

Step-by-Step Procedure  
How to activate the PSU OneCard *without* a OneAccount and select either  
'Direct Deposit ACH' or 'Paper Check'  
as your refund disbursement preference.

1. Open your internet browser and go to <http://www.psuone.com/>
2. On the right side of the home page, look for, 'Activate Your Card!'
3. Enter your 16-digit OneCard number from the front of your PSU OneCard.
4. Click 'Activate.'
5. **Step 1 – Authentication –**
  - Enter your name exactly as it appears on the front of the OneCard in the 'Name on Card' field located at the bottom of the screen.
  - Enter your security code in the security code field. The security code is located on the backside of the PSU OneCard. The security code is the last three (3) digits on the card.
  - Enter your date of birth in the 'Date of Birth MMDDYY' field using a 2-digit year of birth. (Ex. 041682)
  - Click the appropriate button on the 'Who is Activating This Card?' field.
  - Click the 'Next' button located at the bottom of the screen.
6. **Step 2 – Web Login Information –**
  - Create your account login.
  - Email – Type in your current active email address. This will act as your login.
  - Confirm your email address – Re-enter the email address you wish to use to login to this website.
  - Password – Enter the password you wish to use to access this website. Create a password that is easy to remember.
  - Confirm Password – Re-enter the password you wish to use to access this website.
  - Click the 'Go to Refund Choice' button at the bottom of the screen.
7. **Step 3 – Refund Choice–**
  - Read over all refund choices carefully.
  - Click the 'I'm not sure, show me all 3 choices' button.

**If you prefer to have any refund disbursement electronically deposited to a your existing bank account (direct deposit), then:**

- Click 'ACH Transfer (to other bank)
  - **Confirm Refund Choice** – Read the disclosures for customer terms and conditions.
  - Click the 'Next Step – Complete Setup' button at the bottom of the screen.
8. **Information Verification** – Type in the required information designated with an \*.
    - Street Address – Please review or enter your primary street address.
    - City – Enter the city in which your primary address is located.
    - State – Choose a state from the drop down box in which your primary address is located.
    - Zip Code – Enter the zip code of the town in which your primary address is located.
    - Phone # - Enter the phone number where you can be reached.
    - Date of Birth – Enter your birth date as MM/DD/YYYY. (Ex. 04/16/1982)
    - Gender – Select your gender (field is optional)
    - Expected Graduation Date – Enter the date you expect to graduate
    - U.S. Citizen – Click the 'Yes' or 'No' button.

- Click the 'Next' button at the bottom of the screen.
- 9. ACH Refund – Bank information** – Follow instructions to complete information needed (i.e. bank name, bank routing number, account type, and account number).
  - Click 'Next Step: Generate ACH Form to Mail to Higher One.'
  - **Print Your ACH Form** – Click the 'Print Form' button and review the information on the form for accuracy.
  - If the information is correct, click 'Next' button. If you need to correct any information, click the 'Edit Form' button, make corrections, and reprint form to review.
  - **ACH Transfer (to other bank) Success** – You may mail or FAX your ACH form to Higher One or drop it off at the Cashier's window or drop box in Neuberger Hall.
  - Click the 'Next' button at the bottom of the screen.

**If you prefer to have any refund disbursement mailed to your primary address via a Paper Check, then:**

- Click 'Paper Check'
- **Confirm Refund Choice** – Read the disclosures for customer terms and conditions.
- Click the 'Next Step – Complete Setup' button at the bottom of the screen.
- 8. Information Verification** – Type in the required information designated with an \*.
  - Street Address – Please review or enter your primary street address.
  - City – Enter the city in which your primary address is located.
  - State – Choose a state from the drop down box in which your primary address is located.
  - Zip Code – Enter the zip code of the town in which your primary address is located.
  - Phone # - Enter the phone number where you can be reached.
  - Date of Birth – Enter your birth date as MM/DD/YYYY. (Ex. 04/16/1982)
  - Gender – Select your gender (field is optional)
  - Expected Graduation Date – Enter the date you expect to graduate
  - U.S. Citizen – Click the 'Yes' or 'No' button.
  - Click the "Next" button located at the bottom of the screen.
- 9. Paper Check Refund Confirmation** – Verify that your mailing address is correct. If not, click 'Update Address' button, otherwise click 'Next' at the bottom of the screen.

- 10. OneAccount Choice** – Would you also like to open a OneAccount?
  - Click the 'No' button if you do not wish to open a OneAccount.
- 11. Notification Preferences** – Choose how and when you are contacted by Higher One.
  - Choose your email communication preferences
  - Click the 'Next' button at the bottom of the screen.
- 12. Step 4 – Finish – Activation Status**
  - Preview the summary and click the 'Logout' button at the bottom of the page to end your session.
  - **That's it! Activation is complete! You can begin using your PSU OneCard.**