

This document contains terms and conditions of the Bulldog Card, and Bulldog Bucks linked to your Bulldog Card. By using your Bulldog Card, and adding value, you agree to be bound by the terms and conditions contained in this agreement, which will govern your use of the Bulldog Card and linked account. These terms and conditions are applicable starting when the Bulldog Card is issued, and ending when the participant graduates or withdraws from Fresno State (students), employee terminates (faculty/staff), vendor, program participant or visitor period ends, and/or the individuals Bulldog Card is suspended.

**1. Eligibility**

- a. You are an authorized participant of Fresno State
- b. You agree to be bound by and comply with these terms and conditions.

**2. Definitions**

<ul style="list-style-type: none"> <li>a. <u>Bulldog Card</u> is the official identification card issued by Fresno State</li> <li>b. <u>Cardholder</u> is an individual in whose name, and benefit, a Bulldog Card is issued or has been issued by Fresno State</li> <li>c. <u>Authorized participant</u> is an active student, employee, vendor, program participant, or visitor at Fresno State</li> <li>d. <u>Account participants</u> can have multiple accounts/funds linked to their Bulldog Card</li> </ul>	<ul style="list-style-type: none"> <li>a. <u>Bulldog Bucks</u> refers to 1) the campus guest card and 2) the funds in every cardholder's account</li> <li>b. <u>Service provider</u> is a third party contracted by Fresno State to provide services, support and marketing</li> <li>c. <u>Accepting location</u> is a point-of-sale authorized to accept the Bulldog Card for the purchase of goods or access to services.</li> </ul>
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**3. Bulldog Card Description and Uses**

Your Bulldog Card is a multi-function used for (a) Official Fresno State identification (on and off campus), (b) Meal plan account purchases, (c) Food Court and Snack Bar purchases and other goods and services. Consult [fresnostate.edu/bulldogcard](http://fresnostate.edu/bulldogcard) for a current list of cardholder benefits.

**4. Lost or Stolen Bulldog Cards**

Notify us at once if (a) your Bulldog Card has been lost or stolen or, (b) you believe someone has made a purchase on your Bulldog Card account without your permission. You are responsible for the unauthorized use of your Bulldog Card until the time you notify us that your Bulldog Card has been lost or stolen. You can freeze your card at the Bulldog Card service webpage located in Blackboard Learn [blackboard.learn.fresnostate.edu/](http://blackboard.learn.fresnostate.edu/) or by calling 559-278-5608 during campus office hours. When you report your card as lost or stolen, all privileges related to your card will be suspended.

**5. Replacement Cards**

Replacement Bulldog Card can be obtained for a fee of \$10. Exceptions to the fee are (a) if a card is stolen and the cardholder provides a copy of a police report, (b) if a card is worn from use in campus locks, (c) partial or total loss of photo due to wear, (d) mag stripe error, or (d) the cardholder changes his/her name and turns in their old card.

**6. Bulldog Card Account and Bulldog Bucks**

Your Bulldog Card is the campus debit card and is linked with, and used to, access value in pre-paid accounts, including but not limited to: Bulldog Bucks, Dining Dollars and Flex Cash. There is no credit-card or credit account associated with the card. Bulldog Card account value, known as Bulldog Bucks, and cardholder information is kept on computer systems maintained by service providers contracted by the University. You agree and give the University permission to share your personal identifying information with such service providers in order that they can perform data processing required to provide these services, including deposits to your account using cash, debit or credit card. Fresno State is not acting as a trustee, fiduciary or escrow agent with respect to value in Bulldog Card accounts, but is acting only as an agent and custodian. No interest, dividends or other earnings or return will be paid on any value maintained in Accounts. Value associated with accounts is not insured by the Federal Deposit Insurance Corporation (FDIC).

**7. Bulldog Bucks Cards**

The Bulldog Bucks card, also known as a guest card, is available for purchase at PHIL Stations on campus by students, employees and guests/visitors of the university. Only a PHIL Station can add funds to a Bulldog Bucks card.

**8. Disclosure of Account Information to Third Parties**

Personal information we disclose to third party service providers about your Bulldog Card account, or transaction is: Fresno State ID number, last name, first name, date of birth, gender, campus email address, and classification. Personal information is shared when it is:

<ul style="list-style-type: none"> <li>a. Necessary for completing credit and debit card transactions</li> <li>b. To prevent or investigate possible illegal or criminal activity</li> <li>c. Necessary for Fresno State's service providers to perform data processing, records management, collections, refunds, and other services</li> </ul>	<ul style="list-style-type: none"> <li>d. To issue payment authorizations for Bulldog Card Account transaction(s)</li> <li>e. You provide us with written permission</li> <li>f. To comply with government agencies, or court orders</li> <li>g. Where otherwise provided by law.</li> </ul>
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**9. Password & Security**

Do not reveal your account login or password to anyone. You must safeguard and protect the confidentiality of your password to keep your Bulldog Card account secure. You will be responsible and liable for all transactions processed on your Bulldog Card account accessed using your password, regardless of whether those instructions actually come from you. Fresno State is not responsible for losses incurred by the cardholder as a result of password misuse.

**10. Bulldog Card Account Deposit Minimums**

Minimum deposit online through [blackboard.learn.fresnostate.edu/](http://blackboard.learn.fresnostate.edu/) and PHIL Station using a MasterCard, VISA debit/credit card is \$20. Minimum cash deposit at all PHIL Stations is a \$1 bill. PHIL Coins are not accepted. PHIL Stations do not dispense cash.

**11. Deposit Availability**

Funds deposited using a MasterCard, VISA debit/credit card online at [blackboard.learn.fresnostate.edu/](http://blackboard.learn.fresnostate.edu/) or at any one of 5-PHIL Stations on campus, will be available to the cardholder on the same business day as the deposit.

**12. Making Purchases with the Bulldog Card**

You must have sufficient Bulldog Bucks available in your Bulldog Card account to pay for each transaction. Each time you use your card to make a purchase; the transaction amount will be debited from your Account. You may not spend more funds than you have in your account.

**13. Bulldog Card Receipts**

You agree to sign a receipt for any transaction made with your Bulldog Card account where requested by the accepting location. You will receive a receipt for most transactions. You can select to receive a receipt when using a PHIL station. View receipts, transactions and monthly statements online at [blackboard.learn.fresnostate.edu/](http://blackboard.learn.fresnostate.edu/)

**14. Negative Accounts**

If an Accepting Location attempts to process a transaction for more than the funds available in your Bulldog Card account, the transaction will be declined. If for any reason a transaction is processed for more than the value in the Bulldog Card account, you are liable for the entire amount, and agree to pay the amount immediately on demand. We reserve the right to add a charge to your Fresno State student account, place a hold on your student account, which will suspend most campus services, and suspend your Bulldog Card account until payment of the negative account is made in whole.

**15. Re-activating Bulldog Cards**

If you find your lost card, you may reactivate the card as long as you have not purchased a replacement card. Bring your card to the Bulldog Card office for assistance.

**16. Disputes/Returns**

You agree to work with Fresno State to resolve all disputes about purchases made using your Bulldog Card with the merchant or location that accepted your card.

**17. Error Resolution**

If you think your statement or receipt is wrong, or if you need more information about a transaction listed on your statement or receipt, please contact us as soon as you can using the information in the Contact Information section (below) of this agreement. We must hear from you, in writing, no later than 60 days after we made available the first electronic statement on which the problem or error appeared. We will inform you of our findings usually within 10-business days after we receive your communication. If we need more time, we may take up to 45-days to investigate the discrepancy. If we agree, we will credit the cardholder's account within 10-business days for the amount of the discrepancy; if we decide there was no error, we will send you a written explanation within three business days after we finish our investigation. When notifying us provide:

<p>a. Cardholder name and ID number</p> <p>b. Describe the transaction in question and explain the discrepancy</p> <p>c. Provide the dollar amount of the transaction</p>	<p>d. Send your written request to <a href="mailto:bulldogcard@csufresno.edu">bulldogcard@csufresno.edu</a> or by mail to: <b>Bulldog Card &amp; Imaging</b>  <b>5150 N. Maple Ave, MS:JA58</b>  <b>Fresno CA 93740-8026</b></p>
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**18. Refunds**

A full refund of Bulldog Bucks will be given upon graduation, withdrawal from classes or the university, or upon leaving Fresno State employment. Pick-up a refund form at the Bulldog Card office.

**19. Cancellation; Suspension of Use; Property of**

Fresno State, in its sole and absolute discretion, may limit, suspend or cancel your use of the Bulldog Card. Fresno State may refuse to issue a Bulldog Card, or may revoke Bulldog Card privileges, with or without cause or notice. Each individual is allowed only one Bulldog Card in their possession at a time. The Bulldog Card at all times remains the property of Fresno State and may be repossessed by Fresno State at any time. At all times, you shall surrender the Bulldog Card to us upon request.

**20. Contact Information**

Have questions about your Bulldog Card? We welcome your call to 559-278-5608.