The purpose of this disclosure statement is to inform you of certain rights you have under the Electronic Fund Transfer Act (EFTA) and the Electronic Fund Transfer Act (EFTA) regulations issued by the Federal Reserve Board. Under these rules, you have certain protections when you use your Wildcard as an electronic funds transfer.

In accordance with your written permission:
- We have reason to believe that the transaction requested is unauthorized;
- Where it is necessary to complete transactions;
- The failure is due to an equipment breakdown which you knew about when you started the transaction;
- Your card has been reported lost or stolen and you're using the reported card;
- You may use your Wildcard at various locations on the Villanova University Campus and its environs which

In order to comply with court orders or government or administration agency summonses, subpoenas, orders, examinations

In Case of Error or Questions about Transactions.
- If you contact us within two (2) business days of the loss or your discovery of the loss, you can lose no more than $50.00 if

Limits on the Use of Your Wildcard.
- If you tell us orally, we will require that you send us your complaint or question in writing within ten (10) business days. After we

Contact Information
- We will notify you of our decision within 3 days after receiving your letter.
- You can write the Wildcard Office at: Wildcard Office, Dougherty Hall, Villanova University, 800 Lancaster Avenue, Villanova, PA 19085 or

No Charges for Transactions.
- If we fail to complete a transaction on time or in the

No Changes for Transactions. There are no changes for using your Wildcard. There will be a replacement fee of $30.00* if your

Our Liability for Failure to Complete an Electronic Fund Transfer Transaction.
- If we credit your account with funds while investigating an error, you must repay

Statement of Your Rights under the Electronic Fund Transfer Act.
- If you believe there is an error on your Nova Bucks account, you may request a statement showing your transactions and the status of your account from the Wildcard Office or you may go

Electronic Fund Transfer Act.
- If you contact us within two (2) business days after you learn of the loss and we can prove that we could have prevented the loss if you had contacted us.
- If we decide to do this, we will credit your account within 20 business days for the amount you think is in error, so that you will have

We will not be liable for any error made by us.
- If you use your Wildcard for a transaction, telephone us at

The Wildcard is the

VIEW THE WEBSITE www.villanova.edu/wildcard

With a swipe of your Wildcard...
- Access your Nova Bucks account
- Door access to restricted areas around campus
- Permits access to your meal plan
- Library privileges
- Access to athletic events and other student activities
- Only way to do your laundry
- Access the print program
- Attendance

Nova Bucks Accepted Here
ON CAMPUS SERVICES
All Dining Locations
Athletic Events
Barber Shop
Burners’ Office
Campus Activities Team
Convention Stores
Fakley Library
Graphic Services
Health Center
Holy Grounds Locations
Mailroom
Nursing
Residence Life
Student Development
Student Organization Groups
Unit Help Desk
University Bookstore
Villanova Theatre
And more to come...

Please visit www.villanova.edu/wildcard for a complete list of our current off-campus services.

Mary A. Card
317.966.6054
wildcard@villanova.edu

ON CAMPUS SERVICES

• Access the print program
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• Access your Nova Bucks account

NOVABUCKS Accepted Here

NOVA BUCKS

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Wildcard – Your One Card Solution

Nova Bucks Account

Your Nova Bucks account is a debit-like balance account. Once you make a deposit into your Nova Bucks account, you will have the convenience of purchasing goods at all active campus and in the surrounding community with a simple swipe of your Wildcard. The balance in your Nova Bucks account will stay with you until you graduate or terminate all affiliations with Villanova University. At that time, your balance will be returned to you. You will not be able to make cash withdrawals from your Nova Bucks account. Your Nova Bucks account can be used off-campus at the selected merchants listed on the Wildcard website. It’s one source for more convenient and less costly cards.

How to make a deposit into your Nova Bucks Account

There are a number of ways to have funds added to your Nova Bucks account. Simply choose the option most convenient for you, make a deposit, and you will be able to take advantage of everything your Nova Bucks account has to offer!

Option 1: Come to the Wildcard Office in Dougherty Hall. We accept payments of cash, check, debit or credit. (We do not accept AMEX.) Our office hours are Monday-Friday, 9 a.m. to 5 p.m. For your convenience, there are also two machines located in the hallway alongside of the Wildcard Office.

Option 2: Make a check (payable to Villanova University) or credit card deposit through the mail to: Wildcard Office • Dougherty Hall, Villanova, PA 19085

Option 3: Utilize our online deposit feature at www.villanova.edu/wildcard to add money through your Visa, MasterCard, or Discover card. There is a convenience fee of $5.20 per transaction. Example: If you make a deposit of $30.00, your card will be charged $35.20. No matter which option you choose, funds will be available immediately.

Online Features

This feature includes managing your Wildcard 24-hours a day right in your fingertips. You can make a deposit, remove your account if you moved or retired, check your balances, view transactions, and even have an email alert sent to you at your parent’s email if you know that your balance is getting low. Just go to www.villanova.edu/wildcard to try more details.

Banking

For your convenience, there is a Wild-Card Bank located in Dougherty Hall right next to the Wildcard Office. The University has a number of local Wells Fargo ATM machines. Students have the option of opening a Wild-Card College Checking account, debit, and Mastercard that is issued at Villanova University. For more information about the services Wild-Card College Checking account offers, please call 610-512-1522 to speak to a Wildcard banker.

Replacement Wildcards

The first Wildcard issued to you is free of charge. However, if you lose your Wildcard, there will be a $20* replacement fee. If your Wild-card becomes damaged, then there could be a $220* replacement fee. (Subject to change.)

If it is lost, stolen or damaged, please call the Wildcard Office immediately or visit our website at www.villanova.edu/wildcard to locate your card. If the Wildcard Office is closed, call the Public Safety at 610-519-5600. This will prevent unauthorized access.

If you find someone else’s card, be sure to return it to the Wildcard Office. This will prevent unauthorized usage.

For your convenience, vending machines accept Nova Bucks, Nova Bucks and cash.

Dining Services

All on-campus dining locations accept the Nova Bucks account for payment. Additionally, all meal plans are automatically linked to your Wildcard. Using your meal plan is as easy as swiping your Wildcard on the machine. For more information or to register for a meal plan, please visit the Dining Services website at www.diningservices.villanova.edu/DiningServices. Services can be registered at any time of the year.

In addition, to a meal plan, each meal plan includes a “points” account that can be used at any dining location, vending machine and convenience stores. This account is separate from your Nova Bucks account, and these points are used at the end of each semester.

V Print

The V Print program was designed to give students access to printing resources through our campus network. On the Wildcard Office website, you can automatically receive an annual print allotment as determined by your meal plan. If you need to print, just visit one of the public printing access spots on your Wildcard at the print release stations and print away. All unused funds will be drained from your account after May 31 of the following year. Follow the instructions at www.villanova.edu/vprint

V Laundery

With our current Wildcard program, students no longer need to worry about carrying cash. Our next level of merchant includes restaurants, grocery stores, pharmacies, text/cell phone, market stores and many more. For a full list of merchants in the community who accept Nova Bucks in payment please visit www.villanova.edu/vlaundry/merchantlist.

For your convenience, we are always adding new and exciting merchants, check www.villanova.edu/wildcard for the most up to date list of our participating merchants.

V-Mobile Instructions

Instructions to load V-Mobile App onto your Smartphone

Open www.villanova.edu/wildcard from your Smartphone and login using your email username and password.

From this menu:

• Look up your balances
• Search your account
• Find an off-campus location that accepts Nova Bucks
• View transaction history
• Check your laundry status
• Use the V(Mobile) App to get credit for attending a basketball game at the Wurfford Center
• More applications to come!

For convenience you can also make the V-Mobile App a permanent icon on your Smartphone.

When you login into the App click the “Phone” option on the bar and choose “Add to Home Screen.”

Android: Store the app as a bookmark, return to your main screen and place your finger onto the screen. Select shortcut to bookmark and then choose the wildcard bookmark.

After you have completed these steps, you will have this application permanently on your Smartphone which will eliminate the need to go to the site each time you would like to use it.

Wildcard Mobile

jnmobile enabling to access your account information, pay laundry or grille s a check on a vending machine all by using your mobile phone. This is now possible thanks to taking advantage of CBORD Mobile ID for CSU. This is easy to use:

Free App for iPhone or Android can offer a very exciting new convenience for campus students.

Contact the activity at all laundry locations around campus and select loading machines. Please visit our website at www.villanova.edu/wildcard or come to the Wildcard Office in Dougherty Hall for further instructions.

www.villanova.edu/wildcard