

## Cardholder FAQ: U.S. ClinCard Visa Prepaid Card (Virtual)

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ClinCard is the industry standard in participant payment automation for global clinical trials. Designed to deliver optimal participant experience and engagement throughout the trial, ClinCard eliminates financial barriers to participation through real-time reimbursement for time, effort and study expenses.

### ► What is a Virtual ClinCard Visa Prepaid Card?

Your virtual ClinCard Visa Prepaid Card is a digital representation of a ClinCard Visa Prepaid Card which allows you to be paid remotely, after or outside of clinic visits. The processing and execution of ClinCard payments and reimbursements is the same, regardless of whether you are using a physical or virtual card.

### ► How do I use the virtual ClinCard Visa Prepaid Card?

All ClinCard Visa Prepaid Cards may be linked to a mobile wallet (Apple Pay, Google Pay, Samsung Pay) and then used at all merchants that accept Visa contactless payment, (See [How do I link the ClinCard Visa Prepaid Card to my phone or other device?](#)), as detailed below.

- A virtual card can be used online and by phone, just like a physical ClinCard Visa Prepaid Card.
  - For in-store transactions, you can pay with the virtual ClinCard Visa Prepaid Card at all merchants that accept Visa contactless payments. All you must do is register your card in your mobile device (see [How do I link the virtual ClinCard Visa Prepaid Card to my phone or other device?](#)) and place it near the POS terminal.
  - For online transactions, simply follow the one- or two-click payment prompt on your phone or device.
- You can also transfer all available funds from the virtual ClinCard Visa Prepaid Card to a United States bank using a card to bank (C2B) transfer. See [Can I use my ClinCard Visa Prepaid Card to make a card to bank transfer?](#) Note that transfers must be for the total available balance. When there is a new balance, a full balance transfer can be performed again.
  - See the terms and conditions for “ACH Transfer Out Authorization” details on the ClinCard Cardholder Agreement for more information.

### ► How do I receive the Virtual ClinCard Visa Prepaid Card?

You will receive the virtual ClinCard Visa Prepaid Card via an email containing a virtual card access code. When you click on the link, you will be prompted to enter your 4-digit year of birth. Once confirmed, your card details will be displayed, including your card number, expiration date and CVV code.

Note that a PDF of the cardholder agreement will accompany the email and is also available on the cardholder website.

If for any reason you have not received the email, please reach out to Greenphire Customer Service at 1-866-952-3795. They will resend the email to the email address on file for your card.

## ► How do I activate the Virtual ClinCard Visa Prepaid Card?

Your virtual card is automatically activated once the card is accessed via the link within the virtual card access email.

- You may now begin using the card in-store, online or to make purchases by phone.
  - Merchants may automatically default transaction to “debit”; if so, request that the cashier cancel and re-run as a “credit” transaction.
- Note that payments can only be loaded by the organization that provided the card.
- Always protect your card information by storing it in a safe place. If your card is lost or stolen, immediately contact ClinCard Customer Service at **1-866-952-3795**.

## ► How do I retrieve/change a PIN for my ClinCard Visa Prepaid Card?

The PIN is the access code to your account for all pinned Point of Sale (POS) purchases. To retrieve your PIN:

1. Call Customer Service at **1-866-952-3795** and follow the prompts through the Interactive Voice Response System (IVRS).
  - PIN retrieval or change can also be performed through the ClinCard cardholder website and My ClinCard mobile app (standard message and data rates may apply).
  - PIN retrieval or change will require you to enter your 16-digit card number and a valid Date of Birth.
2. Memorize the PIN and do not share it with anyone.

## ► How do I link the ClinCard Visa Prepaid Card to my phone or other device (mobile wallet setup)?

1. Log in to the ClinCard mobile app\* (see [How do I log into the ClinCard cardholder website or My ClinCard Mobile App?](#)) or the My ClinCard cardholder website ([www.myclincard.mycardplace.com](http://www.myclincard.mycardplace.com)) and ensure you have registered your card and have a valid email address on file.
2. Download the mobile wallet app\* from the Apple Store or Google Play (if not already pre-installed on your device).
3. Add your ClinCard Visa Prepaid Card in the mobile wallet app\*:
  - a. Go to the “Add Credit/Debit Card” options and tap the “Add Card” button within the app.
  - b. You will be prompted to add the card by manually entering the full 16-digit card number, card expiration date and CVV Number.

- The address data associated with the card account is verified at this point, comparing the address linked to the card account vs. the address linked to the mobile wallet account.
- c. Upon successful entry of card data, you will be required to select the method for the additional verification step. You can choose one of the following verification options, depending on availability:
- **One Time Password (OTP) via email** (only displays if you have an email address on file for ClinCard) - Upon selection of the “Email” option to get an OTP in email, you will be redirected to another page within the mobile wallet app\* where you can enter the OTP. If you provide the correct OTP within the defined time, you will be able to complete the setup of your ClinCard in the mobile wallet.
  - **Call Center Activation** (standard option, always visible) – You can call ClinCard Customer Service at **1-866-952-3795** to speak to a live agent to verify your identity with a list of verification questions (i.e., name, address, and DOB).
- d. In case of card activation through OTP via email, card activation occurs immediately, and you are sent a success message by email. Typically, you will see the card appear in your mobile wallet ready for use within 24 hours in the case of Call Center Activation.
- e. You can make purchases after successful card activation in the mobile wallet.

\*Standard message and data rates may apply.

## ► How do I check my available balance?

You can check your balance by doing one of the following:

- Call ClinCard Customer Service at **1-866-952-3795** and follow the prompts through the IVRS.
- Log in to the ClinCard cardholder website at [www.myclincard.mycardplace.com](http://www.myclincard.mycardplace.com) or to the My ClinCard mobile app\* (see [How do I login to the ClinCard cardholder website or My ClinCard mobile app?](#)).

\*Standard message and data rates may apply.

## ► Can I get cash at a Visa member bank?

Not with the virtual ClinCard Visa Prepaid Card. A physical card must be presented to a participating Visa member bank to make an over-the-counter cash withdrawal. The bank will not accept virtual cards using a mobile wallet device.

## ► Can I use the ClinCard Visa Prepaid Card to make a card to bank (C2B) Transfer?

Yes, this service is available for U.S. Visa cardholders. You may make a card to bank transfer from the cardholder website or the mobile app. Note, however, that you cannot make a partial balance transfer. Anytime you perform a card to bank transfer, you must transfer the entire balance available at that time. (You can transfer your entire balance anytime that funds are loaded.) Also note that when you do a card to bank transfer, you will need to provide your bank account details.

The steps are as follows:

1. Log in to the ClinCard cardholder website at [www.myclincard.mycardplace.com](http://www.myclincard.mycardplace.com) or the My ClinCard mobile app\* (see [How do I log into the ClinCard cardholder website or My ClinCard mobile app?](#)).
2. For the first transfer, you will need to register a United States bank account (a bank account you own) before initiating a C2B (card to bank) transfer, which requires you to provide the following: (a) Bank Name, (b) Bank Account Number, (c) Bank Routing Number, (d) Account Type, and (e) Account Nickname (an optional way to identify the bank account you have associated).
  - Once a United States bank account is registered in the cardholder website or mobile app, the bank account will appear with a “Logged” status, and a zero-dollar test transaction will be initiated to validate the bank account information. If no response error is received, the system will mark the bank account as “Verified,” typically within 1-2 business days.

\* Standard message and data rates may apply.

## ► Are there any fees when using the ClinCard Visa Prepaid Card?

There are **no fees**\* for:

- Making online or in-store purchases.
- Cash back withdrawals with in-store purchases.
- Transferring available card balance from the card to a registered United States bank account.
- Calling the automated system for balance inquiries.
- Calling the Customer Service number and speaking to a live agent.
- Adding funds to the card. Note that funds can only be added to the card by the organization that provided the card.

\* See terms and conditions in the Cardholder Agreement for additional information.

The following activities **will incur a fee**\* to the balance on the ClinCard Visa Prepaid Card:

- Requesting a paper statement; avoid this fee by viewing an electronic statement on the cardholder website or mobile app.\*\*

- Requesting a replacement card from Customer Service via the cardholder website, mobile app\*\* or live Customer Service. Note that for the virtual ClinCard Visa Prepaid Card, the replacement card information will arrive via email.
- Monthly maintenance. This fee is waived unless the card becomes inactive. Card inactivity is defined as no funds being applied to or removed from the cards for an extended period of time (six consecutive months).

\* See terms and conditions in the Cardholder Agreement for additional information.

\*\* Standard message and data rates may apply.

## ► What if the amount of the purchase is more than the balance on the card?

If the payment due is more than the available balance on the ClinCard Visa Prepaid Card, be sure to inform the cashier of the designated amount you would like to use. Otherwise, if the transaction is processed for a higher amount than the available balance on the card, it will be declined.

## ► What should I do if the virtual ClinCard Visa Prepaid Card number is lost, stolen or expired?

Please take the following action, as appropriate:

- **Lost or stolen** - If your card is lost/stolen, or you discover unauthorized charges on your card account, immediately call ClinCard Customer Service at **1-866-952-3795**. Customer Service will immediately close the card account to minimize losses, send you a replacement card, and assist you in opening a dispute case, if applicable.
- **Expired** - If the card has expired, or is due to expire in the next month, please contact ClinCard Customer Service at **1-866-952-3795**. If your current card has not yet expired, it will be automatically inactivated at the time you request a card replacement.

Whether you request a replacement virtual card through the cardholder website, mobile app (standard message and data rates may apply) or live ClinCard Customer Service, your card will automatically be replaced with a replacement virtual card issued by the organization that registered your card.

**Note:** If you try to perform a transaction on a card that has been suspended/closed, the transaction will fail. However, if the card replaced is linked to the same cardholder profile as the original card, your available card balance will automatically transfer to the replacement card, and the replacement card number and/or expiration date will automatically be updated against any respective linked device(s).

\*A fee for replacement cards may be applicable, please see your fee schedule.

## ► What is my liability for errors or unauthorized charges?

The ClinCard Visa Prepaid Card has a Zero Liability Policy designed to protect cardholders from unauthorized transactions. With this policy, the cardholder's liability is limited to zero upon

notification from the cardholder of an unauthorized ClinCard Visa Prepaid Card transaction. The policy provides cardholders with added protection from unauthorized transactions provided they:

- Exercise reasonable care in safeguarding their card from any unauthorized use.
- Promptly report any loss or theft of the card to Cardholder Support.
- Complete the required dispute form and submit to the specified contact for any errors or unauthorized transactions within sixty (60) calendar days after the transaction in question is posted.\*

\* This is why it is necessary to regularly monitor your card balance and activity by visiting [www.myclincard.mycardplace.com](http://www.myclincard.mycardplace.com), or calling **1-866-952-3795** and following the IVRS prompts for available balance and recent card activity.

### ► How long will it take for the replacement virtual card to arrive?

The virtual ClinCard Visa Prepaid Card is sent electronically via email, which typically arrives within 5-10 minutes of being initiated by the study coordinator or Cardholder Support. If you do not receive a virtual ClinCard Visa Prepaid Card email, please call ClinCard Customer Service at **1-866-952-3795**.

### ► How do I activate the replacement virtual ClinCard Visa Prepaid Card?

If you receive a replacement virtual ClinCard Visa Prepaid Card, it will deactivate your previous card, transferring any available card balance to your replacement card. To activate the virtual replacement card, see [How do I activate the virtual ClinCard Visa Prepaid Card?](#)

### ► Are there any tips for using the ClinCard Visa Prepaid Card?

Yes, please note the following:

- **Gas Stations** – When paying at the pump, you may encounter an account hold of additional funds, making that held amount unavailable for other purchases; this hold may take days to be removed. Alternatively, you may consider paying inside, where you can specify how much gas you want to purchase.
- **Restaurants** – Restaurants (including fast food establishments) may verify you have enough in your account for the bill. If applicable, make sure you have enough funds to cover any added tip (20% over the bill total).
- **Hotels** – A hotel may hold the amount of your estimated bill, making that amount unavailable for other purchases. When you check out, the hold may take days to be removed.
- **Auto Rentals** – You may use your card as a final payment for a rental car, but a credit card may be necessary to initially reserve a rental car.

- **Returns** – Store return policies vary. You may receive a credit to your account, a cash refund, or a store credit. A credit to your account may take up to one week to process before it is available for use.
- **Card Security** – You can reduce your chances of being the victim of fraudulent activity on debit/credit cards by following six simple guidelines to protect your card, account, profile, and sensitive data (see [How can I keep the ClinCard Visa Prepaid Card secure?](#)).

## ► What customer service is available?

If you need help at any time, ClinCard Customer Service is available 24 hours a day, 7 days a week at **1-866-952-3795**.

- Secure online assistance in English/Spanish: cardholder website ([www.myclincard.mycardplace.com](http://www.myclincard.mycardplace.com)) or the My ClinCard mobile app\*.

Through the cardholder website or mobile app\*\*, you have access to:

- Balance inquiry
- Transaction history (including downloadable electronic statement)
- Retrieve/change PIN
- Card to bank (C2B) transfer (including registering of a United States bank account)
- Request a card replacement
- Frequently Asked Questions (FAQs)
- Dispute form

\* You will first need to register an account using your 16-digit card number and date of birth.

\*\* If using the My ClinCard mobile app, standard message and data rates may apply.

- Automated customer service in English/Spanish: Call **1-866-952-3795**  
With automated customer service through the Interactive Voice Response System (IVRS)\*\* you can:
  - Check your balance
  - Check recent transactions
  - Find the date and amount of your last value load
  - Retrieve/change your PIN
  - Activate replacement card (received by mail)

**\*\*To verify your identity through the IVRS, you must provide your full 16-digit card number and valid PIN. If you need to retrieve/change your PIN, you can do so by following the prompts and providing a valid date of birth.**

- Live customer service in English/Spanish: Call **1-866-952-3795**.  
With live customer service\*\*\* you can:

- Check your balance
- Report a lost, stolen, or expired card
- Report a lost, stolen, or damaged device linked to your card
- Ask questions about your card account statement
- Unlock a blocked PIN (after multiple failed attempts)
- Mobile Wallet setup

\*\*\*To assist you, we will first have to verify your identity, requiring you to provide a valid name, address, and date of birth associated with the card account.

## ► How do I log into the ClinCard cardholder website or my ClinCard mobile app?

### ClinCard Cardholder Website

1. Navigate your web browser to [www.myclincard.mycardplace.com](http://www.myclincard.mycardplace.com)
2. If this is your first time accessing this website, enter your full 16-digit card number in the “Register Account” field, and follow the prompts to create a username and password (requires you to provide your 16-digit card number and date of birth).
  - Your password must contain a minimum of 8 characters, including one uppercase letter, one lowercase letter, one number and one special character.
3. Once your account is registered, you are now able to sign in by entering the username and password you previously created.
4. View your card balance on the homepage.

### ClinCard Mobile App

The free My ClinCard mobile app is available in the App Store for both iPhone (Apple Store) and Android (Google Play Store).

1. Open the App Store app.
2. Type “My ClinCard” into the search field.
3. Select the free “My ClinCard” app from the search results.
4. Follow the prompts on your phone or tablet to download the app and open once the download is complete.
5. The first time, enter your full 16-digit card number in the “Register Account” field and follow the prompts to create a username and password (requires you to provide a valid 16-digit card number and date of birth).
  - Your password must contain a minimum of eight characters, including one uppercase letter, one lowercase letter, one number and one special character.



**Note:** You only need to register your account once – for either the cardholder website OR the mobile app. Once you’ve registered, the same username and password can be used to log in for both.

\* If using the My ClinCard mobile app, standard message and data rates may apply.

## ► What if I am unable to access ClinCard Customer Service?

If you are having difficulty getting in touch with ClinCard Customer Service and are therefore unable to set/change your PIN, register an account on the website, etc., please immediately contact the organization that initially provided you with the ClinCard Visa Prepaid Card. Request that the organization confirm they:

1. Entered all your required personal information accurately and completely (e.g., full legal name, home address, and date of birth).
2. Assigned the correct card to your cardholder profile in the organization’s ClinCard system.
3. Successfully loaded the first payment/reimbursement onto your ClinCard Visa Prepaid Card (thus activating the card).

## ► How can I keep the ClinCard Visa Prepaid Card information secure?

Follow these six simple guidelines to protect your new ClinCard account, profile, and sensitive data:

### 1. Getting Started

- Click on the website link ([www.myclincard.mycardplace.com](http://www.myclincard.mycardplace.com)) from a private browser.
- Always call the number for Customer Service, which is provided to you by your institution.
- Do not provide sensitive information over the phone unless the call is initiated by you.

### 2. Receiving your Card Information

- Provide the correct email address and contact information for delivery (if a replacement card is required).
- Immediately contact ClinCard Customer Service if the card information is not received within the specified timeframe.

### 3. Accessing your card

- Activate your new card as soon as you receive it.
- Set a new PIN that is easy for you to remember, using the IVRS.
- Create a secure web login and memorize your log in information.

### 4. Personal Identification Number (PIN)

- Make sure you **do not** use a date or information that can easily be figured out (e.g., date of birth).

- Do not use a sequence of numbers from your card, sequence of consecutive numbers (e.g., 1234 or 6789) or repeat numbers (e.g., 5555 or 9999).
- Do not write down your PIN anywhere. Memorize it!

#### **5. User and Password Protection**

- Always use complex passwords for web login, containing alphanumeric & special characters.
- Password must contain eight or more characters (e.g., Qu@ntuM7).

#### **6. Securing your Information Over the Internet**

- Always use an anti-virus program and turn on automatic system updates.
- Whitelist your desired websites through your system firewall.
- While shopping online, be aware of terms and conditions to avoid recurring charges.