***ClinCard Cardholder Frequently Asked Questions (FAQs)***

# What is the ClinCard?

# The ClinCard is a pre-paid Mastercard through Greenphire that works like a debit card.

# 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 do I use my ClinCard as a debit Card?” below)
2. Online Purchases
3. ATM to get cash (requires PIN)
4. Cash advance at a bank:
	* The ClinCard is accepted at all Mastercard member banks (look for a MC logo on the bank window/entrance)
	* 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
	* Present the teller with the “Mastercard Rules and Responsibilities for Face-to-Face Cash Disbursement Transactions” (ask your study coordinator for this or visit “[Information for Research Participants](https://www.brown.edu/research/conducting-research-brown/preparing-proposal/research-integrity/hrppirb-home-page/what-every-researcher-needs-to-know-compensation#clincard)” on the Brown HRPP/IRB website to print a copy)

# How do I activate my ClinCard?

# Your ClinCard is activated once your first payment is loaded.

# How do I use my ClinCard as a credit card?

Please sign the back of the card and then you can immediately use it as a credit card.

# How do I use my ClinCard as a debit card?

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.

Call Greenphire 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 can 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
	* [Visit www.myclincard.com](http://www.myclincard.com/)
	* Click on “Register Account” link
	* Enter: your 16‐digit card number, create a username & password of your choosing, and enter your email address
	* Click “Register Account” button
3. Balance Inquiry at ATM (requires PIN)
4. Ask your study coordinator

# Are there any fees when using my ClinCard?

There are **no fees\*** for:

# Withdrawing the entire balance in person at a bank accepting Mastercard

# Making a purchase for the full amount on the card (remember to consider taxes)

# Purchasing a gift card (which is not taxable)

* + 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
	+ Checking your balance online or at an ATM
	+ Calling the Customer Service number and speaking to a live agent
	+ Contacting your study coordinator for a replacement card.

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

* + No activity: Not using the card within 6 months will result in a monthly deduction from your card of $4.25. As long as there is activity on the card within 6 months, you will not be charged.
	+ ATM withdrawals: Mastercard charges a $3.00 ATM withdrawal fee. Your bank may also charge an additional ATM fee.
	+ Requesting a paper statement or a replacement card through Greenphire Customer Service ($7.00 fee).

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

* Restaurants (including fast food establishments): Restaurants will automatically place a hold on your card for 20% over the total bill.
	+ Gas stations: If you pay at the pump, gas stations will place a hold for $75. Please take your ClinCard inside to the cashier and ask them to run the card for a specific amount to avoid this hold.

***\*See Terms and Conditions for additional information from Greenphire.***

# 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, stolen, or damaged, 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 can choose to 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 need 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. This may affect your taxes.