



ClinCard Cardholder Information

When the study team uploads money to the ClinCard, you can usually use that money right then. However, sometimes the study team may need to get approval before you can use the money; then it may take a little more time before you can use the money.

Your card is ready to use (activated) as soon as the first payment is loaded. You do not need to do anything to activate it.

Your card will expire on the date shown next to “Valid Thru”. You can use the card until that date. The study team can also load money onto the card until that date.

It’s important that you always try to know how much money you have left on the card. See “How do I check to see how much money is on my ClinCard?” below.

► How do I use the ClinCard?

- 1) You can use it like a credit card to pay for items you buy at any place that takes MasterCard. Just swipe it at the register and select “Credit.” If the amount of your purchase is more than the amount left on the card, the store might not accept the card for payment; you can tell the cashier to charge only the amount of money you know is on your ClinCard. Using your card to buy things is free.
- 2) You can get cash from the ClinCard if you call MasterCard and ask for a PIN – 1-866-952-3795. Once you have a PIN, select “Debit” to use the card to get cash.
- 3) You can use your card like a credit card to buy things online; make sure that the total of the purchase is less than the card balance.
- 4) You can get cash from a teller at a bank. You will need to show them the ClinCard and a valid government-issued photo ID such as a driver’s license. **You must tell them how much money you want to cash.** You must know how much money is on your ClinCard because the teller will not be able to find out; you can cash up to the total amount of money left on the card. See “How do I check to see how much money is on my ClinCard?” below.
- 5) You can also get cash from the card at any ATM that accepts MasterCard if you have a PIN. The ATM will charge you \$3.00 if you obtain money from an ATM in the US. It will charge you \$4.00 if you get money at an ATM outside of the US. The amount of cash you can get must not be more than the amount of money you have on your card plus the ATM fee.
- 6) You can call **Customer Service at 1-866-952-3795** to find out how much money is on the card or to request a paper statement. If you request a paper statement, they will charge you a fee.

► Will the ClinCard cost me any money?

- 1) It will cost you to use your ClinCard at an ATM. The cost is \$3.00 if you use an ATM in the US. The cost is \$4.00 if you use an ATM outside of the US. You will need a PIN before you go to the ATM. Call MasterCard to get the PIN at 1-866-952-3795. There is no charge for the PIN.
- 2) If you do not use the card to spend or get money for six (6) months, MasterCard will charge you (take away) \$4.50 from the money on the card. MasterCard will take away \$4.50 every month unless you use your card to buy something or obtain money.
If MasterCard takes this money away, you can call Customer Service at 1-866-952-3795 to get it back.
- 3) If you lose your card, the best thing to do is to call the study team right away. **If you tell the study team that you need a new card, they will replace it for you.** The new card might not cost anything; if there is a cost, it will not be more than \$6.50. The study team will turn off your old card, so it does not work; then they will move any money you had from the old card to your new card. You can get the new card at your next study visit or they can mail it to you; if they mail the new card to you, it will take about 7 to 10 days to get it.

- 4) If you lose your card, you can also call Customer Service to obtain a new card, it will cost \$7.00 to get the new card. This money will be taken away from the money that is on the card. Then they will move any money you had from the old card to your new card. They will mail it; it will take about 7 to 10 days to get it. You will need to activate the card you receive by mail before you can use it.

► Can I use my ClinCard at a restaurant?

Yes. **But the restaurant or fast-food place might place a hold on your card for as much as 20% over the total bill.** The money is held to make sure you will have enough money on the card to pay for your meal. When money is held, you cannot use it. This action is called **preauthorization**. It may take as long as 7 days for them to release the hold on the extra money. You will not be able to use the money until they release the hold on it. You should make sure that your ClinCard has enough money on it for this hold in addition to the cost of the food or the restaurant may not accept the ClinCard to pay for your food or drink.

► Can I use my ClinCard at a gas station?

Yes. **You will need to take your ClinCard inside and tell the cashier that you want to use your card. Tell the cashier the amount of gas you want to buy. Then pump only that amount of gas.**

*If you insert your card at the gas pump, the gas station will place a hold on the amount of gas you pump plus as much as \$100 above that amount. When money is held, you cannot use it. This action is called **preauthorization**. It may take as long as 7 days for them to release the hold on the extra money. You will not be able to use the money until they release the hold on it. If you choose to pay at the pump, you must make sure you have enough money for this hold in addition to the cost of the gasoline, or the gas station will not accept the ClinCard to pay for your gas.*

► How do I check to see how much money is on my ClinCard?

- 1) You can call Customer Service at **1-866-952-3795** and follow the directions they give you.
- 2) You can create an electronic account at **www.myclincard.com**. The computer will ask you to register your account by putting information on a form. Once you have completed the form and ClinCard accepts it, you can click on “**View Balance**” to see how much money you have on your ClinCard.
- 3) You can check your balance at an ATM. Using an ATM requires a PIN. Call MasterCard for PIN: 1-866-952-3795.
- 4) You can ask the study team during a regular study visit.

► What if the amount of the purchase is for more than the amount of money on my ClinCard?

You can tell the cashier to charge only the amount of money you know is on your ClinCard. Then you can use cash or another card to pay the rest of the money you owe for the purchase. If you try to use your card to pay an amount of money that is more than you have on the card, MasterCard will refuse to pay anything.

► What should I do if my ClinCard is lost, stolen or damaged?

- 1) **Notify the study team right away.** They will replace your card. The new card might not cost anything; if there is a cost, it will not be more than \$6.50. The study team will turn off your old card, so it does not work; then they will move any money you had on the old card to your new card. You can get the new card at your next study visit or they can mail it to you; if they mail the new card to you, it will take about 7 to 10 days to get it.
- 2) If you prefer, you can call Customer Service at 1-866-952-3795 to get a new card. But it will cost \$7.00 to get a new card this way. It will take 7 to 10 days to receive a new card by mail. You will need to activate the card you receive by mail before you can use it.