

Best Practices and Responsibilities for Use of Payments Card

Due to a recent increase in reported fraudulent activity involving the Payments card, the Office of Research, in consultation with

MCW Finance & Compliance, would like to provide updated guidance on how to advise study participants regarding card security and their responsibilities as cardholders.

As outlined in the updated [Simple Card Guide for Research Participants](#), please ensure that participants are informed of the following best practices:

- Treat the card like any other credit card. It should be kept secure and used responsibly.
- Use the card at least once every 90 days. Cards without activity for 90 days (no payment loaded, or purchase made) will incur a \$3.00 monthly inactivity fee, as charged by the bank.
- Avoid keeping a balance on the card. Research participants are strongly encouraged to register their card at advarra.hyperwallet.com, set up a PIN, and withdraw funds via ATM (for a \$1.50 fee) or request cash back during a purchase.
- Monitor all transactions regularly, either through the automated phone system or the online pay portal.
- Report any unauthorized transactions immediately by calling the number on the back of the card. Reports are required within 60 days, as outlined in the Cardholder Agreement, though best practice is to report within 10 days. Timely reporting is critical, as only the issuing bank can investigate and potentially reimburse for fraudulent activity.

Advarra, along with their banking partner Hyperwallet, has implemented new security measures to help mitigate fraudulent activity. Please note: MCW and Advarra are not responsible for funds lost due to fraudulent activity or inactivity fees.

Additionally, we ask that you report any instances of fraudulent activity to oncore@mcw.edu. This will help us assess the impact on our research participant population. Please be aware that Reportable Event submission to the IRB may be required in cases of reported fraud; this will be evaluated on a case-by-case basis.

We recognize the inconvenience and frustration that fraudulent activity may cause for both participants and study teams. While the Payments card remains a reliable reimbursement option, [alternative reimbursement methods are still available](#). Study teams are encouraged to evaluate their participant population and select the most appropriate reimbursement method.

Please do not hesitate to reach out to oncore@mcw.edu with any questions or concerns.

Sincerely,

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