

Frequently Asked Questions - MSRP

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About the Program

Q. What is the Maricopa Student Refund Program and how does it affect me?

A. The Maricopa Student Refund Program (MSRP) is a process for ensuring that students receive refunds from the Maricopa Community Colleges in a safe, convenient, and efficient manner. Only students who are receiving a refund from a Maricopa college will be affected by the MSRP.

Q. What types of payments are processed through MSRP?

A. Student refunds for financial aid, including student loans, grants, and scholarships are processed via MSRP. In addition, refunds for tuition and fees for students who paid by cash, check, or payment plan are also processed via MSRP. Refunds for credit card payments and payments to students for Work/Study are not part of MSRP.

Q. Why isn't Maricopa issuing refund checks anymore?

A. In response to requests from our students, we are partnering with Citi to provide safe, convenient access to student refunds.

Q. What if I don't enroll?

A. If a student fails to enroll within three days of receiving Citi's email notification of the intent to disburse their refund, a paper check will be automatically disbursed by Citi, our third party provider for student refunds. Note: Your check will be mailed to the mailing address on record in your Student Center at my.maricopa.edu. Please make sure it is correct.

Q. How will I choose the method of payment that's best for me?

A. If you are entitled to receive a payment from one of the Maricopa Community Colleges, you are responsible for enrolling in MSRP and choosing how you wish to be paid. Students who are entitled to a refund will receive a message in their Maricopa student Email account. The message will contain a link to the enrollment site, where easy instructions for enrollment are available. To determine which method is right for you, please refer to the comparison of the three payment options at my.maricopa.edu/pdf/RefundOptionsStudent.pdf.

Q. What if I lose the link to the enrollment site?

A. You can access the enrollment site at the Student Center at my.maricopa.edu under the "more online resources" tab. You will only be able to enroll if you have received notification from Citi.

Q. What is my Maricopa student Email account, and how do I access it?

A. You can obtain information regarding your student Email account by visiting [my.maricopa.edu/Student Center/GoogleApps@Maricopa](mailto:my.maricopa.edu/StudentCenter/GoogleApps@Maricopa).

Q. How long will it take for me to receive my refund?

A. That depends on a lot of factors - most of which are within the student's control. Depending upon which payment method you choose and how quickly you respond to your notice to enroll in the program, you could receive your payment within two days of a message center notification that your award has been transferred to Citi Prepaid.

Q. If I transfer to another Maricopa college do I need to re-enroll or update my payment choice with Citi?

A. No. As long as you remain within the Maricopa Community College system, you will not need to re-enroll or update your payment choice with Citi.

Q. Will I have to re-enroll every semester that I am awarded financial aid?

A. No. Once you have enrolled, your information remains on file for the duration of your academic career at the Maricopa Community Colleges. You will be responsible for keeping your information up-to-date to ensure that your refund is processed in a timely manner.

Q. If I am receiving a non-financial aid refund, and I have already enrolled to receive a financial aid refund, do I need to enroll again?

A. No. You only need to enroll once. Your enrollment is unique to you and is kept on file for all future refunds.

Q. I don't want my refund to be processed by Citi, are there any other options to receive my refund?

A. No. Citi is the exclusive Maricopa Community College third party vendor for the disbursement of student refunds.

Q. Can I divide my refund between direct deposit and the Visa prepaid card?

A. This option is not currently available, but it may be added in the future.

Q. Will I be able to pick up my refund at my campus?

A. No. All refunds will be processed online through Maricopa's third party provider, Citi.

Q. How soon can I enroll?

A. You will receive notification through your Maricopa Email account when you are eligible to enroll.

Q. Who do I call if I have questions about my refund?

A. If you have questions about your refund, view your student account at my.maricopa.edu for additional information. If your refund has been posted to your student account, you should contact your Cashiers Office to confirm that Citi has received your funds from Maricopa.

Q. If I no longer want my financial aid after I have been funded, how do I return the money?

A. If you change your mind and don't want financial aid, you must return the money you received to your college Cashier's office. You must also contact your college Financial Aid office and notify them of your request.

Q. What if I don't have a bank account?

A. It is not necessary to have a bank account to receive your refund. To determine which method is right for you, please refer to the comparison of the three payment options at my.maricopa.edu/pdf/RefundOptionsStudent.pdf

Q. What if I change my mind about how I wish to receive my funds? Will I be charged a fee?

A. You can change your payment election at any time by accessing your account online at www.prepaid.citi.com/maricopa or by calling Citi Prepaid Customer Service at 1-877-855-7201. When you call, please specify you are a Maricopa student and provide your name and student ID. There is no charge to change your enrollment selection.

Q. Are there any charges to the student for any of the payment options?

A. No. Students do not pay any costs to enroll in the program. There are no direct costs to the student for any of the payment choices. See the FAQ's for fees associated with additional services available to the student when choosing the Visa prepaid card.

Q. I can see that my financial aid refund has been posted to my Student Account, but I've called Citi, and they don't have a record of it. What's going on?

A. There will always be a timing difference between when your refund has been posted to your student account and when Citi receives it. Normally, the delay should be no longer than three business days. This time is necessary to create the file sent to Citi and then transfer the funds for your refund from Maricopa's bank account to Citi's. For more information on the timing of your refund, contact your Cashier's office

Q. Why are there two customer service numbers for MSRP?

A. In order to respond to the specific needs of our students, Citi has set up two customer service numbers:

1-866-326-8689 - Use this number if you have questions and you have already enrolled in MSRP and selected the prepaid card.

1-877-855-7201 - Use this number if you have not yet enrolled in MSRP OR if you have enrolled and chosen either a direct deposit or a paper check. You can also use this number for check verification services. The greeting at this number will inform you that you have reached Citi's Lost or Stolen Card Customer Service Center. However, staff at this number are trained to provide assistance to our students for the MSRP program. When dialing this number, be sure to identify yourself as a Maricopa Student and provide your Student ID number.

Q. Why is there a penny refund on my account?

A. This is a transaction "marker" used by Citi to set up enrollment accounts. It is not connected in any way to your Maricopa refund amount.

Q. I am concerned when I read the terms and conditions associated with electronic payment. Can I refuse to accept them?

A. The terms and conditions are industry standards for electronic payments (i.e. direct deposit OR prepaid card.) In order to receive your refund as an electronic payment, you will need to accept the terms.

Q. I enrolled and selected the electronic payment, but I changed my mind. Now I can't access the paper check option on-line. What should I do?

A. You will need to call the Customer Service Line at 1-866-326-8689 to reset your payment choice to paper check.

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About the Card

Q. What is a prepaid debit card and will it affect my credit?

A. A prepaid debit card is a card that has been preloaded with funds. It can only be used up to the available balance of the card. As it is a prepaid card and not a credit card, it does not affect your credit and everyone is eligible to get a prepaid debit card.

Q. How can I use the prepaid card?

A. The Visa prepaid card can be used anywhere that Visa debit is accepted including to make purchases in store, online or by phone. The card can be used to withdraw cash at bank branch offices and ATMs that bear the Visa logo.

Q. Do prepaid debit cards have an expiration date? What happens when my card expires?

A. Yes. The card has a three year expiration period. At the end of this time, if the account is still active, a new card will be sent to you automatically at no additional charge to you.

Q. What if I haven't received my Visa prepaid card when my refund is processed by Citi?

A. If you have not received your prepaid card, you can access your funds online through this website. Click the "Access \$" tab above, then follow instructions to request a card.

Q. Am I limited to using an ATM to receive cash from my prepaid card?

A. You may present your Citi Prepaid Card to any bank that displays the VISA logo to receive a payout of cash up to the full balance on your card.

Q. I was told that there were no fees to use my Prepaid Debit Card, but I received a \$.50 PIN POS charge.

A. To avoid incurring the PIN POS charge when using your card at any VISA merchant, choose "Credit" for your transaction instead of "Debit."

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Direct Deposit

Q. What happens if I entered the wrong bank account information?

A. If you entered your bank information incorrectly, you can update your information through this website or call Customer Service at 1-866-326-8689 . To update on this website, click the "Access" tab above and follow instructions to set up bank transfers.

Q. Can I use an international bank account for Electronic Funds Transfer (EFT)?

A. No. Funds can only be deposited to domestic (United States) bank accounts at this time.

Q. What happens if my banking information changes after I enrolled in direct deposit?

A. If there are any changes to the bank account that you chose for direct deposit, (i.e. the account closed, account number changed, etc.) you may update your information on this website by clicking the "Access" tab above or by calling Citi Prepaid Customer Service at 1-866-326-8689

Q. How does direct deposit work? Can I use a savings account?

A. If you have a checking or savings account, you can register that account and have your refund payments deposited directly into that account.

Q. Why do I have to enroll for a prepaid card when I want a direct deposit to my bank account?

A. The enrollment process directs you to create an account with Citi so that they can accurately disburse funds as a direct deposit to your bank account. Creating your account with Citi is the first step to setting up a direct deposit to your bank account. You are not required to enroll for a prepaid card unless you want one.

Q. Why does the enrollment screen for direct deposit include percentages?

A. The enrollment screen was designed to allow users to split a refund between direct deposit and a prepaid card. However, at this time, MSRP does not offer this option.

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Paper Check

Q. I signed up to receive a check as my disbursement preference, but I have moved since then. How do I change my mailing address?

A. First update your address at my.maricopa.edu. Then, update your address with Citi Prepaid by calling Customer Service at 1-877-855-7201. When you call, please specify that you are a Maricopa student and provide your name and student ID.

Q. I don't have a bank account, and I'm having a difficult time finding a place to cash my check. What can I do?

A. Citi Customer Service at 1-877-855-7201 will provide check verification information to check cashing agencies. Please advise the agency that this line is the lost/stolen card line. The agency will need to advise the Citi Rep that they requesting check verification information for a Maricopa student when using this line.

Q. I lost my check. How do I get a replacement?

A. Contact Citi Customer Service at 1-877-855-7201. When you call, please specify that you are a Maricopa student and provide your name and student ID.

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Security & Privacy

Q. What if my card is lost or stolen?

A. Contact the toll-free 24/7 multilingual Customer Support team at 877-855-7201 or help@citiprepaid.com for assistance. There is a replacement fee of \$14.95 for lost or stolen cards.

Q. What if I threw away or destroyed my card?

A. Contact the toll-free 24/7 multilingual Customer Support team at 1-877-855-7201 or help@citiprepaid.com for assistance. There is a replacement fee of \$14.95 for lost or stolen cards.

Q. Can I get a paper check if my card is lost or stolen?

A. A paper check may be requested for the funds on the prepaid card account. Please note that a paper check will take longer to receive than a replacement prepaid card.

Q. Someone fraudulently cashed my check. Who do I contact?

A. Contact Citi Prepaid Customer Service at 1-877-855-7201

Q. I forgot my Personal Identification Number (PIN). How do I get a new one?

A. If you forgot your PIN, contact Citi Prepaid Customer Service at 1-866-326-8689 and follow the prompts to reset your PIN number.

Q. I have lost my enrollment code. How can I find out what it is?

A. Citi Prepaid Services can resend your activation code to your Maricopa email account. Contact Citi Customer Service at 1-877-855-7201. When you call, please specify that you are a Maricopa student and provide your name and student ID.