

Step-by-Step Procedure  
How to activate the PSU OneCard  
with a OneAccount and EasyRefund

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. Please enter the birthday with 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 'Yes, I would like an Easy Refund' button.
  - Confirm Refund Choice – Read the disclosures for customer terms and conditions & fees for OneAccount.
  - 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. **OneAccount Confirmation Page –** Enter required information.
  - If you clicked the button 'Yes' to U.S. Citizen, enter your information.
  - Social Security Number – You must enter your nine (9)-digit social security number to open the OneAccount. This is required by Federal regulations.

- Driver's License Number and related information is optional.
- If you clicked the button 'No' to U.S. Citizen, enter your information.
- Enter your passport number, select the Issuing Country, and type in the expiration date of your passport.
- Make sure you have read and agreed to the disclosures by clicking on the word 'disclosures' highlighted in blue.
- Click the 'Next' button at the bottom of the screen.

**10. Choose your ATM Personal Identification Number (PIN) –**

- Choose your ATM – Type in a four (4)-digit number that will be easy for you to remember to act as your ATM PIN number.
- Confirm ATM PIN – Re-enter the four (4)-digit number you wish to use as your ATM PIN number
- Click the "Next" button located at the bottom of the screen.

**11. Add Money from an Old Account –** This is where you can set up an existing bank account as a "funding account" if you wish to do so.

- Name of Bank – Type in the name of the bank where you have an existing account.
- Bank Routing Number – Type in the bank routing number of that bank.
- Account Type – Select the account type (checking or savings).
- Account Number – Type in the account number of your existing bank account that will act as a "funding account."
- Confirm Account Number – Reenter the account number.
- Amount to Add – Enter the dollar amount you would like to transfer from your existing bank account to your OneAccount.
- Click on the 'Next' button at the bottom of the screen.
- Add Money Confirmation – Verify the bank information and click the 'Edit Account Information' or 'Continue' button at the bottom of the screen.
- Alternatively, you can decide to add money later and click on the 'Add Money Later' button at the bottom of the screen.

**12. Other OneAccount Features –** Choose to set up these features by clicking 'Now' or 'Later.'

- You can choose to order checks for your OneAccount or choose how you would like to use Online Bill Pay.
- You can sign up for payroll direct deposit directly to your OneAccount.
- You will see a Campus Autoload feature, although it's not currently available at PSU.
- You can add the email address of your parents or family members to request money to be sent directly to your OneAccount.
- Click the 'Next' button at the bottom of the screen.

**13. Notification Preferences –** Choose how and when you are contacted by Higher One.

- Choose how to receive your OneAccount statement – Select Online (free) or by mail (\$3.00 per month).
- Choose your email communication preferences
- Click the 'Next' button at the bottom of the screen.

**14. Step 4 – Finish – Activation Status**

- Preview the summary and click the 'Logout' button at the bottom of the screen to end your session.
- **That's it! Activation is complete! You can begin using your OneAccount as soon as you make a deposit or get an EasyRefund.**