

ClinCard Cardholder FAQ: US

► 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 IVR.

Interactive voice response (IVR) is a technology that allows a computer to interact with humans through the use of voice and DTMF tones input via keypad.

► How do I check my available balance?

- 1) Call Customer Service **1-866-952-3795** and follow the prompts through the IVR
- 2) Login to MyClinCard.com
 - a. Navigate your web browser to www.consumercardaccess.com/myclincard
 - b. Register Account
 - c. View Balance
- 3) Balance Inquiry at ATM (requires PIN)
- 4) Inquire at your next office 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 for an extended period of time. Please contact **1-866- 952-3795** if you receive an inactivity fee.
- ATM withdrawals (fees vary based on location)
- Requesting a paper statement. Instead, you can always check your available balance online or by calling Customer Service.
- Requesting a replacement card through Customer Service. Instead, your study site can replace your card at no charge.

****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, 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 you prefer to contact customer service, there is a \$7.00 fee for replacement and it will take 7-10 days to receive by mail.

If your card is stolen, call Customer Service **1-866-952-3795**. Customer Service will mark the card “stolen” and will assist you in contacting MasterCard to open a case.

▶ 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 \$100 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.