

Study Participant Guide for Duke ClinCard

➤ **How do I use the Duke ClinCard?**

Your Duke ClinCard works like any other Credit/Debit Card.

- 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: You will enter the ClinCard number as you would any credit card.
- 3) ATM to get cash (requires PIN and fees will apply)
- 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 Duke 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 Voice Response (IVR) system:

- 1) Press 1 for English or 2 for Spanish
- 2) Press 2 (to activate card & for account information)
- 3) Enter your 16-digit card number, followed by the “#” sign
- 4) Enter 3-digit security number (located on the back of card), followed by the “#” sign
- 5) Enter a 4-digit PIN of your choosing, followed by the “#” sign
- 6) 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 IVR:
 - 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 next clinic visit

➤ **Are there any fees when using my ClinCard?**

There are **no fees*** for:

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

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

- 1) Not using the card or having funds added to it for more than 6 months will incur a monthly fee of \$4.50. However, 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 signed up to receive email/text alerts, a notification will be sent half way through month 5 indicating that a balance remains on your card and that there has been no activity. You may also log into your myclincard.com account to view your balance and spending history.
 - ★ If you do incur an inactivity fee, please contact Greenphire Support at support@greenphire.com to have these fees reversed.
- 2) ATM withdrawals (fees vary based on location)
- 3) Requesting a paper statement. Instead, you can always check your available balance online or by calling Customer Service.
- 4) Additional fee information listed below under lost/stolen/damaged section.

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

➤ **When can I expect payment for a research visit to be loaded on my ClinCard?**

- The payment schedule for participation will be set by the study team and included in the informed consent.
- After you have reached each payment schedule, the study team will process the request for your reimbursement.
- Once your payment schedule is approved, you will receive an email/text notifying you that the research payment has been loaded to your card.
- You can expect to receive your study payment within 8 business days for each scheduled payment

➤ **Will I still receive a 1099 Miscellaneous Income Form?**

Yes

Research participant compensation which exceeds \$600 during any calendar year will result in a 1099 (Miscellaneous Income) form being issued to the individual and a copy sent to the IRS.

For Duke Employees

Research participant compensation made to a Duke University employee at any time during the calendar year will result in a 1099 (Miscellaneous Income) form being issued to the employee and a copy sent to the IRS regardless of the total amount paid.

➤ **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, the entire purchase will be declined.

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

If your card is lost or damaged, notify your point of contact at the study site, and they will be able to replace it for you on-site at no charge. This will deactivate your old card, transferring any remaining balance to your new card.

If your card is lost or damaged more than one time, notify your point of contact at the study site or Customer Service at the number provided below. There may be a \$7.00 card replacement fee and it could take 7-10 days to receive a new card in the mail.

If your card is stolen, please report the incident to Customer Service as soon as possible by calling 1-866-952-3795. Customer Service will mark the card "stolen" and will assist you in contacting MasterCard to open a case. You should also notify your point of contact at the study site.

➤ **What should I do if my contact information such as mailing address, cell phone number or email address change?**

If your mailing address, cell phone number or email address change during your involvement in the study, please notify your point of contact at the study site. The point of contact will update your information in the Duke ClinCard system.

➤ **I am supposed to receive notifications regarding Duke ClinCard payments via email. To date I have not received an email, what is wrong?**

Email notifications for Duke ClinCard come from 'noreply@greenphire.com'. If you believe you have missed an email notification, please check your spam or junk folder. If the email is there, adjust your settings to allow for future emails. If you are still unable to locate an email, notify your point of contact on the study team. Remember, you can always confirm a payment or check a balance as referenced above in *How do I check my available balance?*

➤ **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.