

Fees for ClinCard

MasterCard affiliated bank teller and grocery store

Cash back
\$0 in Fees
Get your PIN!



ATM



Cash back
Fees of at least \$3-\$10 may apply!
Get your PIN!

Retail stores



Cash back
No fees for in store purchases in select stores
Get your PIN!

Restaurants and gas stations



Know your balances!
Restaurants preauthorize tab + 20%
Gas stations preauthorize \$75

No fees for online purchases

Online purchases



ClinCard Cardholder FAQ

▶ How do I use the ClinCard?

- 1) In-Store Purchases (by selecting either the “Credit” or “Debit” option)
 - a. Using the “Debit” option requires a PIN (see “How to a set PIN” below)
- 2) Online Purchases
- 3) ATM to get cash (requires PIN) - **Fees may apply**
- 4) Cash back is available at any store that offers cash back for debit (requires PIN) at **no additional cost/fees**
- 5) Cash advance from a bank teller - **No fees at MasterCard member banks**
 - a. 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”).
 - b. Present the teller with your signed ClinCard and a valid government-issued photo ID
 - c. 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:

- 1) Please allow 24 hours for funds to be made available on the card
- 2) 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
- 3) 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
 - 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 Boston Medical Center study visit

*Please allow 24 hours for funds to be made available on the card.

► 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:
 - a. Presenting it to a teller at any MasterCard affiliated bank (please hold onto the reloadable card)
 - b. Selecting the “cash back” option when making an in-store “debit” purchase. A PIN will be necessary.
- 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 your Boston Medical Center (BMC) study site(s)]

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

- 1) Not using the card for 6 months or more will incur a \$4 monthly fee. 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 do incur a monthly fee, please contact Greenphire Support to have the one-time fee reversed.
 - a. ATM withdrawals (a \$3 fee will be assessed for ATM transactions. An additional fee may be charged by the ATM operator. fees vary based on location)
- 2) Requesting a paper statement will incur a \$2 fee. Instead, you can always check your available balance online or by calling Customer Service.
- 3) Requesting a replacement card through Customer Service. Instead, your BMC study site can replace your card at no charge to you.

**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 BMC 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 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.