



ONEACCOUNT HOLDERS HAVE HAD A CHOICE TO MAKE! FAQS FOR CAMPUS ADMINISTRATORS

BankMobile Disbursements is so excited to have you as a client. As part of the transition to our new company, your students have been asked to make a very important choice about their current OneAccount.

Starting this summer, all OneAccount holders were given the opportunity to either choose to close their current OneAccount, or choose the BankMobile Vibe account and authorize Customers Bank to transfer their deposits from WEX Bank to Customers Bank. Account holders were presented with a splash page that presented them with their choices once they logged into their account online.

Here are a few FAQs that can help you educate your students about their choices:

Why did I receive this message to make a choice about my OneAccount?

Customers Bank acquired Higher One's disbursement and OneAccount business! As part of this acquisition, OneAccount account holders had a choice to make because the OneAccount will be discontinued on **November 1, 2016**.

How were OneAccount account holders able to make a choice?

Account holders were instructed to log in to their account via their school's program url or the url on the back of their card to make a choice via a splash page that appeared once they logged in.

How often did OneAccount account holders receive this splash message?

OneAccount account holders received this log-in splash message each time they logged in until they made a choice or until the deadline of **November 1, 2016**.

What choices did a OneAccount account holder have?

OneAccount account holders had 2 options:

OPTION 1

Account holders could have closed their account and received a check for any remaining balance on their OneAccount.

OPTION 2

Account holders could have chosen the BankMobile Vibe account and authorized Customers Bank to transfer their deposits from WEX Bank to Customers Bank.

If the account holder chose BankMobile Vibe, will they receive a new card?

No, we will not be sending a new BankMobile Vibe card to account holders who chose the BankMobile Vibe account. Account holders can be assured that they will continue to be able to use the card in their possession until it expires.

If the account holder chose BankMobile Vibe, will their account number change?

No, account numbers will remain the same and there will be no service interruptions.

If the account holder chose BankMobile Vibe, will their fee schedule change?

No. As of **June 16, 2016**, OneAccounts and BankMobile Vibe accounts have the same fee schedule.

What happens to any direct deposit or reoccurring ACH?

All of the deposits will be returned to the organization that initiated the deposit, like an employer.

What happens to the ID card functionality (e.g. door access) when the account is closed?

The campus access will not be impacted when an account is closed.

If the student re-opens a BankMobile Vibe account, will their current debit card be activated?

Unless the current card is reported lost or stolen, the student can continue to use their existing card.

What happened when a OneAccount was closed and their balance was positive or had a \$0 balance?

Their account was closed within 2 business days. If there were remaining funds, a check was automatically sent to the primary address on file within 5-7 business days after account close.

Did the account holder receive a confirmation email when their account was closed?

Yes, once the account was closed, the account holder received an email advising them that it was closed and a check was sent.

What happened when a OneAccount was closed and the account had pending transactions?

The account closing process may have taken longer than 2 business days if the account had pending transactions. As soon as the transactions posted, the account would have been closed and a check would have been sent to the account holder for the remaining balance. The check would have been sent to the primary address on file within 5-7 business days after account closure.

What happened if a OneAccount was closed and the account had a negative balance?

In this instance, the account was closed but the account holder will still be required to pay off their balance.

HOW TO UPDATE YOUR REFUND PREFERENCE

What happened to a student's refund preference when the account was closed?

If the account was closed, the student must go online to select a new refund delivery method by updating their refund preference.

How does a student make a new refund preference?

Students will need to select a new refund preference to avoid delays in receiving future refunds. They can make a new refund preference by logging into BankMobileVibe.com or your program's homepage. The username and password to log in to BankMobileVibe.com remain the same. Select the Refunds menu, then select Refund Preferences.

Will students be notified that they need to update their refund preference?

Account closure emails will be sent to closing OneAccounts and will include language that instructs students to update their refund preference.

ASSISTANCE WITH PASSWORDS

How do students reset their passwords?

Please give students the below instructions to assist with password resets:

- Go to BankMobileVibe.com or your program's homepage, which is the website listed on the back of your card above the magnetic strip.
- Click on the **Forgot Your Password?** link under the **Log In!** button on the top of the page.
- On the next page, enter your email address or mobile phone number and the security characters.
- Please note that you must be set up to receive Mobile Alerts in order to reset your password by mobile phone.
- Click **Submit**.
- Answer your security questions or enter the required information on the next page and click **Submit**.
- Your temporary password will be sent to you via email or through text message depending on the information you entered. The temporary password expires in ~ 60 minutes.

IF SENT VIA EMAIL click on the hyperlink in the email to be redirected to your login screen where you will create a new password.

IF SENT VIA MOBILE PHONE visit your program's homepage, and log in using your email address and the temporary password (provided through text) to be taken to the screen to create a new password.

Please Note: For security reasons, access to your online profile will be suspended for a 24 hour period once an incorrect password has been entered 3 times in a row. You must reset your password to gain online access after 24 hours.

If you require access to your profile before the 24 hour waiting period, please call Customer Care at 1-877-327-9515 between 8 a.m. and 11 p.m. ET (Monday-Friday).

What does a student do if they are having difficulty resetting their password?

If a student is having difficulty resetting their password, you may give them the following instructions:

- If you have recently moved and have not updated your profile with your new address, try using the zip code from your previous address if you are entering in your personal information. Remember to Update Your Primary Address after completing the password reset.
- Be sure that you are entering your date of birth in the correct format if you are entering in your personal information.
- It may be possible that the SSN or date of birth was entered incorrectly when the refund preference was first selected. If so, please Update Your Information (SSN or date of birth).

If you continue to have difficulty, please call Customer Care at 1-877-327-9515 between 8 a.m. and 11 p.m. ET (Monday-Friday).

ASSISTANCE WITH PASSWORDS CONTD.

Why is a student's online profile locked?

If a student is having an issue with a locked online profile, please give them the below instructions.

To keep your account secure, access to your online profile is suspended for 24 hours whenever an incorrect username and/or password are entered three times in a row.

You will be required to reset your password after 24 hours. If you would like access to your profile sooner, please contact Customer Care to have your account unlocked.

How does a student change their password?

Please give these instructions to a student that would like to change their password:

- Log in to Your Profile.
- Select **Password/PIN** from the menu listed under the **User Profile** tab.
- In the **Change Password** box, enter your current password in the text box provided for **Current Password**.
- Enter and confirm your new password in the relevant text boxes.
- Click the **Change** button to complete and submit the change.

Who can I contact if I have more questions?

Please feel free to have any student inquiries directed to BankMobile Vibe Customer Service at 1-877-327-9515. BankMobile Admin Support or your Relationship Manager can answer any of your questions.