ClinCard Guide – don't let your participants lose money!

This document outlines the Joint Research Practice (JRP)'s recommendations for ensuring your participants receive all the money they have earned. The JRP believes that research funds earned by participants should be received in full, and if possible, maintenance fees should be avoided. Therefore, **we recommend communicating how to avoid maintenance fees with your participants.**

What's the issue? **ClinCard utilizes a maintenance fee that deducts $4.50 each month from the ClinCard balance.** However, this fee is waived for 6 months if transactions occur, including when money is loaded onto the ClinCard.

How can it be avoided? **The best way to ensure that no money is lost from a ClinCard is to transfer all of the funds to a bank account.** See **How to link your ClinCard to your bank account** below for detailed instructions that can be shared with your participants. (Click here to download a Word version to tailor for your study.) These instructions are intended to supplement the ClinCard Cardholder FAQ, which refers to this method as a Card to Bank (C2B) Transfer.

When should I tell my participants about this? The JRP recommends that study teams use their best judgment on when to share information related to the maintenance fee, and offer the following guideline to help inform that decision.

- **Study has multiple payments to participants within 6 months of initial payment**: You likely do not need to explain the maintenance fee to participants until the end of the study.

- **Study has a one-time payment, or multiple payments more than 6 months apart**: The JRP recommends explaining the maintenance fee at the point of payment (each time).

What about options other than the Card to Bank transfer? There are other methods to use the ClinCard; however, each of the options listed below has an additional drawback:

- Use it as a **debit card** wherever Visa cards are accepted. This requires the user to set a PIN by calling ClinCard Customer Service at 1-866-952-3795. It also requires knowing the balance on the card to ensure purchases are not declined due to insufficient funds.

- Get **cash back** when making a purchase where Visa cards are accepted. This requires the user to select "debit" for the transaction and to enter the PIN. Drawback: Not all stores offer this option, and those that do offer it can restrict the amount that can be withdrawn.

- Link it to **Apple Wallet or Google Pay**. The drawback here is that not everyone is tech-savvy. They may not have these apps or know how to use them. For more details on this process, review the ClinCard Cardholder FAQ.

- Go to a **Visa-accepting bank**. This requires knowing the card balance and bringing a government-issued ID to the bank. It is similar to linking the ClinCard to a bank account online and may be the preferred option for participants who regularly visit a bank and are less comfortable using the internet.

Why not recommend using an ATM? Using an ATM to withdraw funds from ClinCard will incur additional fees, which is why it is **not recommended** by the JRP.

How to link your ClinCard to your bank account

1. Visit www.myclincard.mycardplace.com.
   a. First-time users: register your ClinCard and create an account. Already registered? Jump to step 2.
      i. Scroll down, on the left sidebar, enter your card number under Register Account.
      ii. Create a username and password.
   b. Log in with your username and password.

2. Along the top navigation bar, use your mouse to hover over **Transfer Services**, then click on **My Bank Accounts**.

3. From the My Bank Accounts page, click on **Add New Bank Account**
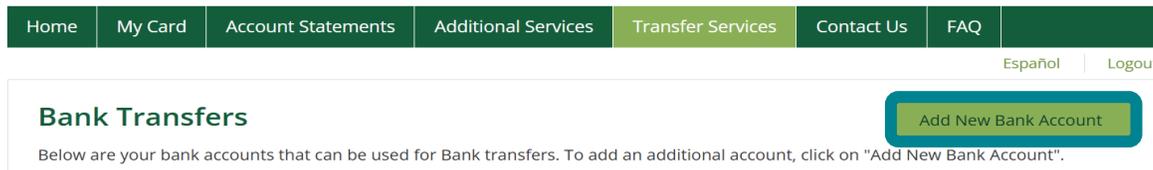
4. Provide the following information:
   a. Bank name
   b. Bank account number
   c. Bank routing number
   d. Account type
   e. Account nickname (Ex. "Savings account" or "Checking account")

5. Check "**I accept the Terms and Conditions**" and click on **Continue.**

6. Upon completing the registration, the account will appear with a "logged" status and a zero-dollar test transaction is initiated to validate the bank account. If there are no issues, the account will be updated from "logged" to "verified." This process can take 1-2 business days.

7. Log in again a few days later. Once the bank account is listed as "Verified," hover over Transfer Services at the top of the navigation bar and click on Card to Bank Transfer.

8. Select the registered ClinCard and bank account (accounts are listed by nickname); identify the amount to transfer (the total allowable amount will be listed); click **Continue**.

9. **We recommend transferring the full amount to your bank account**.