

HIGHER **ONE**

How to Activate your HCC OneCard  
With a OneAccount & EasyRefund<sup>SM</sup>

Welcome to Higher One! The following step-by-step instructions will assist you with your choice of using the EasyRefund<sup>SM</sup> via the OneAccount. This quick registration process will take approximately 2-3 minutes to complete. You will need the following in order to activate your HCC OneCard:

- A computer with access to the internet
  - &
  - Your HCC OneCard on hand
1. Open your internet browser and go to [www.hcconecard.com](http://www.hcconecard.com).
  2. Scroll down and look for the "Activate Your Card" box, located in the middle of the page.
  3. Enter your 16 digit card number from the front of your HCC OneCard.
  4. Click "Activate".

For your convenience, on the back of your card, you will find the Higher One Customer Service phone number and your program web address.

## Step 1 Authentication

1. Enter your name exactly as it appears on the front of your HCC OneCard in the "Name on Card" box.
2. Enter your security code in the "Security Code" box.  
Your security code is located on the backside of the HCC OneCard. The security code is the last three (3) digits on the Signature Panel.
3. Enter the last four digits of your social security number in the "Last four digits of your social security number" box.
4. Enter your date of birth in the "Date of Birth" field. Please enter the date as MMDDYY. (i.e. 091780).
5. Choose who you are, 1) Cardholder or 2) Cardholder with Parent or Guardian.
6. Click "Next" to continue.

## Step 2 Refund Selection & Set Up

### Create your Log in and Password

1. E-mail: Enter your e-mail address. (Note: Use an e-mail address that you frequently check.)
2. Confirm Your E-mail Address: Type in the same e-mail address.
3. Password: Create a password that will be easily remembered.
4. Confirm Password: Type in the same password.

### The OneAccount & EasyRefund<sup>SM</sup>

1. To choose an EasyRefund<sup>SM</sup>, click “Yes, I would like an EasyRefund<sup>SM</sup>.”
2. Read all information and legal disclosures.
3. Click “Next Step – Complete Set Up”

### Personal Information

1. “Street Address 1”: Enter or confirm your current street address.
2. “Street Address 2”: Enter or confirm your current street address.
3. “City”: Enter the city in which your primary address is located.
4. “State”: Enter the state in which your primary address is located.
5. “Zip Code”: Enter the zip code in which your primary address is located.
6. “Phone Number”: Enter the phone number where you can be reached.
7. “Date of Birth”: Enter your birth date.
8. “Gender”: Please select your gender.
9. “Expected Graduation”: Enter your expected graduation date.
10. “US Citizen”: Select Yes or No.

### OneAccount Set Up

1. If you are a US Citizen, please execute the following steps:
  - a. Social Security Number: Enter in your social security number.
  - b. Driver’s License Number: Enter in your driver’s license number.
  - c. State Issued By: Select the state in which you obtained your driver’s license.
  - d. Expiration Date: Enter in your driver’s license expiration date.
  - e. Click “Next”
2. If you are not a US Citizen, please execute the following steps:

- a. Passport Number: Enter in your passport number.
- b. Issuing Country: Select the county in which you obtained your passport.
- c. Expiration Date: Enter in your passport's expiration date.
- d. Click "Next"

### Select Your PIN

1. ATM PIN: Create your PIN for your ATM card. (Note: Be sure to make it something you will remember.)
2. Confirm ATM PIN: Re-enter your PIN.
3. Click "Next"

### Add Money

1. If you have an existing bank account, you can set up to transfer money into the One Account. If you would like to do this at a later date or do not have an existing account, click "Add Money Later" at the bottom of the screen.
2. To Add Money:
  - a. Name of Bank: Enter in the name of your bank.
  - b. Bank Routing Number: Enter in your bank routing number. This can be located on one of your checks; it is the first nine digits of the series of numbers located on the bottom left hand side of the check.
  - c. Account Type: Select the account type, i.e. Checking or Savings
  - d. Account Number: Enter in your checking/savings account number.
  - e. Confirm Account Number: Re-enter your checking/savings account.
  - f. Amount to Add: Enter in the dollar amount that you would like to transfer into your OneAccount.

### OneAccount Features

1. Review all OneAccount features and select which features you would like to activate, click "Now" to complete the set up or "Later" to activate the features at a later date.
2. Checks & On-Line Bill Pay
  - a. On-Line Bill Pay
    - i. Choose one of the two options
  - b. Order Checks
    - i. Choose one of the two options.
3. Payroll Direct Deposit
  - a. Read about direct deposit and review legal disclosure.
  - b. If you agree, enter your initials in the "Initial" box.
  - c. Click "Sign Up For Direct Deposit"
4. Campus Auto Load
  - a. If you college/university has a campus auto load program, you can automatically deduct a certain dollar amount from your OneAccount and send it to your campus account. To find out if your college/university offers

Campus AutoLoad, please contact your Bursar's office on campus. Read all information and set your Low Amount and then your Auto Load amount.

- b. Click "Next"
5. Invite Family and Friends
  - a. If you would like to have your family and friends sign up to send you money, enter in their e-mail addresses, type them a quick note and click "Next". An e-mail will automatically be sent to them.

### Notification Preferences

1. Select how you would like to receive your OneAccount Statement.
2. Select which e-mail notifications you would like to receive.
3. Click "Next"

That's it! You have completed the registration process! Any refund disbursed to you by the college/university will be automatically deposited into your OneAccount.