

ClinCard Cardholder FAQ

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 set a 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:

- 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
 - a. Press 2 (to activate card & for account information)
 - b. Enter your 16-digit card number, followed by the "#" sign
 - c. Enter 4-digit PIN you selected, followed by the "#" sign
- 2) Login to MyClinCard.com
 - a. Navigate your web browser to www.myclincard.com
 - b. Click on "Register Account" link

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- c. Enter: your 16-digit card number, a username & password of your choosing, and your email address
- d. Click "Register Account" button
- 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.

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

- Not using the card or having funds added to it for more than 6 months will incur a monthly \$3 fee. Every time the card is used or funds are added, this 6 month period is reset.
- 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.
- Requesting a check through Customer Service to remove funds from the card.

*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.

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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 \$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.

Tips:

1. If the payment due exceeds the available balance on your card, be sure to inform the cashier of the exact amount you would like to use. The card will be declined if the purchase amount exceeds your available balance.
2. When purchasing gasoline please take inside to the cashier to run the card for a specific amount. Otherwise, if you use the card at the pump, the gas station will preauthorize your card up to \$75 or more. While the preauthorization is not a charge made to the account it factors into the calculation of the available balance. It can then take up to seven business days for the preauthorized amount to be removed.
3. If using your card at a restaurant (including fast food establishments), the merchant automatically preauthorizes your card for 20% over the total bill to account for a possible "tip," so ensure that you have enough available on your card to cover the amount. While the preauthorization is not a charge made to the account it factors into the calculation of the available balance. It can then take up to seven business days for the preauthorized amount to be removed.