

Prepaid Card

The fastest and most flexible way to receive your funds. 1) Make purchases anywhere Visa® debit is accepted. 2) Withdraw cash fee-free at Citibank® ATMs on campus. 3) Withdraw cash fee-free at any Visa member bank.

Electronic Funds Transfer (EFT)

If you have an existing bank account, you may choose to have your funds transferred automatically.

Paper Check

Paper checks remain available. Checks will take will be mailed to the last address on record. Please allow 7-10 business days for processing and delivery.

	Prepaid Card	EFT	Paper Check
Deposits post to your Citi MSRP account the date Citi receives the funding from your campus and are immediately available to you *	X	X	
Deposits are transferred to your bank account as early as the day following Citi's receipt of funding from your campus**	X	X	
No delay while waiting for the mail	X	X	
No bank account required ***	X		X
No trip to the bank or waiting in line to cash a check	X	X	
Visa's Zero Liability fraud protection ****	X		
Free online account management	X	X	
Free ATM withdrawals at Citibank ATMs*****	X		
Free on demand account alerts *****	X		
Visa bill pay and Visa cardholder discounts	X		
Make purchases everywhere Visa debit is accepted	X		

*Provided you have previously enrolled and chosen the Prepaid card. For Financial aid: Normally three business days after Financial Aid posts the funds to your student account.

** Provided you have previously enrolled and chosen direct deposit. Timing is dependent on Automated Clearing House processing of funds transfer.

***Students are responsible for providing appropriate identification when cashing paper checks. Check cashing locations may require fees for services. Check verification information is available at 1-877-855-7201.

****Visa's Zero Liability policy covers U.S.-issued cards only and does not apply to ATM transactions, PIN transactions not processed by Visa, or certain commercial card transactions. Cardholder must notify issuer promptly of any unauthorized use. For additional details visit www.visa.com/security.

*****At Citibank ATMs, on most campuses.

*****Citi does not charge a fee. Standard text messaging rates apply.