Greenphire - ClinCard Prepaid Visa (US)
Virtual Card Overview

Overview of Virtual Cards

Greenphire has enhanced the current U.S. Visa product offering by adding a virtual card solution, i.e., a digital representation of a ClinCard prepaid card that can be electronically distributed to participants. This provides clients with the ability to pay participants remotely, either in lieu of or in addition to a physical card, allowing for support of virtual studies, issuing of payments after/outside of in-person visits, and business continuity in the event physical cards are not accessible/available.

As a **Study Coordinator**, you have the ability to assign a **Virtual ClinCard** (i.e., a digital version of a ClinCard prepaid debit card, distributed electronically) to a participant registered in a study that has virtual cards enabled.

Note that depending on the **study configuration**, you could encounter one of three different card assignment scenarios:

- **Physical Only** – This will result in the standard ClinCard registration, where the token number visible through the window of the physical ClinCard card package is required when assigning a card. Note that a physical card study can only have a physical card assigned to participants.
- **Virtual Only** – This will result in the virtual ClinCard registration, where a virtual card will automatically be assigned. Note that a virtual card study can only have a virtual card assigned to participants.
- **Physical or Virtual** – A physical or virtual card study can have either a physical or virtual card assigned at the participant level. The Study Coordinator can select, for each participant, which card type should be assigned.

Virtual Card Use

Virtual cards can be used for:

- Online purchases
- Over-the-phone purchases
- Card to Bank (C2B) transfers - on the cardholder website/mobile app
- POS/In-store purchases*
- Cash Back on purchases**

**If card is added to mobile wallet & merchant accepts mobile wallet network.*
***If merchant allows cash back and accepts contactless payment; requires cardholder to use "debit."*

Pairing a Virtual Card to a Mobile Wallet

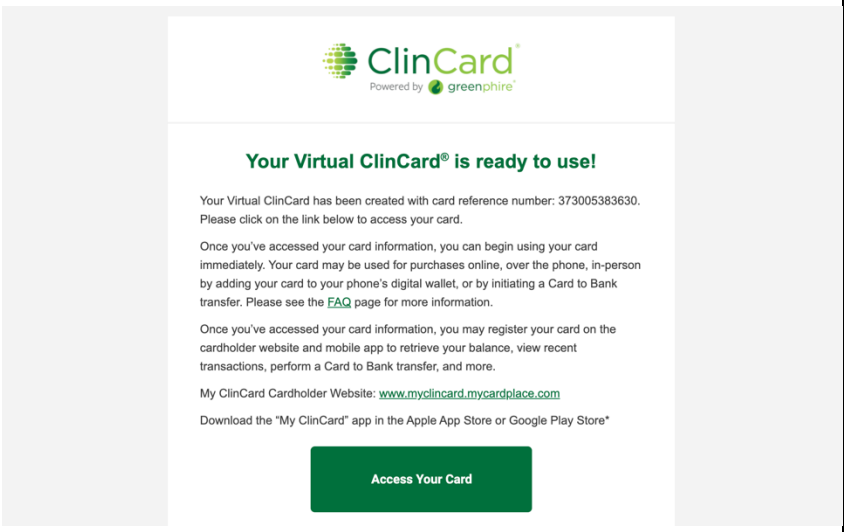
A mobile wallet can be used to digitally provision a virtual card, allowing use of the card for POS purchases in-store using the mobile wallet application. The available wallet networks include Apple Pay, Google Pay, and Samsung Pay, and the wallets are usually pre-installed on mobile phone devices. Once a virtual card is added to a phone's mobile wallet, it can be used at contactless readers anywhere Visa cards are accepted.

Assigning a Virtual Card: Workflow

1	Select an existing participant from the **Lookup Participant** page or **register** a new participant. The **Participant Information** page will display. The right-hand panel of this page will display a menu containing all the tasks you can perform, based on the ClinCard capabilities and payment methods that were configured for the study.
2	Click **Assign ClinCard**. For physical-only or virtual-only studies, continue with **Step 4**.
3	For **physical or virtual studies**, in which both physical cards and virtual cards can be assigned, an **Assign Card** modal will display. In the **Card Type** field (Required), select one of the following options from the dropdown list provided: • **Physical** – If you would like to assign the participant a physical, plastic ClinCard prepaid debit card (provided to the participant by the Study Coordinator). • **Virtual** – If you would like to assign the participant a virtual ClinCard prepaid debit card (provided electronically to the participant by email).
4	Click the **Assign Card** button. • If **Physical Card Type** is selected, follow the standard ClinCard (Physical Only) card assignment workflow. • If **Virtual Card Type** is selected, the **Assign Virtual Card** modal will display. Continue with **Steps 5** and **6**.
5	In the appropriate fields, enter **Email Address** and **Confirm Email Address** (Required). Note that: • Both the Email Address and Confirm Email Address fields must be manually entered. Cut and copy functionality is restricted. • Both the Email Address and Confirm Email Address fields must match. In the event of a mismatch, you will receive an error requiring you to correct before proceeding. • If the Participant Email Address field was entered during the participant registration step, the Email Address field will pre-populate with this data. (Please verify that the email address is correct.) • If you change the pre-populated Email Address field, the Participant Email Address field on the Participant Information page will also be updated. • If you enter an email address format that does not match the technical specification for a valid email address (e.g., a top-level domain (TLD) suffix such as .com, containing one @ symbol, etc.), you will be required to correct it before proceeding.
6	Click the **Send** button. The participant will receive an email within 5-10 minutes containing a link to access their virtual card account. (This email is available in English and Spanish and is sent based on the language selected during participant registration.) Note that once a participant is registered in a **physical or virtual study** and successfully assigned a card, the following will display on the **Participant Information** page: • **Card Type** – "Physical" or "Virtual" (the card type field will not display for physical-only studies) • **Card Number** – Last 4-digits of the 16-digit card number • **Expiration Date** – (In the format: DD-MON-YYYY)

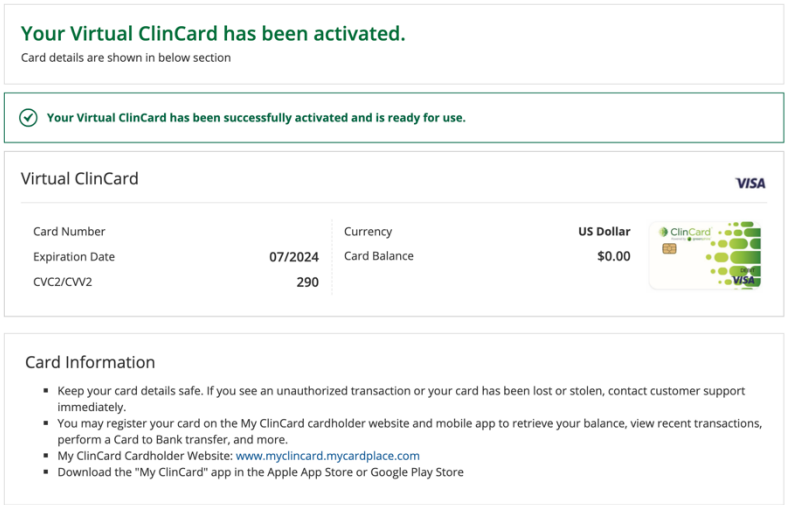
The participant can access their Virtual ClinCard by following these steps:

1. Open email and click the "Access Your Card" link



2. After clicking the link, the cardholder will be prompted to enter their access code, which is the **participant's 4-digit year of birth.**

3. Once the access code is confirmed, the participant will be able to view their card information, such as the card number, expiration date and CCV.



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Frequently Asked Questions

What if the participant does not have, or is unwilling to provide, a valid email address?	A virtual card cannot be assigned without a valid participant email address. Physical cards do not require a valid email address.
What if a participant does not receive the Virtual ClinCard access email?	If a participant does not receive the Virtual ClinCard access email or deletes it in error, the participant must contact Cardholder Support at **1-866-952-3795** to re-trigger the email. Note that the Study Coordinator may also contact Cardholder Support on the participant's behalf to request that an email be re-triggered, if preferred.
Does the link to access the virtual card account expire?	The link within the email does not expire, so if the participant retains the email, they can use it at any time in the future to access their card details. They can also access card details through the cardholder website/mobile app (once they have registered online). Note that the participant will be required to verify their identity every time they access card details through the email link.
What if an incorrect (invalid or outdated) email address is entered?	At this time, the Study Coordinator does not have the ability to re-trigger a virtual card access email (with an existing/updated email address). The Study Coordinator can only assign an initial card or replace the card. Note that the Study Coordinator can either (1) Direct the participant to contact Cardholder Support at **1-866-952-3795** to re-trigger an email (and update an invalid email address if required), or (2) contact Support on behalf of the participants to re-trigger an email and/or update an email address. Requests to update email addresses from Study Coordinators must come in writing via the ClinCard Support tab, containing the study name, Subject ID, last 4-digits of the card number and the correct email address.
When will a virtual card expire?	A virtual card is valid for 36 months from the month of card creation (i.e., the date a virtual card is successfully assigned).
How do I replace a virtual card?	Replacing a virtual ClinCard follows a similar workflow to that of the physical ClinCard replacement process, i.e., clicking on "Replace ClinCard" on the Participant Information page, but virtual cards require email verification rather than entry of a token number.
Can I change the card type?	For physical or virtual studies, a card type can be changed from "physical" card to "virtual" card or vice versa.

	Note that the card number, and possibly expiration date, will change. However, funds will automatically be transferred to the replacement card, regardless of card type (requires card replacement to be issued to the same participant profile in ClinCard).
Is there a limit to the number of times a participant's card type can be changed?	For physical or virtual studies, there is no limit to the number of times a card type can be changed for a participant.
How does the participant receive cardholder materials for virtual cards?	The participant will receive all cardholder materials for virtual cards electronically. The virtual ClinCard access email (Subject: Your Virtual ClinCard has arrived!) will contain: • **Attachment**: Cardholder Agreement PDF • **Links**: Cardholder FAQ and cardholder website • **Other Info**: Reference to the My ClinCard mobile app, Cardholder Support Phone Number (**1-866-952-3795**), and card details (viewable online once the participant's identity is verified)
Can I assign a card to a participant located outside of the U.S.?	Cards are only authorized to be issued within the U.S. (including Puerto Rico). A participant may be registered with a non-U.S. address if their permanent address is outside the U.S. However, the participant must be physically located within the U.S. at the time they receive their virtual or physical card.