

## Guide to Paying Research Participants

This document outlines the Joint Research Practice (JRP)'s original work that outlines a non-exhaustive list of payment methods available at Penn.<sup>1,2</sup> We identified components of participant-centeredness based on participant feedback (e.g., presence of fees, payment speed) and created the participant-centeredness score. Study teams can use this score to prioritize among payment methods.

### Consider these questions when choosing payment methods.

Start by thinking about the needs of your study. Your responses to the below questions can guide your selection of payment methods.

1. Who is your **target population**? Are they technologically savvy?
2. What is your **scope of work**? Target N? Are you issuing one-time or multiple payments?
3. What is your **personnel/team's bandwidth**? Can you offer multiple payment methods?
4. Are you working with an integrated digital technology platform, such as Way To Health?
5. Are you partnering with external health systems? Are there any **other restrictions**?
6. Does your study qualify for an SSN waiver? Learn more about requesting a waiver:  
[https://bit.ly/SSN\\_waiver](https://bit.ly/SSN_waiver)

Consider these points when reviewing the options on the following page.

### How do I pick a method?

The '**Comparison of payment methods**' table (page 2) outlines payment methods (rows), participant-centeredness components (columns), and participant-centeredness scores (the higher the better).

In the table, start with the highest scoring method. Think of your study population. Would they find this method **accessible**? Would they overcome its **limitations**?

- If **yes**, choose this as one of your methods.
- If **no**, keep moving down the list until you can answer 'yes' to both questions above.

Not every method is relevant to the needs of all study populations. For example, not everyone prefers a Target gift card over a ClinCard that can be accepted in more places. It is okay to select a method with a lower score. Offering multiple methods is recommended!

- Need help picking a method? Schedule a PERKS call: [JRP@pennteam.upenn.edu](mailto:JRP@pennteam.upenn.edu)
- Learn more about guidance on payment and incentives from the JRP:  
[https://bit.ly/JRP\\_payment\\_guide](https://bit.ly/JRP_payment_guide)
- Read a helpful article from the Department of Finance about payment methods (log in required):  
<https://bit.ly/PennPaymentOptions>

**Speak with your business office before deciding on any payment method.**

University financial rules are often evolving. What is feasible for some studies may not be feasible for yours.

## Compare payment methods using this table.

Table. Comparison of payment methods

These are **payment methods** tested by the JRP.

The **Accessibility** section marks whether a method can be used: 'yes' or 'no' (e.g., CVS virtual gift cards can be used by people of all ages).

The **Limitations** section marks whether a method has barriers: 'yes' or 'no' (e.g., CVS virtual gift cards require a smartphone).

The **participant-centeredness score** factors in greater accessibility and fewer limitations. A **higher score** means the **method offers greater access and fewer barriers** than a method with a lower score.

Method <sup>1,2</sup>	Accessibility		Limitations					Participant-centeredness score
	All ages	Faster delivery	Smart phone required	Bank required	Additional ATM fees	Inactivity fee	Online account required	
Amazon (virtual)	Yes	Yes	No	No	No	No	No	7
Wawa (virtual)	Yes	Yes	No	No	No	No	No	7
Amazon (physical)	Yes	No	No	No	No	No	No	6
Cash (via ClinCard)	Yes	No	No	No	No	No	No	6
ClinCard (virtual) <sup>3</sup>	Yes	Yes	No	No	No	Yes	No	6
CVS (virtual)	Yes	Yes	Yes <sup>8</sup>	No	No	No	No	6
Target (virtual) <sup>4</sup>	Yes	Yes	No	No	No	No	Yes	6
Target (physical)	Yes	No	No	No	No	No	No	6
CVS pharmacy (virtual)	Yes	Yes	Yes <sup>8</sup>	No	No	No	No	6
PayPal <sup>5</sup>	No <sup>6</sup>	Yes	No	Yes	No	No <sup>10</sup>	Yes	4
Venmo <sup>5</sup>	No <sup>6</sup>	Yes	No	Yes	No	No	Yes	4
Zelle <sup>5</sup>	No <sup>6</sup>	Yes	No	Yes	No	No	Yes	4
CashApp	No <sup>7</sup>	Yes	Yes	Yes	No	No	Yes	3
ClinCard (physical) <sup>3</sup>	Yes	No	No	Yes	Yes <sup>9</sup>	Yes	No	3

### NOTES

<sup>1</sup> This table content was last updated in 2023. More updated information should be investigated independently by researchers.

<sup>2</sup> Speak with your business office before deciding on any payment method. University financial rules are often evolving. What is feasible for some studies may not be feasible for yours.

<sup>3</sup> It is preferred to use ClinCards for payments >\$15, if being used for one-time only payments.

<sup>4</sup> Target gift cards can be sent via email as eGiftCards or via text as Mobile GiftCards.

<sup>5</sup> Paypal, Venmo, and Zelle can be used for most amounts, but the preference is to use these methods for small amounts, generally <\$15.

<sup>6</sup> Must be 18 years or older.

<sup>7</sup> Must be 13 years or older.

<sup>8</sup> Smartphones are not required if you print out the barcode.

<sup>9</sup> Fees are not applicable if the ATM is a Fifth Third bank, however Fifth Third ATMs only operate in 11 states. For this reason, we recommend that study teams do not advertise that participants can withdraw money from the ATM without incurring a fee.

<sup>10</sup> Fees apply in certain countries in the European Union, the United Kingdom, and Canada.

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