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| Policy Name: | CINO Card |
| Policy Number: | UNIV-486 |
| Revision Date: | February 2021 |
| Policies Superseded: | None |
| Policy Management Area(s): | Auxiliary Enterprises |

SUMMARY:

The CINO Card is the official identification card of Coastal Carolina University (“University”) and is utilized by members of the University community (“cardholders”) to gain access to services and facilities. Through the administration of the CINO Card, the CINO Card Office manages access to cardholders’ declining balance and meal plan accounts as well as door access. By accepting a CINO Card, the cardholder agrees to all of the CINO Card Terms and Conditions. Information about the services provided by the CINO Card Office and items in this policy can be found at <https://www.coastal.edu/cinocard/>.

POLICY:

I. DEFINITIONS

- A. Card Access Control - The University’s access control system authenticates University members’ identification, credentials, and access privileges.
- B. Cardholder – Official member of the University including, but not limited to, enrolled student, faculty/staff, alumni, and university affiliates (e.g., food service and bookstore).
- C. CINO Card - The official identification card and property of the University.
- D. Declining Balance - (e.g., CINO CASH, XTRA-DINING DOLLARS) Meal plan and dining dollar accounts, including Xtra-Dining Dollars, cannot be used off-campus and are restricted to food service locations on campus.
- E. Terms and Conditions - Rules and requirements that cardholders agree to by obtaining a CINO Card.
- F. Specialty Card – Unique access cards or gift cards - created at the request of CCU departments or programs.

II. GENERAL TERMS

- A. The CINO Card is non-transferable and may not be duplicated or altered in any way.
- B. Cardholders should be in possession of their CINO Card at all times while on University property, conducting University business, or at a University approved or sponsored event and presented upon request to any University official.
- C. The University reserves the right to take possession of a CINO Card upon a cardholder's violation of the Terms and Conditions and cancel any privileges implied or granted to a Cardholder.
- D. The CINO Card will expire five years after the issue date. The cardholder will be issued a replacement card at no cost within 30 days of the expiration date regardless of the CINO Card's condition. A new photo must be taken or uploaded for use with each five-year reissue.
- E. The CINO Card Office provides services such as CINO Card replacement and specialty cards at a nominal fee. Please visit www.coastal.edu/cinocard for the current CINO Card fee structure.

III. DECLINING BALANCE AND MEAL PLAN ACCOUNTS

- A. Declining balance accounts are optional accounts, which can be added by a cardholder, and are only accessible via CINO Card and Specialty Cards. These accounts are debit accounts that give the cardholder access to deposited funds (by cardholders or cardholder guests) with no access to any line of credit.
- B. Declining balance accounts are not interest bearing and there are no ATM functions nor cash withdrawals from CINO Card accounts.
- C. No financial transaction for CINO Card accounts will be conducted without a cardholder's current CINO Card. Neither an image of a cardholder's CINO Card nor a cardholder's identification number will be sufficient identification for such a transaction.
- D. CINO Cash and Xtra-Dining Dollars accounts are automatically activated on every CINO Card upon issuance. If the cardholder chooses to utilize these accounts, the cardholder is automatically subject to terms and conditions thereof.
- E. In addition to on-campus locations, CINO Cash can be used at participating off-campus merchants. Purchases of specific items may be limited or prohibited as per the CINO Card Terms and Conditions available on the CINO Card website.

- F. The Office of Student Accounts will accept CINO Cash for a limited number of transactions (e.g., parking tickets), but will not accept CINO Cash to pay tuition and fees.

IV. LOST, STOLEN, DAMAGED AND UPDATED CARDS

- A. A lost or stolen card must be reported immediately to the CINO Card Office. The card can be reported lost:
 - 1. Online – www.coastal.edu/cinocard, 24-hours a day;
 - 2. By phone – 843-349-4000, during hours of operation; and
 - 3. In person – At the CINO Card Office, during hours of operation.
- B. Once a cardholder reports a card lost or stolen, the previous card will be automatically deactivated. Replacement cards are available at the CINO Card Office during hours of operation. Deactivated cards will not be reactivated if a replacement card has been issued.
- C. CINO Card replacement fees can be found here www.coastal.edu/cinocard.

V. CARDHOLD LIABILITY

- A. The cardholder is responsible for all charges made with the card; even if the card or account number is lost or stolen. To minimize possible loss, please report the card lost as soon as possible.
- B. The University is not responsible for any loss or expense caused by loss, theft or misuse of the card or, subsequently, the account.
- C. All cases of misuse of the card and accounts affiliated with the CINO Card will be reported to the necessary authorities, which may include the Dean of Students Office, Human Resources and Equal Opportunity, and the Department of Public Safety.

VI. REFUNDS, RETURNS, AND ERROR RESOLUTION

- A. All returns and refunds are subject to the return and refund policy for the place of purchase.
- B. If the cardholder cannot resolve a transaction in dispute with the place of purchase the cardholder can request that the CINO Card Office investigate and the cardholder will be notified via University email within seven (7) business days of the results or status of the investigation.

VII. ACCOUNT INFORMATION DISCLOSURE

- A. The CINO Card Office will keep account information confidential in accordance with the law and CCU Policy.
- B. Account specific information will only be disclosed to third parties:
 - 1. where it is necessary for completing transactions;
 - 2. in order to comply with subpoena or court order; or
 - 3. if it is otherwise required under state or federal law.

VIII. CHANGES IN TERMS AND CONDITIONS

- A. The Terms and Conditions of the CINO Card are effective upon receipt of the card and remain binding until the Cardholder is no longer affiliated with Coastal Carolina University.
- B. If any changes are made to the terms and conditions, the CINO Card Office will provide the cardholder with notice of changes when they are published online.
- C. Prior notice need not be given where an immediate change in terms and conditions are necessary.

IX. SPECIALTY CARDS, CINO CASH, AND XTRA-DINING DOLLARS REQUEST

- A. Custom cards and special CINO cash and Xtra-Dining Dollars requests are available from the CINO Card Office. Please complete a Custom Card Requisition and turn into the CINO Card Office.
- B. All card designs must be approved through the Office of University Marketing and Communication.
- C. All declining balance requests must be approved by the University Controller or designee.