

RUTGERS

THE STATE UNIVERSITY
OF NEW JERSEY

ClinCard at Rutgers

Overview for Study Teams



Agenda

- Overview of ClinCard @ Rutgers, including current fees, roles/responsibilities
- Tax compliance
- Additional program features
- Informed consent process
- How to request that a new study be set up
- Funds reconciliation process

Purpose of ClinCard Program:

- Electronic debit-card system for research subject payments or reimbursements, or recurrent payments of other types
- Web-based system to register a clinical research study, enter study subjects and authorize payments

Transition from MasterCard to Visa @ Rutgers

- As of March 1, 2024, all new studies have been set up using ClinCard Visa cards
- Older studies set up on MasterCard continue to use MasterCard

ClinCard Platform

- Visa and Mastercard studies will appear in the same list on the ClinCard website.
- Visa studies will be prefixed with “Visa”.

"VISA" will be added before
the study nickname



REGISTER PARTICIPANT LOOK UP PARTICIPANT PAYMENT APPROVALS ADMIN REPORTS SUPPORT



Look Up Participant

Study

-- All Studies --

AstraZeneca LIGHT - Pro20170000284

AURONA FSGS - Pro2018001610

BEST-CLI - Pro20160000759

Carraguard - Pro20150002694

CHORDS - Pro20160000121

CLIN-PRO-V007 - Pro20170001206

ClinCard offers an ability to make payments as well as reimbursements

- **Payments:** set/pre-determined milestone payments to participants (examples: for attendance at scheduled study visits or for completing required questionnaires.) Payments are **taxable income**.
- **Reimbursements:** Direct reimbursements for travel (i.e. mileage, parking, tolls, ride share, air travel, hotel), or other expenses, such as medications. **Not considered taxable** income as long as accompanied by receipt (although no receipt required for mileage.)

Fee Schedule – As of January 1, 2024 (applies to both MasterCard and Visa)

| Fee | Current Cost | Change | Frequency |
|--------------------------|--------------|-----------|--|
| Physical Card Assignment | \$4.00 | +\$0.05 | Initial Issuance Lost Card (if study chooses) |
| Virtual Card Assignment | \$2.50 | -- | Initial Issuance Lost Card (if study chooses) |
| Card Load | \$3.95 | +\$2.80 | Each time a card is loaded with money (reimbursement or milestone payment) |
| ***** | | | |
| TIN Validation* | \$1.00 | -- | Per subject / 1 time only |
| Rideshare Admin Fee** | \$3.00 | -- | Per ride scheduled by study team. |
| ***** | | | |
| Lost Card (participant) | \$7.00 | No Change | Per replacement – taken from balance of card. |
| Inactivity (participant) | \$4.50/month | No Change | After 6 months of no activity – taken from balance of card. |

*TIN Validation only if study design meets threshold for taxable withholding per university policy.

**Optional service able to be used by study team.

RUTGERS CLINCARD POLICY HIGHLIGHTS

Rutgers Health Clinical Trials Office (CTO)

- “Owner” and Host of system
- Responsible for setting up new projects, granting system access
- Purchases and receives debit cards from Greenphire and distributes to schools



Rutgers Health CTO

- Generates reports from system (including a monthly report of all ClinCard expenses by study for the purposes of financial reconciliation)
- Generates and shares with Rutgers Tax office reports of recipients earning more than \$600 annually and to whom the Tax Office will issue 1099 forms for income tax compliance



Schools and Units outside of Rutgers Health (Non-Oncology) must designate*

- A ClinCard Point of Contact
- At least two “Approvers”
- At least one person who will take responsibility for funds reconciliation

(*Individuals may serve more than one role.)

ClinCard Point of Contact

- Primary point person for communications with CTO
- Maintains school or unit card inventory; anticipates card needs
- Helps to trouble-shoot local issues with the system before escalating to CTO
- Communicates with investigators & study coordinators about the availability of the system

Approvers

- As per policy – approval is required for:
 - Payments greater than \$100
 - Manual (i.e. off schedule) payment
 - Travel or other reimbursements above the designated thresholds
- Should have at least two Approvers per school or unit
- Approvers cannot be the study team members making the payments
- Should have access to the contracts for the studies or other projects; i.e. business office or research administrators

Reimbursement thresholds for secondary approval

| Type | When Under |
|-----------------------|--------------------|
| Tolls/Parking | \$35.01 |
| Flights | Never Auto Approve |
| Hotels/Accommodations | Never Auto Approve |
| Rental Cars | Never Auto Approve |
| Public Transit | \$35.01 |
| Taxi/Rideshare | \$75.01 |
| Meals/Food | \$50.01 |
| Medication | \$50.01 |
| Other | Never Auto Approve |

A note about the approval process

- Approvers are not e-mailed with a prompt to approve a payment in real time: Emails are sent only at 6:00 AM and 4:00 PM.
- Best practice is for the study coordinator to notify the approver whenever a payment requiring secondary approval is made.

Funds Reconciliation

- School or unit must designate one or two individuals to be responsible for monthly ClinCard charge reconciliation and transferring funds from the study project to the ClinCard funding account
- Designee must be able to submit and process journal entries through the university's Oracle financial management system

PI and Study Team responsibilities

- All new users must review the applicable information on the [Rutgers Health Clinical Trials Office ClinCard Information Portal](#)
- Provide all required information about the study to the RBHS CTO (via [REDCap form](#)) in order to set up a new study and make changes over the life of the study as needed

PI and Study Team responsibilities, cont'd

- Assure concordance between:
 - Study budget/contract
 - IRB application/consent
 - ClinCard study stipend schedule
- Educate study participants about the system and assure that they have specifically consented to using ClinCard prior to their first payment
- Assure funds are available in project account to cover costs of the payments dispersed
- Anticipate card needs and maintain accountability of cards received and dispensed to study subjects

TAX COMPLIANCE

Rutgers Policy & US Tax Law

- Rutgers Policy: Study teams need to **collect** SSN if a participant has the possibility of earning **\$300** or more in a calendar year OR if a single payment is **\$100** or more (formerly \$75.00.) The CTO will configure the study in ClinCard accordingly.
- In accordance with IRS law, the Rutgers Tax Office issues a 1099 to the participant if \$600 or more is earned in subject payments



Greenphire's Tax Functionality

- Consists of two separate features:
 - Real-time TIN/SSN validation within the portal
 - Backup withholding will be an option for participants who can't (or won't) provide an SSN
- Advantages:
 - Improve RU compliance with IRS regulations
 - Addresses the quandary of how to pay trial participants without an SSN or those who refuse to provide

TIN Validation

- Will be enabled for existing MasterCard studies by mid-April and all new Visa studies with tax implications
- CTO determines whether there are tax implications based upon the submission information (\$300 calendar year total payments or singular payment of \$100 or more) then:
 - There will be an error in ClinCard if the TIN is not valid.



Welcome, test test

[English](#) | [User Settings](#) | [Logout](#)

REGISTER PARTICIPANT

LOOK UP PARTICIPANT

SUPPORT

Taxes may be withheld from this payment. To stop taxes going forward, the study participant must provide their TIN. Please enter one [here](#).

Tax Withholding

- For participants who fail TIN validation (either because they do not have an SSN or choose not to provide it), back-up withholding will kick in once they earn \$300 or more in a calendar year
- 24% of the stipend will automatically be withheld
- Rutgers will remit these funds to the IRS **without** any identifying information on the participant

- TIN Validation/Tax Withholding
 - You are able to see the amount withheld in the payment history tab of the participant.

Payment History

PRINTER-FRIENDLY

| SUBMITTED | AMOUNT | STUDY | DESCRIPTION | STATUS | STATUS DETAILS | ACTIONS |
|---|--------------|---------------------------------|---|-----------------------|---|---------|
| 26-JAN-2024 09:27 AM EST test test (ttest88) | 1,000.00 USD | Rutgers Visa Card Test Study | Transaction: #A596563DDB2B4B57A537FD64E1A60B4C Miscellaneous Payment Milestone: -- Tax Withholding: 168.00 Released Amount: 832.00 Notes: 1000 audit history test | Attempting to load | Approved: 26-JAN-2024 09:27 AM EST test test (ttest90) | -- |

- TIN Validation/Tax Withholding
 - A reminder will appear if there is not a valid TIN which will indicate the YTD earnings.

Tax Identification Number (TIN) X

YTD Earnings are currently 50.00 USD

When YTD Earnings reach 300.00 USD, 24.0% may be withheld from payments for tax purposes until the study participant provides their TIN. Enter one below or continue without it.

Please enter the study participant's TIN or continue without one.

Tax Identification Number (TIN) ⓘ *

First name *

Last name *

SAVE

CANCEL

SKIP

ADDITIONAL CLINCARD FEATURES

Lyft Integration

- You will be able to request a Lyft immediately or schedule a pickup for your participants.
- The study will be billed for the ride + \$3 administrative fee, so be sure to use this only if budgeted (or agreed upon by industry sponsors).
- Must be included in the ICF (specific language is available in the HRPP Toolkit.)

Return to search results

Test SubjectB

PARTICIPANT INFORMATION

Program Name
Rutgers University Visa ClinCard (Visa)

Study Name
Rutgers Visa Card Test Study

Subject ID
087654

Card Balance ●
Available: 0.00 USD

Pending Payments
0.00 USD

YTD Earnings ●
1,000.00 USD

Card Type
Virtual

Card Number
XXXX-XXXX-XXXX-9757

Expiration Date
02-FEB-2019

AUDIT HISTORY

RECENT ACTIVITY

Replaced virtual card X-9757 with virtual card X-9757 and sent access email to test@testing.com to Test SubjectB

Assigned virtual card X-9757 and sent access email to test@testing.com to Test SubjectB

Changed Test SubjectB participant information

Participant Test SubjectB was enrolled in study Rutgers Visa Card Test Study with status Enrolled

Created new participant Test SubjectB

[VIEW ALL](#)

[REPLACE CLINCARD](#)

[REQUEST PAYMENT](#)

[REQUEST REIMBURSEMENT](#)

[REQUEST LYFT RIDE](#)

[EDIT PARTICIPANT](#)

[SCHEDULE APPOINTMENT](#)

No rides requested

Ride Requests

| PICKUP | STUDY | SCHEDULER | ORIGIN |
|--------------------|-------|-----------|--------|
| No rides requested | | | |

Request Lyft Ride



Pick Up Now

Schedule a Pick Up

Ride Type*

4 seat - Standard

- 4 seat - Standard
- 6 seat - Standard
- 4 seat - Premium

Date

Time

EST

Mobile Phone*

First Name

Last Name

Pick Up Address



Drop Off Address

Default is Participant Home Address

55 Paul Robeson Boulevard
New Brunswick, NJ 08901
US

Default is Site Address

318 Forest Hills Avenue
Philadelphia, PA 19116
US

Note to Driver

REQUEST LYFT RIDE

CANCEL

Lyft



- Will show up as an option for ALL studies regardless of whether it is allowed for that study
- Important to verify whether it is allowed for a study before offering to participants

Visa Virtual Cards

- Virtual Cards will allow you to email a participant a card as opposed to providing a physical card.
- These costs are also cheaper.
- Assigning a card requires you to enter the participant's email twice.

ASSIGN CARD



Card Type *

Virtual

To assign a virtual card, an email address for the payment recipient is required. After submitting this information, the payment recipient will receive an email within 5-10 minutes containing a link to access their virtual card account.

Email Address *

test@test.com

The email address is currently being used by an existing ClinCard user and cannot be assigned to the card.

Confirm Email Address *

test@test.com

Please re-enter the same email address again.

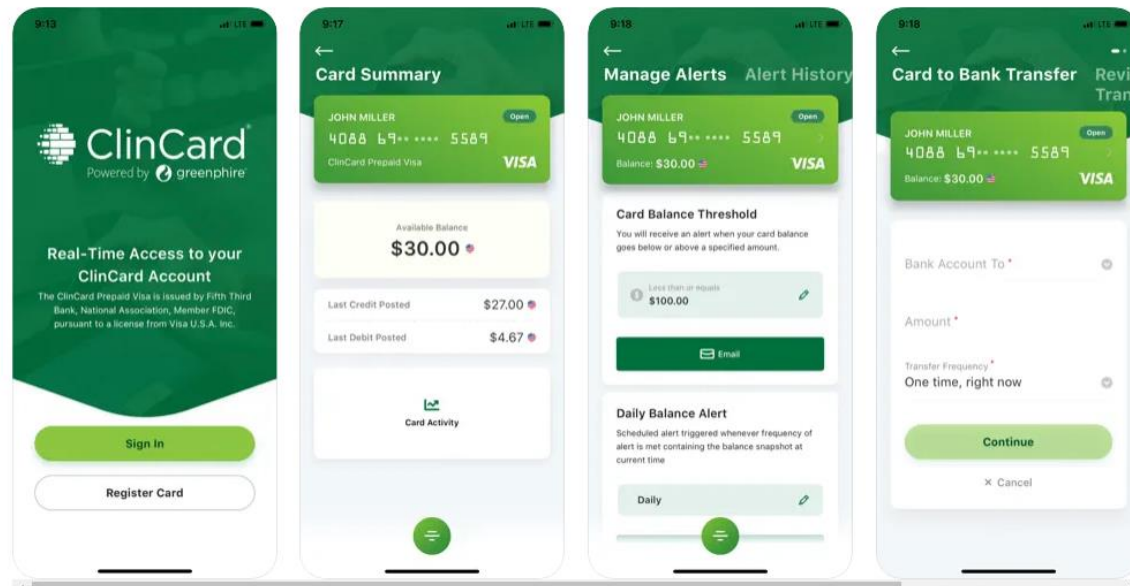
SEND

CANCEL

Other features for Visa Cards

- For both virtual and plastic Visa Cards: Participants will have the ability to transfer funds from the card to their bank using a Card to Bank (C2B) Transfer.
- Participants can manage their card using a mobile app (iPhone & Android)
- 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

iPhone Screenshots



For more information on ClinCard Visa:

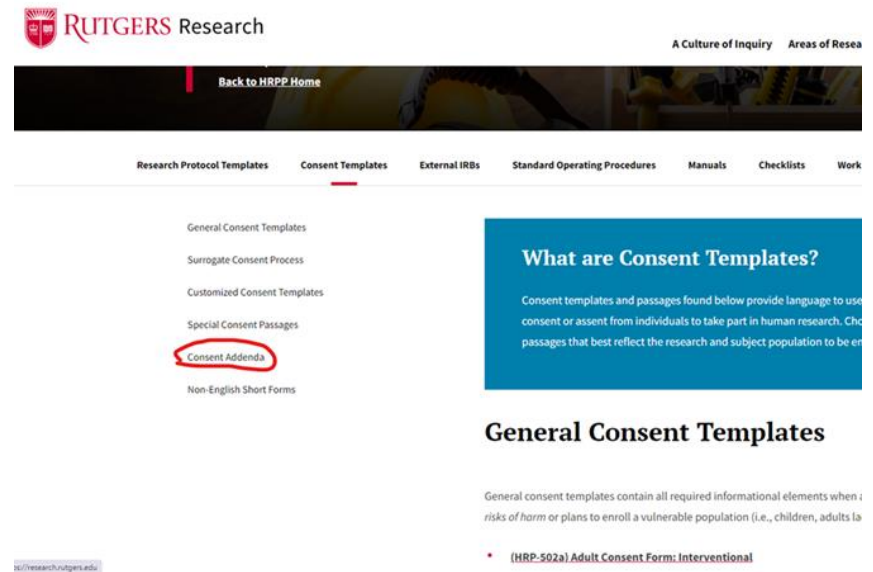
- <https://myclincard.mycardplace.com/cholder/welcome>

The screenshot displays the 'My ClinCard' website interface. At the top, there is a navigation bar with 'Home', 'Contact Us', and 'FAQ' links, and a language selector for 'Español'. The main content area is divided into two columns. The left column contains a 'Sign into your account' section with fields for 'User ID' (containing 'johndoe@abc.com') and 'Password' (masked with asterisks), a 'Remember Me' checkbox, and a 'Login' button. Below this is a 'Register Account' section with a 'Card Number' field and another 'I'm not a robot' checkbox. The right column features a large banner for 'Manage Your ClinCard Account' with an image of a ClinCard Visa debit card. Below the banner is a section titled 'Account Management Features' with six icons and labels: 'Card Summary', 'Card Activity', 'Replace Card', 'File a Dispute', 'Contact Support', and 'Account Statement'.

INFORMED CONSENT PROCESS

Informed Consent Addenda will be available in the [HRPP toolkit](#)

- ClinCard recipients must consent to using ClinCard.
- Insert the Rutgers-approved template language related to ClinCard in the payments section of the main study informed consent form.



Insert applicable language based on tax implications, use of Lyft, etc.



ADDENDUM: CONSENT/AUTHORIZATION FOR PARTICIPATION IN THE CLINCARD PROGRAM

Insert the below language into your main consent form under the section titled "WILL I BE PAID FOR TAKING PART IN THIS RESEARCH?". Replace instructional language (in BLUE) with language that applies to your research

In order to compensate you for your time and effort in participating in this study, you will be paid \$xx for each visit that you complete, according to the schedule below *Add or delete as appropriate* for a total of \$xxx.

(Insert table showing visits and amount paid if the amount is different at each visit/milestone.)

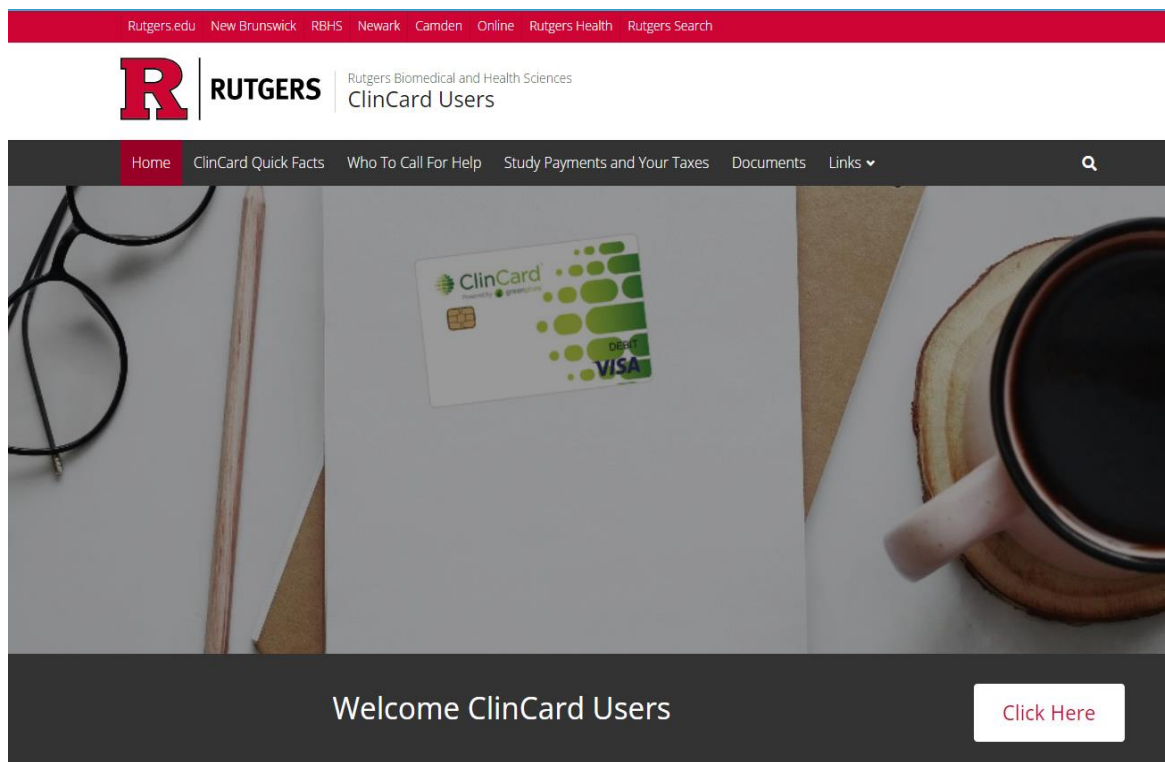
If using ClinCard, insert this:

Payment for participating in this study will be made using ClinCard, a pre-paid Visa card that works like a debit card. We will give you one card that will be used to pay you at each visit/in accordance with the schedule above for the duration of the study. Your ClinCard will come with an information sheet about how to use the card and who to call if you have any questions. You

Parental Consent for pediatric studies using ClinCard

- Notes that the card will be assigned to the parent/guardian.
- Parent or guardian's SSN will be used

Rutgers Participant-facing website <https://clincardusers.rutgers.edu/>



This URL is provided to participants within the new template consent language

Our updated agreement with Greenphire has a few new rules:

- No cards (either Visa or MasterCard) may be issued to anyone under the age of 18. The Visa platform will not allow you to enter a DOB under 18 years of age.
 - Cards are assigned to a parent/guardian using their SSN
- If mailing a card: Insert the fully sealed Greenphire envelope inside another envelope before mailing
- Be sure to provide the participant with letter that the card is adhered to. (There should be no reason to open the envelope before presenting it to the subject.)

SETTING UP A NEW STUDY IN CLINCARD

New Study Set-up request via RedCap form:

[Form](#) link available on CTO ClinCard portal



ClinCard Setup Request (Visa Platform)

Instructions:

Complete this form to request that the Clinical Trials Office set up a clinical research study in the ClinCard system in order for research participants to be paid for milestone study visits or reimbursed for expenses via electronic debit card. To complete this form, you will need:

- Basic Study Information
- The finalized contract/budget information, including total study budget for reimbursement and stipend payment.
- The Oracle Project number assigned to the project by Grant and Contract Accounting and your unit's UDO string.
- Rutgers eIRB number
- IRB approved consent form (to verify that the IRB has approved the payment amount and schedule)
- A completed excel schedule of events for study payments:
 - [Download Excel template](#)
- Excel list of individuals authorized to make subject payments for this study and the list of approvers authorized by your school or unit for this study.
 - [Download Excel template](#)

Please direct any questions you may have to clincard@rbhs.rutgers.edu.

General Information

Today's Date 2024-03-27 Y-M-D
* must provide value

Submitter Name (Your Name)
* must provide value

Submitter's Email
* must provide value

Departmental Information

ClinCard Study Set-up Request

To complete the form, you will need:

- Rutgers eIRB number
- Oracle Project number and UDO (Unit, Division, Organization) codes.
- Final study budget information regarding subject payments

Study Naming Conventions

- **Study Name:** Study Nickname + eIRB number
(example: RUXCOVID - Pro2020000957)

- **Study ID:** UDO - PI Last name – Oracle Project #
(example: 84060852088 - Nyaku – 825674)

New Study Set-up request

- Fill out the study payment schedule of events (available as an excel attachment within the RedCap form) to note both milestone payments as well as reimbursements allowed as per the budget and ICF.

| | | | | | | | | | | | | | | |
|--|-----------------------|----------------------|--------------------|--|--|--|--|--|--|--|--|--|--|--|
| Study Short Title/Nickname: | | | | | | | | | | | | | | |
| Rutgers eIRB Number: | | | | | | | | | | | | | | |
| PI: | | | | | | | | | | | | | | |
| Subject Payment Schedule | | | | | | | | | | | | | | |
| Visit Schedule | example: Screening | example: Baseline | example: Week 2 | | | | | | | | | | | |
| Payment Amount | example: \$50.00 | | | | | | | | | | | | | |
| Select what type of reimbursements (if any) will be allowed. Note you will be required to upload receipts into the ClinCard website in order for any reimbursement OTHER than mileage | | | | | | | | | | | | | | |
| | Yes | No | | | | | | | | | | | | |
| Meals/Food | | | | | | | | | | | | | | |
| Tolls/Parking | | | | | | | | | | | | | | |
| Mileage | | | | | | | | | | | | | | |
| Taxi/Rideshare | | | | | | | | | | | | | | |
| Flight | | | | | | | | | | | | | | |
| Rental Car | | | | | | | | | | | | | | |
| Hotel/Accommodations | | | | | | | | | | | | | | |
| Medication | | | | | | | | | | | | | | |
| Other: | | | | | | | | | | | | | | |

Schedule of Events

- Be sure to name the visit in a manner that is consistent with the protocol study visits (i.e. screening, Week 4, etc.) and which will make sense to the study coordinator when he/she goes into the system to authorize a payment
- Beware of recurrent visits: The ClinCard system allows payment only once for each visit designated in the schedule. If the protocol schedule has recurrent payable visits (such as “repeat lab” visit, or “unscheduled visit” for adverse events) – put multiple visits into the excel schedule (i.e. repeat lab visit #1, repeat lab visit #2, etc.)

New Study Set-up request

Fill out the ClinCard User/Approver List (available as an excel attachment within the RedCap form)

- Designates the list of study staff who are authorized to make study payments for participants
- Denotes the school or unit ClinCard approvers designated for the study (send an send an inquiry to clincard@rbhs.rutgers.edu if you do not know who these individuals are.)

| | | | |
|--|--|---|--------------------------------|
| Study Short Title/Nickname: | | | |
| Rutgers eIRB Number: | | | |
| PI: | | | |
| User & Approver Form | | | Form Version - 14 July 2023 |
| List of ClinCard Users Authorized to disperse study payments | | Use this space to report any changes in the user/approver list following initial study set up. Email the revised ClinCard User and Approver list to the RBHS Clinical Trials Office at clincard@rbhs.rutgers.edu | |
| Name of ClinCard User | Rutgers Email Address | Date Added to Study | Date Dropped From Study |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| List of your school or unit ClinCard approvers for this study | | | |
| Name of ClinCard Approver | Rutgers Email Address | Date Added to Study | Date Dropped From Study |
| Jonathan Carter | jonathan.carter@rutgers.edu | Do-Not-Remove | Do-Not-Remove |
| Nancy Reilly | reillyna@rbhs.rutgers.edu | Do-Not-Remove | Do-Not-Remove |
| | | | |
| | | | |
| | | | |
| | | | |

Be sure to communicate any relevant changes during the course of the study to the CTO

- As study staff are added or deleted from the study, you can inform the CTO by sending an updated User/Approver list for the study via e-mail to clincard@rbhs.rutgers.edu. Provide dates as applicable, and rename the excel file with the new date.
- Changes to the payment schedule of events can be made in a similar manner

Use Rutgers SSO from CTO website to access the platform



New Jersey Alliance for Clinical and Translational Science

[NJACTS Home](#)
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[Solutions](#)
[Services](#)
[Manage St](#)

Home / Clinical Trials Office / Solutions / ClinCard

CLINCARD

[Login](#)

[ClinCard Training & Access](#)

 **ClinCard Login**

[Click Here to Login to ClinCard](#)

Need Help with ClinCard?

[Click Here](#)

to Schedule an Appointment

ClinCard

Greenphire's ClinCard, a reloadable debit card system, is available to researchers. This system is the preferred method of payment for clinical research studies with recurrent follow up visits. The system covers milestone study visit payments, as well as for reimbursement of expenses with appropriate receipts.

To view the patient facing website, [go here](#).

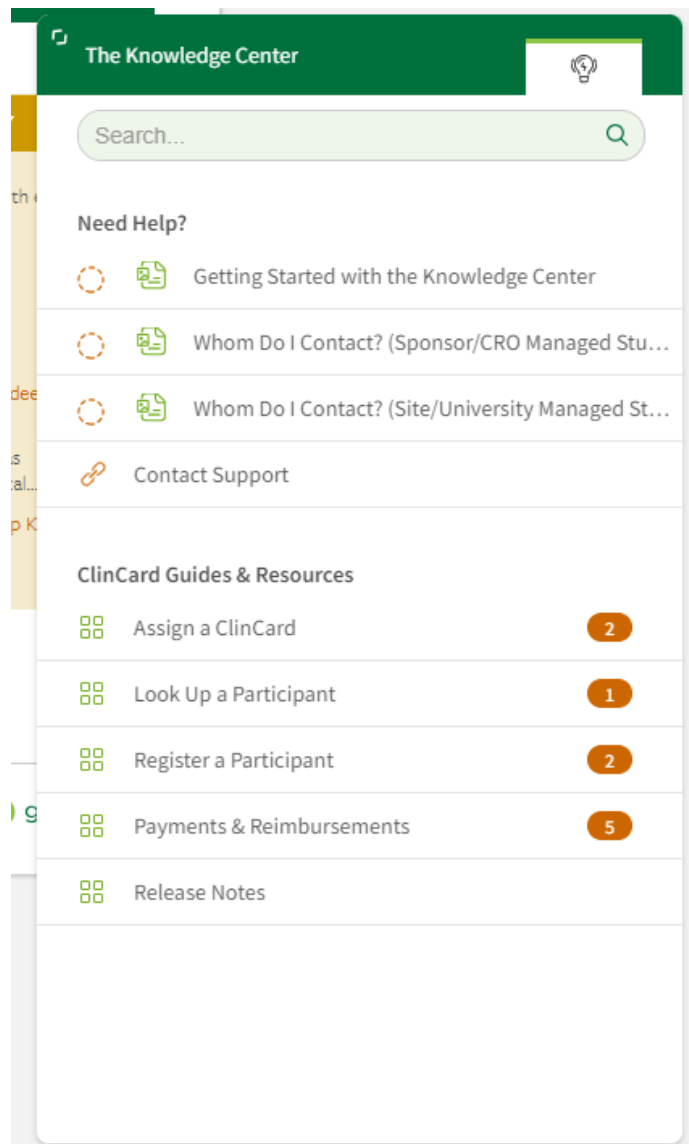


Costs

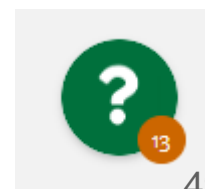
Getting Started with ClinCard

Setting Up a New Study in ClinCard

In-app Knowledge Center



Click on the "?" icon in the bottom right of your screen



CLINCARD RECONCILIATION WORKFLOW

Reconciliation Workflow

- Shortly after the month's end, the CTO designee will use the Program Balance Detail report and card inventory report to generate a breakdown of costs by study for each school/operating unit.
- This report will include all fees (i.e. stipends/reimbursements, card costs & upload fees.)

Monthly Report of ClinCard charges by study example

| B | C | D | E | F | G | H |
|-----------------------------------|--------------|--------------------|----------------|------------------|--------------------|-----------------|
| Study ID | Charges | Total Transactions | Card Creations | Transaction Fees | Card Creation Fees | Subsidized Fees |
| 0545208528 - Panettieri - 203300 | \$ 69,750.00 | 2792 | 807 | \$ 3,210.80 | \$ 3,187.65 | |
| 0545208528 - Panettieri - 826192 | | | 1 | \$ - | \$ 3.95 | |
| 1566657632-Kinney-825383 | \$ 1,725.00 | 42 | 19 | \$ 48.30 | \$ 75.05 | |
| 5060851850-Kassotis-826236 | | | 1 | \$ - | \$ 3.95 | |
| 5060851850-Kassotis-826263 | \$ 200.00 | 2 | | \$ 2.30 | \$ - | |
| 5062355574-Rosen-825110 | \$ 100.00 | 2 | 8 | \$ 2.30 | \$ 31.60 | |
| 50659657317-Steinberg-824335 | \$ 354.80 | 18 | 7 | \$ 20.70 | \$ 27.65 | |
| 4057955700-Pyrsopoulos-821088 | \$ 450.00 | 6 | 2 | \$ 6.90 | \$ 7.90 | |
| 4060852088 - Nyaku - 825674 | \$ 125.00 | 5 | 1 | \$ 5.75 | \$ 3.95 | \$ 9.70 |
| 4060852088 - Swaminathan - 812777 | \$ 25.00 | 1 | 1 | \$ 1.15 | \$ 3.95 | \$ 5.10 |
| 4060852088-Swaminathan-821753 | \$ 25.00 | 1 | 1 | \$ 1.15 | \$ 3.95 | \$ 5.10 |
| 4060852088-Chew-812777 | \$ 120.00 | 4 | 2 | \$ 4.60 | \$ 7.90 | \$ 12.50 |

Reconciliation process

- The designated individual at each school/operating unit will remain responsible for performing journal entries for studies conducted at their locations.
- The expectation is that these journal entries will be completed by the end of the following month (i.e. June ClinCard charges will be reconciled by the end of July.)

ClinCard @ Rutgers Health

- General e-mail inquiries about ClinCard may be directed to: clincard@rbhs.rutgers.edu
- Additional Contact Information:
 - Jonathan Carter jonathan.carter@rutgers.edu
 - Rebecca Freiday rfreiday@rbhs.rutgers.edu
 - Nancy Reilly reillyna@rutgers.edu

School/unit contacts for disbursement of ClinCards

| School/Unit | Contacts | Email | Telephone |
|-------------|-----------------|--|--------------|
| RWJMS | Sherri Gzemski | gzemksa@rwjms.rutgers.edu | 732-235-6135 |
| | Sylvia Rodrigo | rodrigmg@rwjms.rutgers.edu | 732-235-6402 |
| NJMS | Yanille Taveras | taveraya@njms.rutgers.edu | 973-972-6262 |
| | Chantey Roberts | cpr91@njms.rutgers.edu | 973-972-4108 |
| CINJ | William Cadwell | wc524@cinj.rutgers.edu | 732-235-9089 |
| | Joseph Blay | jb1369@cinj.rutgers.edu | 732-235-7556 |

Thank you!

