



ClinCard Cardholder Information

When the study team uploads money to the ClinCard, you can usually use that money right away. However, sometimes the study team may need to get approval before you can use the money. Until the payment is approved, you cannot use the money.

Your card is ready to use (activated) as soon as the study team puts money on it. You do not need to do anything else to use it.

Please keep your card until you finish the study and until all the money on it is spent. 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 (your card balance). Otherwise, the store might not accept the card for payment, and the card will be declined.

► How do I use the ClinCard?

The card is **FREE** to use with these ways:

- 1) You can use your ClinCard like a credit card to pay for items you buy at any store that takes MasterCard or Visa. Just swipe it at the register and select "Credit." If the amount of your purchase is more than the card balance, the store might not accept the card for payment; you can tell the cashier how much you want to put on the card; you can use up to the card balance.
- 2) You can use your ClinCard like a credit card to buy things online; make sure that the total of the purchase is less than or equal to the card balance.
- 3) If you have a Visa, you can move money to your own bank account, using the directions provided when you received your card.
- 4) If you have a Visa, you can add your ClinCard to your mobile phone's wallet and use it to pay.
- 5) You can get cash from your ClinCard at the store if you call Customer Service first at **1-866-952-3795** and ask for a PIN. Once you have a PIN, select "Debit" to use the card and get cash back.
- 6) You can get cash from a teller at a bank that has a MasterCard or Visa logo. **You must tell the teller you want a cash advance and how much money you want to take.** You can cash up to the card balance. You will need to show them the ClinCard and a valid government-issued photo ID such as a driver's license. You must know your card balance because the teller will not be able to find out.

► Will the ClinCard cost me any money?

The card will **cost money** when these things happen:

- 1) **When you get money from 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. Call Customer Service to get a PIN at **1-866-952-3795** before you go to the ATM. There is no charge for the PIN. The amount of cash you can get must not be more than the card balance plus the ATM fee. At the ATM, select "Checking" then "Withdrawal" to get money.
- 2) **If you do not use the card to spend or get money for six (6) months, MasterCard or Visa will charge you (take away) \$4.50 from the money on the card.** MasterCard or Visa will take away \$4.50 every month unless you use your card to buy something or obtain money.

*If MasterCard or Visa takes money away, you can call Customer Service at **1-866-952-3795** to get it back.*

► What if the amount of the purchase is more than my ClinCard balance?

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 more than the amount left on the card (the card balance), your card will be declined.

► Can I use my ClinCard at a restaurant?

Yes. **But the restaurant or fast-food place might place a hold on your card for 20% over the total bill.** 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, drink and tips, or the restaurant may not accept the ClinCard.

► Can I use my ClinCard at a gas station?

Yes. **But you will need to take your ClinCard inside and tell the cashier the amount of gas you want to buy. Then the cashier will guide you to a pump, where you will buy that set 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.*

► 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. **If you request a paper statement, they will charge you a fee.**
 - Customer service can also tell you what you spent the money on
- 2) You can create an electronic account at <https://myclincard.mycardplace.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 have these options:
 - You can click on “View Balance” to see how much money you have on your ClinCard
 - You can find out what you spent the money on
 - You can move your money to your bank account if you have a Visa card
- 3) You can download into your phone the app called **My ClinCard**. From the app, you will register your account by putting information on a form. Then you can:
 - Check your balance
 - Find out what you spent the money on
 - Move money to your bank account if you have a Visa card
- 4) You can check your balance at an ATM. Using an ATM requires a PIN. Call Customer Service for a PIN at **1-866-952-3795**. At the ATM, select “Checking” then “Balance Inquiry”.
- 5) You can ask the study team during a regular study visit.

► How do I move money from my Visa card to my bank account?

If you have a Visa physical card or virtual card:

- 1) Log in to the ClinCard electronic account at <https://myclincard.mycardplace.com/>.
Or Login into the **My ClinCard** app.

2) For the first transfer, you will need to register a US bank account you own. To do so, you need to provide the following:

- Bank Name
- Bank Account Number
- Bank Routing Number
- Account Type
- Account Nickname - an optional way to identify the bank account you have associated.

Once the bank account is registered, the bank account will appear with a “Logged” status, and a zero-dollar test transaction will be initiated to validate the bank account information. If no response error is received, the system will mark the bank account as “Verified,” typically within 1-2 business days. After the account is verified, you can make transfers on your own.

3) Then you can initiate a C2B (card to bank) transfer. Note: **you can transfer the entire balance available at that time only; you cannot make a partial balance transfer.**

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

Expired:

If your card is expired or will expire in the next month, call Customer Service at **1-866-952-3795**. They will inactivate your card and send you a replacement card at no cost to you.

Lost, stolen or damaged:

- 1) **Notify the study team right away.** If you tell the study team that you need a new card, they will replace it for you at no cost to you. The study team will turn off your old card, so it does not work; next, 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. When you get the card, you will need to call them to say you have received it.
- 2) You can call Customer Service at **1-866-952-3795** 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. After they 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. To activate the card, call Customer Service at **1-866-952-3795**.