance your Jagtag Account.

*Unlimited is defined as to not exceed $500 for biweekly paid employees and $1,000 for monthly paid employees.

ACCOUNT ACTIVATION: Upon the customer’s written request and verification of employment for either Jagtag Deduct program, the University will open an electronic account in the Customer’s name.

To enroll in Jagtag Deduct and have actual purchases deducted from your paycheck, Customers may select spending limits per pay period: $25, $50, or $75 for biweekly paid employees and $25, $50, $100 or $150 for monthly paid employees. These limits will ensure you cannot spend more than your set limit each pay period. Total purchases will automatically be deducted at each pay period. In the event a purchase exceeds your limit, your transaction will simply be denied.

Effective February 3, 2011
Changes in terms and conditions indicated in red font and will remain for one year
To enroll in Jagtag Deduct and have a predetermined amount deducted from your paycheck and added to your Jagtag account for later use, Customers will select any dollar amount to be deducted from each paycheck and deposited into your Jagtag account. Employees can enroll in BOTH Jagtag Deduct programs. Option 1 (actual purchases) will be used first and upon its depletion, money from Option 2 (your prepaid Jagtag Account) will then be used.

BALANCES EXCEEDING PAYCHECK: In the event purchases exceed the amount earned in any given pay period, the customer is responsible for the outstanding balance and agrees to pay this amount within thirty (30) days. The customer’s account will be deactivated until the balance is paid in full. The customer is responsible for any collection fees (See ‘Additional Fees’).

ACCOUNT BALANCES AND STATEMENTS: To obtain Your Jagtag account balance and transaction history, visit www.jagtag.iupui.edu and click on “Manage Your Jagtag”. Account balances are also displayed on most readers when a purchase is made.

LOST OR DAMAGED CARDS: Lost or damaged Jagtags will be replaced by Campus Card Services upon Yours or the University’s official request. A new picture will be taken at that time. Replacement will be made in accordance with current policies regarding card replacement and in most cases, You will be charged a replacement fee.

To deactivate a lost or stolen Jagtag, visit www.jagtag.iupui.edu and click “Manage Your Jagtag”. From here you will be asked to login to your account and will then be able to deactivate your Jagtag at your convenience, 24 hours a day.

Customers are responsible for safeguarding their own Jagtag. Should the card become lost or misplaced accidentally or by theft, The University and its agents are not responsible for unauthorized charges made to Your Jagtag account prior to its being reported lost, stolen or deactivated.

TRANSFERRING ACCOUNT FUNDS: Account balances may not be transferred from one customer account to another.

ADDITIONAL FEES: In the event and for any reason an account remains delinquent, the account will be sent to Collections. The Customer is responsible for any fees associated with the University’s attempt to make collection.

USE OF YOUR JAGTAG: Your Jagtag, which is used to access Your Jagtag account, is the property of Indiana University Purdue University Indianapolis, and is NOT transferable. Jagtag is to be used only by the person to who it is issued. Only the Cardholder can present the Card for payment and other privileges. Jagtags may be confiscated if presented by someone other than the Cardholder.

ERROR RESOLUTION: As soon as the Cardholder believes there is a discrepancy on his/her receipt or Jagtag transaction statement, Cardholder should address discrepancy with the Merchant. If Cardholder is unable to resolve error with the Merchant, Campus Card Services will work with the Cardholder and the Merchant to address the discrepancy.

DISCLOSURE OF INFORMATION TO THIRD PARTIES: The University will disclose information to third parties about the Account Holder’s account only: 1) In order to comply with court orders or other applicable laws, or 2) If the Account Holder gives written permission.
INACTIVE ACCOUNT:
Option 1 (Actual Purchases)  Should one calendar year pass in which no transactions take place, the University shall attempt to contact the customer and inquire if the account should remain open. If the customer replies to this inquiry within thirty (30) days, the University will, per the customer’s request, leave the account open or close the account. If the customer fails to reply within thirty (30) days, the University will close the account.

Option 2 (Prepaid Jagtag Account)  If a Prepaid Jagtag Account has a positive balance and has sustained no activity for a period of 12 months or more, the account will be determined inactive and assessed a $3 monthly fee until one of the following occurs: 1) You use Your Jagtag for payment; 2) the balance reaches zero (0); or 3) after a period of 60 months a positive balance still remains in the account (greater than $15, see “Closing Accounts and Refunds”), remaining funds are considered unclaimed property by the University and shall be escheated to the State.

HOURS OF OPERATION: The University reserves the right to select participating Jagtag merchants. Each merchant determines their hours of operation, selects the goods and services available for purchase using Jagtag and sets the prices for goods and services in their operations.

Campus Card Services is open Monday and Tuesday 8am to 6pm, and Wednesday thru Friday 8am to 5pm. Check www.jagtag.iupui.edu for extended hours during the year.

CUSTOMER SERVICE: To make inquiries or to report problems with Your Jagtag account or any related equipment, please contact Campus Card Services immediately at (317) 274-5177.

ACCOUNT USE: You may not request cash advances or withdrawals from Your Jagtag account. This program is not designed nor intended to act as a banking service. Consequently, no interest will be paid or credited to account balances maintained in a Jagtag account, and banking and consumer lending regulations do not apply.

CLOSED ACCOUNTS AND REFUNDS: You may make a request to Campus Card Services to stop deductions from your paycheck at anytime. Depending upon when the request is made, it may take one additional pay period for the request to be granted.

You may choose to close Your Jagtag account and request the balance in Your account in excess of $15 be refunded to You. Requests for refunds must be submitted in writing or from your IUPUI email address. The University will refund the balance of Your Jagtag account, less a $15 service charge. Refunds usually require 10-14 days for processing. You may not request cash advances or withdrawals from Your Jagtag Account.