



# PRAIRIE VIEW A&M UNIVERSITY

A Member of the Texas A&M University System

## *Issuing Student Refunds through BankMobile*

Prairie View A&M University is partnering with BankMobile (formerly known as HigherOne)<sup>®</sup> a financial services company to assist us in issuing your student refund. Students may have their refund issued electronically or by paper check. Students who select to have their refund issued electronically must consent to having BankMobile issue their refunds according to their preference. See more about Bank Mobile at [www.refundselection.com](http://www.refundselection.com)

If the student does not wish to use BankMobile Services to receive their refund, they can opt out by way of selecting one of the non-consent options on the promise to pay agreement prior to registration of classes on-line through PVPlace.

### **Issuing Refunds Electronically**

Students who wish to have their refund issued electronically can have their refund deposited directly into their personal bank account, or open a Bank Mobile account for funds to be deposited directly into that account. Students must consent to BankMobile when registering for classes through the promise to pay agreement. You may also consent by clicking the link below to sign on to PVPLACE to consent to receiving your refund through BankMobile: Once in PVPLACE, click on "PantherTracks" and then click on the "student" tab. Select "BankMobile Consent Processing" and then select the "term" that you wish to update. Select whether to consent or not to consent

[www.pvamu.edu/PVPLACE](http://www.pvamu.edu/PVPLACE)

### **Selecting a Refund Method**

There are three ways a student can receive their refund. The student can choose the personal account/ACH option, BankMobile Vibe option, or the paper check option. **If the student selects the electronic method, they must consent to BankMobile and they must select a preference in order to receive a refund due from Prairie View A&M University in a timely manner and without delay:**

1. Personal Bank Account/ACH Option-This option is for students who have existing bank accounts and would like to have their refund deposited with their own bank. Once the student consents to BankMobile, they will receive a refund selection kit in the mail (green envelope) to validate their identity. When the student receives their refund selection kit, follow the instructions to select your refund preference and add your banking information to your profile to receive your refund when available. If you do not receive a selection kit in the mail after consenting to BankMobile you may contact Student Receivables at 936-261-1890 to receive a temporary personal code and follow the steps below:

- Go to [Refund Selection](#)
- Enter your Personal Code
- Select how you would like to receive your refund

2. BankMobile Vibe Option- This option allows the student to have their refund directly deposited in their BankMobile Vibe account where they can use their BankMobile card to access these funds and utilize

anywhere MASTERCARD is accepted. The checking account is free unless the student chooses to upgrade to one of BankMobile Vibe premier accounts in which monthly fees may apply. If the student chooses the BankMobile Vibe Option they will have to verify their identity with BankMobile by provided a copy of a valid form of identification such as state driver's license, military issued identification card, passport, etc... to BankMobile.

3. Paper Check Option-This option is for students that wish to have their refund mailed to them. When the student chooses this option they must verify that their mailing address is correct as listed with BankMobile because the refund will be mailed.

### Consenting to BankMobile and the Refund Process

1. If the student consents to BankMobile to receive their refund, a personal pin code will be mailed to the student in a green envelope once the student enrolls. If you choose to open an account with BankMobile, the card will be mailed to you by BankMobile. **The university does not store any cards nor does the University issue any cards directly to the student.**

2. When a new student registers, a daily encrypted file is sent from PVAMU to BankMobile to prepare personal pin code to be shipped to the student. The student's address information is obtained from the latest mailing address on file in PVPlace through Panthertracks for the student.

3. Once the file is received by BankMobile, a confirmation e-mail is sent to the University acknowledging receipt of the file. Any rejections are reviewed for corrections and re-submitted to BankMobile for issuing the card. Rejections can result from an invalid address with the US postal Service or the Address 1 line contains more than 30 characters. This is common when the apartment number is listed on address line 1 with the street address and not listed separately on address line 2

4. When the personal code is shipped, the student will receive an e-mail that the personal code has been shipped along with the address the personal code will be shipped to and an expected date of arrival.

5. Once the student receives the personal code, the student must activate the card to choose the method in which they wish to receive their refund. The card **is not automatically mailed to a student unless the student chooses the "BankMobile Vibe" option.**

### Refund Schedule

Refunds are reviewed each Monday at 8 a.m. and issued the following Friday (4 days later). Once the account is reviewed, funds are wired to BankMobile on Thursday to be issued to students on Friday. The student will receive an e-mail from BankMobile with the status of their refund after it has been issued by the University.

### Customer Service

Each student can access the BankMobile customer support line Monday thru Friday-9:00 a.m. to 6:00 p.m. EST. Hours may be extended during the beginning of the Fall and Spring. Students may call 1-877-405-8698 or 1-866-663-2228 for assistance with their personal pin code or activation of their card or services.

### Using the Personal Code

All students must use their personal code along with their shared secret to identify themselves and to select their refund preference. Instructions will be given for the student to identify their shared secret. If the student is unable to access their profile with their shared secret, the student can contact the customer care line at 1-877-405-8698 or 1-866-663-2228 for assistance with accessing their profile.

### When No Refund Option is Selected:

If a refund is issued to BankMobile and the student has not selected a refund preference, BankMobile will attempt to contact the student via e-mail and phone to alert them of an available refund. If the student does

not respond within 20 days, the refund is mailed to the address on file with BankMobile that was provided by the University.

### **Refunds issued in error**

The University has the right to request the return of a refund if the refund has been issued to the student in error provided that the funds are unspent and are available to retrieve. If the funds are retrieved, the student will receive a notification from BankMOBILE that the funds were returned to the University with an explanation provided by the University.

### **Using the Card when the BankMobile VibeOption is Selected**

If the student chooses the BankMobile Vibe option, the card can be used anywhere MasterCard is accepted. There are no monthly fees for students and no NSF fees. There are over 55,000 Allpoint ATM's available for fee free access to your funds. Fees *may* only apply if the student chose the BankMobile Vibe option. For more information regarding fees please see fee schedule at <https://www.vibeaccount.com/studentaccount/feeschedules.do>

### **ATM Locations**

There are over 55,000 Allpoint ATM's available for fee-free access to funds. ATM locations can be found at the following link: <https://pvamupluscard.vibeaccount.com/info/atmlocatorpopup.jsp>

### **Fee Schedule for Fees that may be Associated with the Use of the BankMobile Vibe Account**

The BankMobile Vibe Account is a free checking account for PVAMU students unless you select to enroll in a premier account. The following link shows a fee schedule for all fees that may be associated with using a BankMobile Vibe Account: <https://www.vibeaccount.com/studentaccount/feeschedules.do>

### **Easy Help Menu**

BankMobile provides an easy help menu to answer frequently asked questions regarding BankMobile and the use of the BankMobile Vibe account. The following link provides you with answers to your frequently asked questions: <https://www.vibeaccount.com/outcontact.jsp>