

Pirate Gold OneCard & Discover Debit Card FAQ's

Pirate Gold OneCard:

- **When can I pick up my card?**
 - If you had your picture taken at an O.A.R. session, your card will be mailed to you.
 - Replacement Cards
 - If you get your picture taken before noon, your card will be available with a cashier in the ASC after 3pm the same day.
 - If you get your picture taken after noon, your card will be available with a cashier in the ASC after 10am the next business day.
 - During *book charges & book buyback*, cards will be available at the top of every hour. *(Example: If you get your picture taken between 9:00 – 9:45, your card will be available for pickup with a cashier in the ASC at 10:00.)*
 - The lanyard/card holder combo will be available for purchase in the bookstore for \$1.00.
- **I am an online-only student...how can I get a Pirate Gold OneCard?**
 - If you are an online-only student & cannot come to campus to get your Pirate Gold OneCard, you can email a copy of your drivers license, a headshot photo of yourself, your student ID #, and your current mailing address to Whitney Bingham at wbingham@mail.ncmissouri.edu
 - After Whitney receives your information, she will print your card & mail it to you. Please allow 1-2 weeks from the time of emailing Whitney for your card to arrive.
 - If you have any questions regarding the printing or mailing of your card, contact Whitney Bingham at (660) 359-3948 ext. 1508.
- **I forgot my PIN #'s and/or access codes and I don't know how to reset them.**
 - If you have forgotten your access code or PIN number, you should call the Heartland Help Desk at 1-866-979-9016.
 - You can also visit <http://www.go2activate.com/b17> to change your PIN #.
 - If the Heartland Help Desk refers you back to NCMC to reset your PIN # or access code, contact Whitney Bingham at (660) 359-3948 ext. 1508.
- **I have a \$0 balance & don't know why.**
 - Check your SAIL account to see if a REFUND has posted to your account.
 - If not, you may not be due a refund or the refund date may not have occurred yet. If you have any questions, please contact Whitney Bingham at (660) 359-3948 ext. 1508.
 - If a REFUND has posted to your SAIL account, but you still have a \$0 balance, contact Whitney Bingham at (660) 359-3948 ext. 1508.
- **I am having trouble activating my cards using the phone activation.**
 - You can follow the phone activation instructions (provided by the bank), or you can activate your card online.
 - To activate your card online, follow these simple steps:
 - Go to www.onecardgivesback.com/ncmissouri
 - Click the "Click here to activate" link shown below.
 - A pop up will then display & you must choose which card you are activating (shown below).

The screenshot shows the North Central Missouri College website interface. At the top, there is a navigation bar with links for 'BACK TO HOME', 'ABOUT GSB', and 'NEED HELP?'. The logo for 'Give Something Backnetwork' is also present. Below the navigation bar, the user is greeted with 'Welcome, Whitney' and has options to 'Manage My Blocks', 'Contact Us', and 'Log Off'. The main content area is divided into several sections:

- Manage Your Pirate Gold / Discover Card** (Green box):
 - Load Funds to Your Account:
 - Transfer from a checking account for FREE
 - Use a Credit Card
 - Set up automatic loads
 - Check status of transfers and more
 - My Payment Profile
 - Bill Payment - The Easy Way:
 - Pay anyone, rent, utility bill, and more
 - Request a paper check
 - Enroll now - It's Quick and Easy
 - View the Bill Pay Demo
 - Already enrolled? Click to login to Bill Pay
 - Manage Your Account:
 - Transfer funds to another account for Free
 - Set up Alerts for Low Balance, Loads
 - Change Password, Access Code
 - Report your Card Lost/Stolen
 - Financial Aid Disbursements:
 - Overview - Pirate Gold & NCMC Discover debit card
 - Free Withdrawals - GSB ATM - Ketcham C. C.
- My Account Profile** (Yellow box):
 - User Name: Whitney Allen
 - Community: North Central Missouri College
 - Bank Name: Central National Bank of Enid
 - OAN - Online Account Number: [REDACTED]
 - Bank Routing Number: [REDACTED]
 - Pirate Gold OneCard ID Number: 6277 XXXX XXXX 0628
 - Current Balance: Your Pirate Gold OneCard balance is \$0.00 as of 3/4/2011 2:02:53 PM CST.
- Discover Card** (Blue box):
 - View merchants in Trenton
 - View merchants within 40 miles of Trenton
 - Any merchant worldwide displaying the Discover logo will accept your NCMC Discover debit card.

At the bottom right, there is a 'CARDHOLDER CUSTOMER SERVICE 866.400.8627' button.

- **I lost my Pirate Gold OneCard, what should I do?**
 - If your Pirate Gold OneCard has been lost or stolen, you should contact a cashier in the ASC.
 - Kendra Cox @ ext. 1513
 - Chelsea Woodard @ ext. 1414
 - You must pay a \$25 replacement fee to get a new card.
 - Once you have paid the replacement fee, your card will be available for pickup in the ASC in 24 hours.
- **How can I transfer money from my Pirate Gold OneCard to my personal bank account.**
 - You can transfer the money on your Pirate Gold OneCard/Discover Card to your personal bank account free of charge by visiting www.onecardgivesback.com/ncmissouri and logging in.
 - After you have logged in to the website, you should see a link in the third green box on the left hand side of the page.
 - You should follow the on-screen prompts to complete the transfer.
 - **NOTE:** the transfer could take up to 10 business days to complete (the process involves the Central National Bank (CNB – Enid) and your personal bank).
- **What is the default access code for my Pirate Gold OneCard? I don't know my current access code.**
 - The default access code is listed on the activation instruction sheet. **Until the Pirate Gold OneCard is activated, the temporary access code is the last 4 digits of the 16-digit card number.**
 - For the access code, just like a password, you will need to remember what you set this to when activating your card. If you forget it, you will have to call the Heartland Help Desk at 1-866-979-9016.
 - If the Heartland Help Desk refers you back to NCMC to reset your PIN # or access code, contact Whitney Bingham at (660) 359-3948 ext. 1508.

Discover Debit Card:

- **When will I receive my Discover debit card?**
 - You will receive your Discover debit card after the start of the semester. An email will be sent to your Pirate email account when the cards have been mailed with an expected timeframe as to when you can expect your card in the mail.
 - **NOTE:** The Discover debit cards ARE NOT mailed from NCMC. They will come to you from a bank in Enid, Oklahoma. The envelope may look like junk mail, so please be careful not to throw it away!!

- **I didn't receive a Discover debit card.**
 - If you didn't receive a Discover debit card after the timeframe referenced in the email, please contact Whitney Bingham at (660) 359-3948 ext. 1508.
- **I lost my Discover debit card or I accidentally threw it away.**
 - You will need to call 1-580-977-3561 to report your Discover card lost or stolen.

What is the difference between the Discover and Pirate ID card?

- As a student at NCMC, you will be issued a **Pirate Gold OneCard**, which serves many purposes.
 - It is your NCMC student ID card.
 - It is how you receive your financial aid refunds.
 - It allows you to check out library books.
 - It allows you to charge books to your Financial Aid (if you have your Financial Aid paperwork completed & turned in by the priority deadline) during book charges each semester.
 - It allows you to print & copy on campus. (Each semester the first \$40 for printing and copying is provided by IT services. After those funds have been used, additional money can be added to the account for additional printing and copying. Pre-Paid printing cards can also be purchased at the NCMC bookstore.)
 - It allows you to access the Ketcham Community Center.
 - If you want to sell your books back at the end of the semester, your money will be loaded on your card.
 - If you live in the dorms, it allows you to access your meal plan.
 - If you are an NCMC student worker, payroll will be loaded on your card.
 - If you have money on the card (from financial aid refunds or payroll) you can use your card to pay for purchases at the NCMC bookstore, Cross Hall Coffee Shop, the cafeteria lunch line, or access cash from the ATM inside Ketcham Community Center.
 - It is very important that as an NCMC student you get a Pirate Gold OneCard and protect it as you would a credit card. In the case that your card is lost or stolen, you must pay a \$25 replacement fee.
- You can access any money you may have on this card in 3 ways:
 - Visit the website on the back of the card to transfer the money to your personal bank account free of charge, or request a paper check be sent to you for a small fee.
 - Visit the ATM inside the Ketcham Community Center on the NCMC campus in Trenton to withdraw money.
 - Using the website, money can also be loaded to the card (instructions were emailed to students on 2/18/2011).
- NCMC students also receive a **Discover Debit** card that is linked to the same bank account as your Pirate Gold OneCard; so if you are receiving a financial aid refund or payment as an NCMC student worker, you can use your money anywhere Discover is accepted! The Discover Debit cards are issued by a bank and will come in an unmarked envelope 4-5 weeks after the start of your first semester as an NCMC student. (Please note: the NCMC Discover Debit card is NOT a credit card!)
- **REMEMBER! – Both your Pirate Gold OneCard & your NCMC Discover Debit card will need to be activated before they can be used.**

ATM:

- **How much can I withdraw from the ATM at a time?**
 - Is there a daily limit on the Pirate Gold OneCard?
 - Limitations for the ID card are listed in Appendix A (2nd page) of the Cardholder Agreement given to students with their card:
 - ATM withdrawal daily limit for the Pirate Gold OneCard is \$500.00
 - Is there a daily limit on the Discover Card?
 - Limitations for the Discover card are in Appendix A of the Cardholder Agreement mailed to students with their card:

- Total of ATM withdrawals, Transfers, & POS (basically a daily spending limit) for the Discover debit card is \$3,500.00

OneCard Gives Back Website Overview:

Login to your account at www.onecardgivesback.com/ncmissouri to access the following features.

The screenshot displays the user interface for Whitney Allen's account. At the top, there's a header with the North Central Missouri College logo and navigation links: 'BACK TO HOME', 'ABOUT GSB', and 'NEED HELP?'. Below the header, the user is greeted with 'Welcome, Whitney' and options to 'Manage My Blocks', 'Contact Us', and 'Log Off'. The main content area is divided into several sections:

- Manage Your Pirate Gold / Discover Card:** A green box containing options like 'Load Funds to Your Account' (with sub-links for transfers, credit cards, automatic loads, status checks, and payment profiles), 'Bill Payment - The Easy Way' (for paying bills, requesting checks, enrolling, and viewing demos), 'Manage Your Account' (for transferring funds, setting alerts, changing passwords, and reporting lost/stolen cards), and 'Financial Aid Disbursements' (for overview and free withdrawals).
- My Account Profile:** A yellow box showing user details: Whitney Allen, North Central Missouri College community, Central National Bank of Enid, and various account numbers.
- Balance Information:** A white box showing 'Current Balance' as \$0.00 as of 3/4/2011 2:02:53 PM CST.
- Merchant Information:** A blue box listing 'View merchants in Trenton' and 'View merchants within 40 miles of Trenton', with a note that any merchant with the Discover logo will accept the card.
- Customer Service:** A grey box at the bottom right with a phone icon and the number 866.400.8627.

- The first green box (left side) allows you to transfer funds **TO** your Pirate Gold OneCard/Discover Card
 - Examples – I need more printing money or my parents want to put money on the card for me to spend while I am away from home.
- The second green box (left side) allows you to enroll in the Bill Payment program, which allows you to pay your bills with the Pirate Gold OneCard/Discover Card.
- The third green box (left side) allows you to manage your account in the following ways:
 - Transfer funds to another account for Free
 - Many students prefer to transfer their financial aid refunds to their personal checking/saving account at their bank.
 - Please note – the transfer could take 10 business days to complete (the process involves the Central National Bank (CNB – Enid) and the student’s personal bank).
 - Set up Alerts for Low Balance, Loads
 - This allows you to set up alerts to notify you when your card balance is low or when money is loaded on to your card.
 - Change Password, Access Code
 - This directs you to the CNB (Central National Bank – Enid) website where you login with your card number (begins with 6277) and your current access code.
 - After logging in, you can click the link along the right side of the CNB website to change your access code.
 - Report your Card Lost/Stolen

- This directs you to the CNB (Central National Bank – Enid) website where you login with your card number (begins with 6277) and your current access code.
- After logging in, you can click the link along the right side of the CNB website to report your card lost or stolen.
- The fourth and final green box (left side) takes you to the overview/FAQ section of the website.
 - *This portion of the website contains valuable information that you should read.*
 - <https://www.onecardgivesback.com/Resources/Documents/FinancialAidOverview.pdf>