

# ClinCard Cardholder FAQ: U.S. Prepaid Visa<sup>®</sup>

## How do I use the ClinCard prepaid debit card?

### Physical ClinCard prepaid debit card

- 1) You may use the card everywhere Visa debit cards are accepted – in stores, online, or by phone.
  - For in-store transactions, insert the physical chip card into the terminal and select “credit” or “debit.”
    - Debit will require a Personal Identification Number (PIN) (see [“How do I retrieve/change a PIN?”](#)).
  - Get cash back when making a purchase (requires “debit” transaction to be selected & PIN entered)
    - Not all stores offer this option; stores may restrict how much “cash back” can be withdrawn, and amount withdrawn is subject to card's daily purchase limits.
- 2) Get cash using an ATM (requires PIN).
  - May incur a fee (see [“Are there any fees when using the ClinCard prepaid debit card?”](#)).
- 3) Get a cash disbursement at a Visa-accepting bank.
- 4) Transfer funds from the card to the bank using a Card to Bank (C2B) Transfer.
  - Transfer all available funds from the card account to a registered United States bank account; limited to available balance only (see [“How do I transfer available balance from the card to my United States bank account?”](#)).
  - See terms and conditions for “ACH Transfer Out Authorization” details.

**NOTE:** All ClinCard prepaid Visa debit cards may be linked to a mobile wallet (i.e., Apple Pay, Google Pay, Samsung Pay), and then used at all merchants that accept Visa contactless payment (see [“How do I link the ClinCard to my phone or other device \(mobile wallet setup\)?”](#)).

### Virtual ClinCard prepaid debit card

- 1) A virtual card (i.e., a digital image of a card received electronically) can be used online and by phone just like a physical ClinCard prepaid debit card (see details above).
- 2) For in-store transactions, you can pay with your Virtual ClinCard prepaid debit card at all merchants that accept Visa contactless payments. All you must do is register your card in your mobile device and place it near the POS terminal (see [“How do I link the ClinCard to my phone or other device? \(mobile wallet setup\)?”](#)).
- 3) Transfer funds from the card to the bank using a Card to Bank (C2B) Transfer.
  - Transfer all available funds from the card account to a registered United States bank account; limited to available balance only (see [“How do I transfer available balance from the card to my United States bank account?”](#)).
  - See terms and conditions for “ACH Transfer Out Authorization” details.

## How do I activate the ClinCard prepaid debit card?

- All cards are automatically activated once your first payment/reimbursement is loaded.
  - Payments can only be loaded by the organization that provided the card.
- Sign the back of the physical card immediately upon receipt.
- You may now begin using the card in-store, online, or to make purchases by phone; simply select the “credit” payment option.
  - Merchants may automatically default transaction to “debit”; if so, request that the cashier

- cancel and re-run as a “credit” transaction.
- Select merchants may no longer give customers, using a debit card with a chip, the option to change payment type to “credit”; in this case, it will require you to enter a valid PIN to complete transaction.
- To retrieve your PIN and use a physical card at an ATM or get cash back with the “debit” function, contact customer service (see “[What customer service is available?](#)”).
- Always protect your card by keeping it in a safe place. If your card is lost or stolen, immediately contact ClinCard Cardholder Support at **1-866-952-3795**.

**NOTE:** Once a Virtual Card is registered to you, you will receive an access email. The email contains a link to access your Virtual Card. Your Virtual Card will be displayed in the Virtual Card Access Page online after the successful verification of your identity, and will be ready to use after the first successful load of funds to your Virtual Card.

### How do I retrieve/change a PIN?

- The PIN is the access code to your account for all pinned Point of Sale (POS) purchases and ATM transactions.
- To retrieve/change your PIN, call customer service at **1-866-952-3795** and follow the prompts through the Interactive Voice Response System (IVRS).
  - IVRS is a technology that allows a computer to interact with humans, using input via keypad.
  - PIN retrieval/change can also be accessed through the ClinCard cardholder website and My ClinCard mobile app (*standard message and data rates may apply*).
- PIN retrieval/change will require you to enter your 16-digit card number and a valid Date of Birth.
- Memorize the PIN and do not share it with anyone.

### How do I check the available balance?

- Call ClinCard Cardholder Support at **1-866-952-3795** and follow the prompts through the IVRS.
- Log in to the ClinCard cardholder website ([www.myclincard.mycardplace.com](http://www.myclincard.mycardplace.com)) or 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.*
- Balance Inquiry at ATM (*requires PIN*).
  - May incur a fee at select Out-of-Network ATMs (*non-Fifth Third Bank ATMs*).

### How do I get cash or check my balance at an ATM?

- 1) Insert your physical card and enter your PIN (*a Physical ClinCard prepaid debit card is required to use an ATM*).
- 2) Select “checking” and then “withdrawal” to get cash out, or “checking” followed by “balance inquiry” to check your balance.
- 3) Enter the amount you wish to withdraw.
  - ATM owners may impose an additional “convenience fee” or “surcharge fee” for certain ATM transactions (*a sign should be posted at the ATM to indicate additional fees*).
  - You will not be charged any additional convenience or surcharge fee at a Fifth Third Bank ATM.
  - A Fifth Third Bank ATM refers to an ATM that prominently displays the Fifth Third Bank name and logo.
  - If using an Out-of-Network ATM (*non-Fifth Third Bank ATMs*), be sure to factor in the ATM fees to ensure you have an available balance to cover the withdrawal amount and applicable ATM fees, or the transaction may be declined.
  - You may also be charged a fee by the ATM operator even if you do not complete a transaction.

- 4) Take your card, cash, and receipt.

### How do I get cash at a Visa-accepting bank?

- 1) The physical ClinCard prepaid debit card is accepted at participating Visa member banks (*look for a Visa logo on the bank window/entrance or check the bank's website*).
- 2) Ask the teller for a "Visa Manual Cash Disbursement" (*also known as a cash advance*).
- 3) Present your signed physical card, a valid government-issued photo ID, and indicate how much you want to withdraw from your available card balance.
  - You must know your available balance; tellers are unable to check (*see "How do I check my available balance?"*).
  - Some banks may require a valid PIN and/or other information associated with the card, e.g., date of birth, to verify cardholder identity.

**NOTE:** A physical ClinCard prepaid debit card must be presented to a participating Visa member bank; the bank will not accept physical or virtual cards, using a mobile wallet device.

### How do I transfer my available balance from the card to my United States bank account?

- 1) Log in to the ClinCard cardholder website ([www.myclincard.mycardplace.com](http://www.myclincard.mycardplace.com)) or the My ClinCard mobile app\* (*see "How do I login to 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 (*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 is 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.
- 3) Once a United States bank account has been successfully registered (i.e., "verified") within the cardholder website or mobile app\*, you need to select the registered bank account, the card from which funds will be transferred, and initiate your transfer request.
  - The "Amount" field will automatically be pre-populated with the full available balance and is non-editable.
- 4) Before submitting your request to transfer funds via ACH, please be sure to review the "ACH Transfer Out Authorization" language on the cardholder website or mobile app.
- 5) The standard processing time for a domestic ACH transfer typically takes 3-5 business days. The whole process, including bank account registration the first time, can take 4-7 business days.

*\*Standard message and data rates may apply*

### Are there any fees when using the ClinCard prepaid debit card?

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

- Making online or in-store purchases.
- Cash back withdrawals with in-store purchases.
- Cashing out the card by presenting it to a teller at any Visa-accepting bank.
- 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:** funds can only be added to the card by the organization that provided the card).

- ATM withdrawals from “In-Network” ATMs.
  - “In-Network” refers to Fifth Third Bank ATMs (locations can be found at <https://locations.53.com/search.html>. Be sure to select “Fifth Third Bank ATMs,” since partner ATMs are not considered “In-Network”).

*\*See terms and conditions for additional information.*

The following activities will incur a fee\* to the balance on your ClinCard prepaid debit card:

- ATM use at “Out-of-Network” ATMs (fees vary based on location).
  - “Out-of-Network” refers to all the ATMs outside of Fifth Third Bank ATMs. This also refers to partner ATMs on <https://locations.53.com/search.html>.
- 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 (cardholder website, mobile app\*\*, or live customer service).
- 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 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 prepaid debit 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 ClinCard prepaid debit card is lost, stolen, or expired\*?

**Lost or stolen** - If your card is lost/stolen, or you discover unauthorized charges on your card account, immediately call ClinCard Cardholder Support at **1-866-952-3795**. Support 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 Cardholder Support 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.

Cards replaced by customer service, whether through the cardholder website, mobile app (*standard message and data rates may apply*), or live Cardholder Support, will automatically be replaced with the same card type (physical/virtual) issued by the organization that registered your card.

Typically, it will take 7-10 business days to receive replacement of your physical card by mail. Once you receive the replacement card, you must activate it by calling Support at **1-866-952-3795** and follow the IVRS prompts.

Since virtual card replacements are issued by email, they are typically received in near real-time. Once you receive the replacement card access email, you must click on the link found in the replacement card access email and verify your identity to view the replacement card. The link does not expire, so you may access your card information at any time by clicking on the link within the access email, and by registering your card on the cardholder website or mobile app.

**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 replaced card, and the replacement card number and/or expiration date will automatically be updated against any respective linked device(s).

If the update was successful, the replacement card details (i.e., last 4-digits of the card number and expiration date) should be viewable when you open the mobile wallet. If for any reason, this update does not occur automatically, you can always delete the old card from your device(s) and add the replacement card (see “[How do I link the ClinCard to my phone or other device \(mobile wallet setup\)?](#)”).

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

### Are there any tips for using the ClinCard prepaid debit card?

**Gas Stations** – When paying at the pump, you may encounter an account hold of up to \$100, making that 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** – According to market research, you can reduce your chances of being the victim of fraudulent activity to less than 0.5% on debit/credit cards by following six simple guidelines to protect your card, account, profile, and sensitive data (see “[How do I keep the ClinCard prepaid debit card secure?](#)”).

### What customer service is available?

If you need help at any time, ClinCard Cardholder Support is ready around the clock.

- 1) 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
- View your Virtual Card details (if applicable)

**\*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.**

- 2) 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.**

3) Live customer service in English/Spanish: Call **1-866-952-3795**.

With live customer service\*\*\* you can:

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

**\*\*\*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 login to the ClinCard cardholder website or My ClinCard mobile app\*?

1) **ClinCard Cardholder Website:**

- Navigate your web browser to [www.myclincard.mycardplace.com](http://www.myclincard.mycardplace.com).
- 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).
  - Password must contain a minimum of 8 characters, including one uppercase letter, one lowercase letter, one number and one special character.
- Once your account is registered, you are now able to sign in by entering the username and password you previously created.
- View balance on the homepage.

2) **My ClinCard Mobile App:**

Free mobile app available in the App Store for both iPhone (Apple Store) and Android (Google Play Store).

- Open the App Store app
- Type “My ClinCard” into the search field.
- Select the free “My ClinCard” app from the search results.
- Follow the prompts on your phone or tablet to download the app and open once the download is complete.
- 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 valid 16-digit card number and date of birth).
  - Password must contain a minimum of eight characters, including one uppercase letter, one lowercase letter, one number and one special character.

**NOTE: Only register an account for the cardholder website OR the mobile app. The same cardholder profile/ information (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 Cardholder Support, and are therefore, unable to retrieve/change your PIN, register an account on the website or mobile app (*standard message and data rates may apply*), etc., please immediately contact the organization that initially provided you with the ClinCard. Request 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 (*activating the card*).

### How do I keep the ClinCard prepaid debit card 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 Cardholder Support which is provided to you from your institution.
  - Do not provide sensitive information over the phone unless the call is initiated by you.
- 2) Receiving your card:
  - Provide the correct mailing address and contact information for delivery (if a replacement card is required).
  - Immediately contact Cardholder Support if the card is not received within the specified timeframe.
  - Upon receipt, make sure that your card package is sealed and not damaged.
- 3) Accessing your card:
  - Sign the back of 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 or year of birth) as your PIN.
  - 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 & conditions to avoid recurring charges.

### How do I access my Virtual Card details again (after the initial access email)?

Virtual Card information is always available by:

- 1) Using the link found in the access email sent to you when the card was originally registered.
- 2) Logging into the ClinCard cardholder website ([www.myclincard.mycardplace.com](http://www.myclincard.mycardplace.com)) or the My ClinCard mobile app\*
- 3) Calling Cardholder Support at **1-866-952-3795** to request the access email be resent.
  - Support is required to first verify your identity and is not permitted to update your email address. If your email address is incorrect, including any typos, the organization that

registered your card will need to update it, or you can update it if you already have an active account on the cardholder website or mobile app\*.

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

## How do I link the ClinCard prepaid debit card to my phone or other device (mobile wallet setup)?

- 1) Log in to the ClinCard cardholder website ([www.myclincard.mycardplace.com](http://www.myclincard.mycardplace.com)) or the My ClinCard mobile app\* (see [“How do I login to the ClinCard cardholder website or My ClinCard mobile app?”](#)) 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 prepaid Visa debit 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 (or to take a picture of the physical card).
    - o 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:
    - o **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.
    - o **Call Center Activation** (*standard option, always visible*) – You can call Cardholder Support 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 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.*

## What should I do if my device (linked to the ClinCard) is lost, stolen, or damaged?

**Lost or stolen** - As with a lost/stolen card, you must immediately call Cardholder Support at **1-866-952-3795** to inform them that your device (linked to the ClinCard) has been lost/stolen. Cardholder Support can then change the status of the device to “suspended device” or delete the device. You can then continue to use the card online, physically (if not a virtual card), or with other devices, while the card associated with the given device is suspended or deleted. If you find the device later, you can contact Cardholder Support to remove the “suspended device” status.

**Damaged** - If your device is damaged, and you are unable to delete the linked ClinCard from your device, you may call Cardholder Support at **1-866-952-3795** to inform them that your device (linked to the ClinCard) has



been damaged, and request that they delete the device from the card profile. You can then continue to use the card online, physically (if not a virtual card), or with other devices, after the card associated with the given device is deleted.