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Information on Payment for Study Participants

For your participation in this, and other Yale studies that use the U.S. Bank ePayment program, you will receive payment(s) via a U.S. Bank Focus pre-paid debit card. Please note that your name, address, and telephone number will be shared with U.S. Bank for payments. After your first payment milestone visit occurs, **your card will be mailed to you in a standard, non-descript white envelope.**

You will need to activate this card over the phone or via the website and any subsequent milestone payments will automatically add additional funds to your card.



Activation of Your Card

To activate your card over the phone, you will be prompted to enter the card number, zip code, and the CVV2 (security code on the back of the card).

If you are unsure of what zip code was used when you registered the card, please contact your study coordinator.

If you activate via the website, you will be asked for the card number and the zip code used when the card was registered, and the CVV2 (security code on the back of the card). You will be prompted to set a pin number after successfully activating card with either method.

Card expiration defaults to three years with an automatic replacement option, and funds from multiple studies can be loaded onto the same card. Electronic statements are available through the cardholder website.

Please refer to the Fee Schedule that you received with your card for transaction fees and limits.

If you have any concerns or questions please contact your study coordinator who will be able to assist you.

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FAQ's

What happens if my card is mailed to the wrong address?

If you have not received your card and would like to confirm the address where it was sent please contact your study coordinator.

I have tried to activate three times and I'm unsuccessful. What happens now?

If you still cannot provide the correct zip code to activate the card, please contact your study coordinator to confirm the phone number that was registered.

What happens if my card is lost or stolen?

Call Cardholder Services at 888-863-0681 immediately to report your card lost/stolen and have a replacement card sent to you within 7-10 business days.

What happens if I change my name, address or phone number?

You must contact U.S. Bank at 888-863-0681 and inform them of your changes.

When will I receive payment?

You will receive your initial card by mail within 7-10 days of your first payment milestone visit. Subsequent milestone payments will be loaded to the card within 1-2 days of the milestone.

Are study subject payments taxable?

Yes. Remuneration made to a human research study participant is considered taxable income to the participant regardless of how the human research study participant is paid.

Are study subject payments reported to the Internal Revenue Service (IRS)?

If the total remuneration made by Yale University to a U.S. study participant during a calendar year is \$600 or more, the University is required to provide the human research study participant with IRS Form 1099-MISC, Miscellaneous Income. Form 1099-MISC is also required if the total sum of study subject payments and other reportable payments made by Yale University during the calendar year is \$600 or more. Study subject payments made to Yale employees are reportable from the first dollar. The IRS requires that the individual's Social Security Number (SSN) is included on Form 1099-MISC.

For foreign individuals (nonresident aliens), Yale University is required to report all remuneration to a human research participant on IRS Form 1042S, Foreign Person's U.S. Source Income Subject to Withholding. Such remuneration may be subject to federal income tax withholding.

You may not need to file taxes if your income is below a certain level, even if you get a 1099-MISC form. Please visit the following IRS website to confirm whether or not you need to file taxes <https://www.irs.gov/help/ita/do-i-need-to-file-a-tax-return>. The Taxpayer Advocate Service can help if you are having tax problems. Visit the Taxpayer Advocate Service website at <https://taxpayeradvocate.irs.gov/> or call 1-877-777-4778.

U.S. Bank Focus Card Fee Schedule

Program Number: 126784011 NP365

All fees	Amount	Details
Get cash		
ATM Withdrawal (in-network)	\$0	This is our fee per withdrawal. "In-network" refers to the U.S. Bank or MoneyPass® or Allpoint® ATM networks. Locations can be found at usbank.com/locations or moneypass.com/atm-locator.html or allpointnetwork.com .
ATM Withdrawal (out-of-network)	\$2.00	This is our fee per withdrawal. "Out-of-network" refers to all the ATMs outside of the U.S. Bank or MoneyPass or Allpoint ATM networks. You may also be charged a fee by the ATM operator even if you do not complete a transaction.
Teller Cash Withdrawal	\$0	This is our fee for when you withdraw cash from your card from a teller at a bank or credit union that accepts Visa®.
Information		
ATM Balance Inquiry (in-network)	\$0	This is our fee per inquiry. "In-network" refers to the U.S. Bank or MoneyPass or Allpoint ATM networks. Locations can be found at usbank.com/locations or moneypass.com/atm-locator.html or allpointnetwork.com .
ATM Balance Inquiry (out-of-network)	\$1.00	This is our fee per inquiry. "Out-of-network" refers to all the ATMs outside of the U.S. Bank or MoneyPass or Allpoint ATM networks. You may also be charged a fee by the ATM operator.
Using your card outside the U.S.		
International Transaction	3%	This is our fee which applies when you use your card for purchases at foreign merchants and for cash withdrawals from foreign ATMs and is a percentage of the transaction dollar amount, after any currency conversion. Some transactions, even if you and/or the merchant or ATM are located in the United States, are considered foreign transactions under the applicable network rules, and we do not control how these merchants, ATMs and transactions are classified for this purpose.
International ATM Withdrawal	\$3.00	This is our fee per withdrawal. You may also be charged a fee by the ATM operator even if you do not complete a transaction.
International ATM Balance Inquiry	\$1.00	This is our fee per inquiry. You may also be charged a fee by the ATM operator.
Other		
Card Replacement	\$5.00	This is our fee per replacement of your card, whether mailed to you with standard delivery (up to 10 business days) or provided to you in another manner. This fee is waived for your first card replacement in a 12-month period. This fee will be charged for each additional replacement during the same 12 months.
Card Replacement Expedited Delivery	\$15.00	This is our fee for expedited delivery (up to 3 business days) charged in addition to any Card Replacement fee.
Card Replacement Overnight Delivery	\$25.00	This is our fee for overnight delivery charged in addition to any Card Replacement fee.
Inactivity	\$2.00	This is our fee charged each month after you have not completed a transaction using your card for 365 consecutive days.

Your funds are eligible for FDIC insurance up to \$250,000. FDIC insurance protects deposits from loss due to bank insolvency. See fdic.gov/deposit/deposits/prepaid.html for details.

No overdraft/credit feature.

Contact Cardholder Services by calling **1-888-863-0681**, by mail at P.O. Box 551617, Jacksonville, FL 32255 or visit usbankfocus.com.

For general information about prepaid accounts, visit cfpb.gov/prepaid. If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit cfpb.gov/complaint.

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