

## Prepaid Card Information

### Participant Payments

Your Participant Payments card is a reloadable prepaid card. You can start using the card right away to buy things. It is free to use your card at places like stores, restaurants, or hotels.



#### **Do not throw this card away after use.**

Each time you are paid, more money will be added to the card.

### Account registration

If you're going to receive more than one payment on your card, consider registering your card and setting up a free Participant Payments account at <https://advarra.hyperwallet.com/>. If you register your card, you can get cash at an ATM. You can also have more money loaded on the card. (Unregistered cards can have up to \$1,000. With a registered card, you can keep up to \$10,000 on the card).

#### **Benefits of an account**

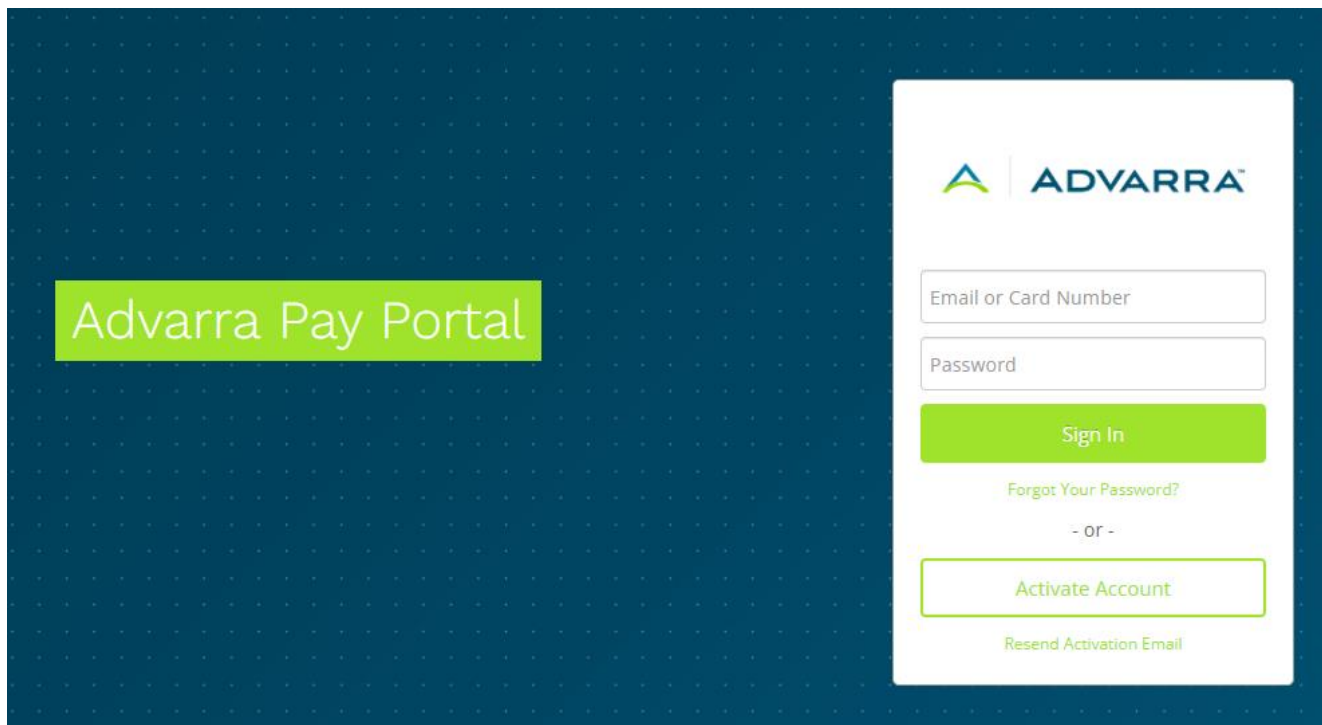
Create an account if you want to:

- Get cash from an ATM
- Request cash back on a store purchase
- Check your card balance online for free
- Keep more than \$1,000 on your card

**NOTE:** Payments that cause your lifetime balance to go over the \$1,000 limit will not be made until either you register the card, or the card balance drops below \$1,000.

## How do I create an account?

If you gave an email address when you got your card, check your email for a message with the subject line “Welcome [your name] to Advarra Research”. Click the link in the email and follow the steps to create an account and a PIN. From there, you can check your balance at any time.



Can't find the email? Check your junk mail. If you still can't find it, go to <https://advarra.hyperwallet.com/>, and click “Resend Activation Email” button.

## Fees

It is free to use your card for purchases. If you use your card at an ATM, there are additional fees:

### Common ATM card fees

ATM withdrawal	
- in the United States	\$1.50
- internationally	\$3.50
ATM balance inquiry	\$0.25
ATM decline	\$0.25

*No matter how you use your card*, if you don't use it for 90 days, there is a \$3.00/month inactivity fee. This includes cards that are suspended – it is your responsibility to reach out to Hyperwallet to unsuspend the card.

### Keep it free!

- Ask for cash back on your purchases instead of using ATMs
- Check your balance for free online, at <https://advarra.hyperwallet.com/>
- Use your card at least once every 90 days to stay active and avoid inactivity fees

You can read the complete list of additional, less common fees in the cardholder agreement at <https://advarra.hyperwallet.com/>.

## Lost, stolen, or expired card

If your card is lost, stolen, or expired, contact the research site that issued you the card to request a replacement. This is the fastest and easiest way to replace your card.

If you lose your card outside of regular business hours, call Hyperwallet's Account-holder Services at 1-855-316-5166 to deactivate the card immediately. You will still have to contact the research site for a replacement card during normal business hours.

## Preauthorized merchant holds

Like any debit card, your purchase might be declined even when there's enough money on your card for that amount. Some businesses (such as restaurants, hotels, gas stations, and rental car agencies) require a hold for an amount *larger* than the purchase price to cover tips or other charges. After the final payment is received, this hold will be removed. If the purchase amount *plus* the hold amount is bigger than the amount on the card, the purchase will be declined.

## Still have questions?

For more information about your Participant Payments card, visit the **Support** link on the <https://advarra.hyperwallet.com/> home page, or call Account-holder Services at **1-855-316-5166** option 1.