Gold Card Policies and Procedures

Use of the ABAC Gold Card

The cardholder agrees that the ABAC Gold Card is the property of Abraham Baldwin Agricultural College and can be deactivated or confiscated from the bearer as a result of inappropriate conduct or abuse. Use of the ABAC Gold Card is subject to all terms, conditions, rules, and regulations.

You must present your ABAC Gold Card (digital or physical format) at the time of use in order to obtain services. Your card and related accounts are non-transferable; any misuse or illegal transactions can result in privilege suspension. You are responsible for the usage of your card.

Gold cards must be available if requested when on campus between the hours of 7:00 p.m. and 7:00 a.m., Monday – Thursday and 7:00 p.m. Friday through 7:00 a.m. Monday. IDs must also be visible on-campus holidays.

ABAC Accounts

The ABAC Dining Dollars account, which includes a meal plan with flexible Dining Dollars, is mandatory for on-campus residents. Dining Dollars can be used in the campus dining hall, campus convenience store, vending machines and Surcheros.

A meal plan will be assessed each semester for on-campus residents. Each Fall, the meal plans reset to the Unlimited Plan. Students must complete a Meal Plan Change Form to change their meal plan. Freshmen have the option of choosing one of two meal plans, at the same cost, but with different dining options and Dining Dollar amounts. Upperclassmen can "downgrade" to one of the smaller meal plans, as long as they meet the requirements and complete a meal plan change form within the first two weeks of classes. Commuter students may purchase any meal plan or can purchase Dining Dollars in $50 increments. Dining dollar balances in excess of $10 will be posted as a credit to any outstanding balance on the student's account or the next semester that the student is registered. If the student is not registered and their account balance is zero, the student will be issued a refund within 30 days of the end of the semester.

The ABAC General Dollars account is an optional account of pre-deposited funds accessed by the cardholder for products and services. General Dollars can be used for purchases from most vending machines, campus dining hall, campus convenience stores, and purchases in the ABAC Bookstore.

Funds (cash) cannot be withdrawn from the card at any time, except for withdrawal from the college or graduation. (See Closing Accounts, Refunds, Returns.) Only amounts in excess of $10 will be refunded. The cardholder's General Dollars account will be activated automatically staring with a zero balance. To add funds to the account with cash, students may visit the PHIL Stations located on the first floor of the Carlton Center, in the lobby of Lakeside Apartments, in the lobby of Dining Hall, or in Town Hall at ABAC Place.

The PHIL Station accepts credit and debit cards for transactions between $20 and $100 as well as cash but does not give change. Minimum PHIL Station cash deposits are $1.00. There is no processing fee for debit/credit cards at the PHIL machines.Deposits can also be made at through eAccounts located within the MyABAC Portal or through https://connectabac.atriumcampus.com/.

These funds shall be applied against amounts debited to your ABAC Gold Card account for goods and services purchased at points of sale. All vending locations have a $10 daily spending limit when purchasing with the ABAC Gold Card. At all other locations there is no limit to the number of purchases that may be made and debited to the account, as long as funds are available. Should a department continue to accept transactions during off-line situations, the department will be responsible for any losses incurred.

The cardholder understands and agrees that the ABAC Gold Card is not a credit card, nor can it be used to obtain cash or cash advances from the account under any circumstances.

If the cardholder's ABAC account balance goes below zero as a result of the system or one of its readers being off-line, the cardholder remains responsible for payment of those purchases. In the event of a negative balance, the cardholder will be notified via email stating the negative amount and the location(s) causing the negative balance. The cardholder will be given 30 days to pay the negative amount. If after 30 days the negative balance has not been reconciled, a hold will be placed on the cardholder's account in BANNER preventing registration and transcript requests. Merchandise will be accepted for return according to the refund policy in force where the goods and services were purchased. Cash refunds will not be made for returned merchandise that was purchased with the ABAC Gold Card. A credit will be made to the cardholder's account.

Adding General Dollars to Your Gold Card

Gold Card holders can add value to their accounts through eAccount in the MyABAC Portal or online(https://connectabac.atriumcampus.com/) or at a PHIL Station located in the Carlton Center or Donaldson Dining Hall.

Closing Accounts, Refunds, Returns

Upon complete withdrawal from the institution, the cardholder may request that his or her account be closed. The request must be in writing to Office of Student Accounts on the first floor of the Carlton Center. Only balances greater than $10 will be refunded.

The ABAC Gold Card Office reserves the right to close any ABAC Account that has been inactive for a period of twelve months.

Refunds on closed General Dollar account will be made at the full value of the unused balance, except on balances less than $10. Refunds will be mailed to the last known address within 30 days of the closing request. All debts on the cardholder's student account in the Business Office must be satisfied prior to a check being processed for a refund. Any negative ABAC Gold Card account balances will be charged to the cardholder's student account or will be billed directly to the cardholder.

Balances on meal plans at the end of each term are not refundable. Dining dollar balances remaining at the end of each semester will be posted to the next semester that the student is registered for as a credit. If the student is not registered, and their account balance is zero, the student will be issued a refund within 30 days of the end of the semester.

When an employee terminates his/her employment with the institution, the card should be returned to ABAC Gold Card Office. The Office of Human Resources will notify the ABAC Gold Card Office of all employee resignations and terminations.

Procedures for Lost, Stolen, or Replacement Cards

Report immediately any lost or stolen card or unauthorized card usage in person to the ABAC Gold Card Office located in the Office of Student Accounts on the first floor of the Carlton Center or by phone at (229) 391-4924 during the business hours of 8:00 a.m. – 5:00 p.m., Monday through Friday. After hours, contact Public Safety at (229) 391-5060; then return to the ABAC Gold Card Office the following business day to purchase a new card. The cardholder is responsible for all usage of the card prior to proper notification to the ABAC Gold Card Office or Public Safety.

If a loss is reported within two business days, your liability of lost funds will not exceed $50.00 in unauthorized charges. If a report is made within sixty (60) days, your liability for unauthorized charges may be limited only to funds available in the account.

ABAC will issue only one active card per individual each Fall Semester. If possible, in all circumstances of card replacement, the old card should be turned in to be destroyed. There is no charge for damaged cards, but a fee of $25.00 is assessed for a lost card.

Error Resolution Procedures

If an error is noticed on a receipt, contact the Office of Student Accounts located on first floor of the Carlton Center no later than thirty (30) days after error appears. If the cardholder reports the error verbally at (229) 391-4924, a written confirmation may be required within ten business days addressed to: Office of Student Accounts, ABAC 42, 2802 Moore Highway, Tifton, GA 31793-2601. The cardholder should furnish the following information: (a) Cardholder ID Name, (b) Cardholder Number, (c) a description and dollar amount of the transaction in question, and (d) an explanation of the discrepancy.

The result of the investigation should be available within ten (10) business days of notification. However, if more time is needed, the investigation may take up to forty-five (45) days. If no error is found, a written explanation will be provided within three (3) days after the close of the investigation. Copies of the documents used during the investigation may be requested.

Documentation

If the point-of-sale terminal is equipped to provide a receipt, the cardholder will receive a receipt at the time of purchase. It is the cardholder's responsibility to ensure the receipt is correct and properly handled because it contains the cardholder's ID number.

Dining hall receipts will be available upon request.

Activity statements can be generated upon the written request of the cardholder. Such requests should be submitted to the Gold Card Office.