

Q: Why was my transaction declined when using my card online?

A: Online transactions are sometimes declined by the merchant, and the exact reason is not visible to UGA. Common causes include:

- The purchase amount exceeds your available balance
- The merchant does not accept prepaid cards
- The merchant places a temporary hold greater than your balance

To avoid issues, ensure your purchase is equal to or less than your available balance. You may also transfer funds to your personal bank account if you prefer.

Q: How do I transfer my available balance to my U.S. bank account?

A: To transfer funds from your ClinCard to your bank account:

1. Log in to the ClinCard cardholder website or mobile app
2. Register your U.S. bank account (you will need your bank name, routing number, account number, and account type)
3. Your bank account will be verified within 1–2 business days
4. Once verified, select your account and initiate the transfer
 - Transfers are processed via ACH and typically take 3–5 business days
 - First-time setup and transfer may take 4–7 business days total
 - The full available balance will be transferred (partial transfers are not allowed)

Q: Are there fees to transfer funds to my bank account?

A: ClinCard does not charge a fee for standard ACH transfers. However, fees may apply for check requests or based on your institution's policies. Please review your cardholder materials for details.

Q: Why can't I withdraw my full balance at an ATM?

A: ATMs only dispense cash in set increments (e.g., \$20). If your balance does not match those increments, you may need to:

- Withdraw a lower amount
- Use your card for a purchase instead

Q: I used an ATM but was charged a fee—why?

A: ATM fees may still apply depending on the machine used. Please refer to the ClinCard [ATM locator](#) for in-network options. Fees may vary by location. ClinCards are backed by Fifth Third Bank.

- ATM owners 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.

Q: Why isn't my mobile wallet (e.g., Apple Wallet) payment working?

A: This may occur due to:

- Temporary authorization holds (common at gas stations, hotels, and restaurants)
- Insufficient available balance
- Merchant restrictions on prepaid cards

Ensure your balance covers the full transaction amount, including any temporary holds.

Q: I'm having trouble setting up my bank account for transfer. What should I do?

A: Please contact ClinCard Customer Service at 1-866-952-3795 (select option 3) to speak with a live agent for assistance.

Q: My virtual card is asking for an access code. What is it?

A: The access code is your 4-digit year of birth, as noted in the instructions on the card access page.

Q: What should I do if my ClinCard is lost or stolen?

A: Participants must notify ClinCard Customer Service or the study team immediately in the event of a lost or stolen card. Rapid notification is essential to securing your account and mitigating the risk of unauthorized fund use

Q: Can I split a payment between my ClinCard and another card online?

A: No. Most online vendors only accept one form of payment. If your balance does not cover the full purchase, the transaction will likely decline.

Q: When does my card expire?

A:

- The expiration date is printed on the front of your physical card
- For virtual cards, log in to the ClinCard website and select "My Card" to view details
- Cards are typically valid for up to 3 years

Q: Can I withdraw cash from my ClinCard at a bank?

A: Yes. You can request a cash advance at a bank that accepts Visa:

- Bring your physical card and a valid government-issued ID
- Request a cash advance up to your available balance
- No fee is charged for this service

Q: Does my ClinCard balance expire or have fees?

A:

- Your card has an expiration date (see card for details)
- Funds remain available even if the card expires—contact ClinCard for a replacement card if needed
- Inactivity fees may apply after a period of non-use (refer to your cardholder agreement for details)