

ClinCard Cardholder Frequently Asked Questions

How do I use the ClinCard?

- 1) In-Store Purchases (by selecting either the “Credit” or “Debit” option)
 - Using the “Debit” option requires a PIN (see “How to a set PIN” below)
- 2) Online Purchases
- 3) ATM to get cash (requires PIN)
- 4) Cash advance at a bank:
 - You must know your available balance and inform the teller of the amount you would like to withdraw. Tellers are unable to check your balance (see “How to check your balance below”).
 - Present the teller with your signed ClinCard and a valid government-issued photo ID
 - The ClinCard is accepted at all MasterCard member banks (look for a MC logo on the bank window/entrance)

How do I activate my ClinCard?

Your ClinCard is activated once your first payment is loaded. Please sign the back of the card and then you can immediately begin using it by selecting “credit” option in stores or for online purchases. If you would like to use the card at an ATM or to get cash-back with the debit function, you will need to create a PIN.

How do I set a PIN?

Call Customer Service at 1-866-952-3795 and follow the prompts through the interactive phone system:

- Press 1 for English or 2 for Spanish
- Press 2 (to activate card & for account information)
- Enter your 16-digit card number, followed by the “#” sign
- Enter 3-digit security number (located on the back of card), followed by the “#” sign
- Enter a 4-digit PIN of your choosing, followed by the “#” sign
- Re-enter the same 4-digit PIN as confirmation, followed by the “#” sign

How do I check my available balance?

1) Call Customer Service 1-866-952-3795 and follow the prompts through the interactive phone system:

- Press 2 (to activate card & for account information)
- Enter your 16-digit card number, followed by the “#” sign
- Enter 4-digit PIN you selected, followed by the “#” sign

2) Login to MyClinCard.com

- Navigate your web browser to www.myclincard.com
- Click on “Register Account” link
- Enter: your 16-digit card number, a username & password of your choosing, and your email address
- Click “Register Account” button

- 3) Balance Inquiry at ATM (requires PIN)
- 4) Inquire at your study visit

Are there any fees when using my ClinCard?

There are **no fees*** for:

- Making online or in-store purchases
- Cashing out the card by presenting it to a teller at any major bank
- Calling the automated system for balance inquiries
- Calling the Customer Service number and speaking to a live agent
- Addition of funds to the card (Note: Funds can only be added to the card by the site)

*The following activities **will incur a fee*** to the balance on your ClinCard:*

- Not using the card or having funds added to it for more than 6 months will result in a monthly fee of \$4.25. As long as there is activity on the card within 6 months (if funds are added or a transaction is completed) the 6 month period will reset. If you are charged a fee for inactivity, please contact your study coordinator for assistance. To avoid an inactivity fee, you may do any or all of the following: 1) remove the entire balance off the card at either an ATM or in person at the bank, 2) make a purchase on the card, or 3) ensure that a payment will be loaded onto the card at least once every (6) months.
- ATM withdrawals: Mastercard charges a \$3.00 ATM withdrawal fee. Your bank may also charge an additional ATM fee.
- Requesting a paper statement. Instead, you can always check your available balance online or by calling Customer Service.
- Requesting a replacement card through Greenphire Customer Service. Instead, your study coordinator can replace your card at no charge. Contact your study coordinator for a replacement card.

****See Terms and Conditions for additional information.***

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

If the payment due is for more than the available balance on your card, be sure to inform the cashier of the designated amount you would like to use. Otherwise, if the card is authorized for an amount higher than the available balance, it will be declined.

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

If your card is lost, damaged, or stolen, notify the study coordinator right away. Your study coordinator will be able to replace it for you for free. This will deactivate your old card, transferring any remaining balance to your new card. If you contact ClinCard customer service, there is a \$7.00 fee for replacement and it will take 7-10 days to receive your replacement card by mail.

Can I keep my ClinCard to use for other Brown studies?

Yes, we encourage you to keep the same ClinCard to use for other Brown studies in which you may decide to participate. Please note that there may be Brown studies that do not use the ClinCard to pay participants.

How will I know when money has been loaded onto my card?

Either your study coordinator will notify you at your study visit, or you will receive an email or text message alert that money has been put into your account. Please keep your study up to date with your contact information so you can receive these notifications.

Are there any forms I need to fill out in order to receive compensation for participating in this study?

If you earn \$600 or more from Brown University in a single calendar year (either in a single study or across multiple studies), Brown will use your social security number to correctly identify you in the payment system and to issue you an IRS 1099 form. To ensure that we correctly enter you into the payment system, we will ask you to complete a Form W9.

Can I use my ClinCard at a restaurant?

Yes. However, please note that restaurants (including fast food establishments) automatically preauthorize your card for 20% over the total bill, so ensure that you have enough available on your card to account for this.

Can I use my ClinCard at a gas station?

Yes. However, please take your ClinCard inside to the cashier and ask them to run the card for a specific amount. Otherwise, if you use the card at the pump, the gas station will preauthorize your card for up to \$75 or more. While the preauthorization is not a charge made to the account, as long as it is in place, it factors into the calculation of the available balance. It can then take several days for the preauthorization amount to be removed.