



HYPERWALLET

A **PayPal** Service

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## Frequently Asked Questions

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## **General Information**

### **What is Hyperwallet?**

- ✓ Hyperwallet is a payout platform that provides multiple stipend payment options for study participants. Rather than receiving stipend payments via a Celerion issued check, study participants will receive payments via a method they have selected.

### **What are the payment options?**

- ✓ You can select from the following options: Direct to your bank account (checking or savings), Direct to personal debit card, MoneyGram, PayPal, Virtual Card, Celerion prepaid debit card.

### **How does Hyperwallet work?**

- ✓ When it is time for you to collect a stipend payment, a Celerion associate will upload your contact information and stipend information to Hyperwallet. You will then receive an email from Hyperwallet which contains a link and log-on information to the Hyperwallet Pay Portal (Pay Portal).
- ✓ Using the link in the email, you can access the Pay Portal, and activate your account by completing taxpayer information, creating a password, completing your profile and selecting a payment method.
- ✓ The stipend payment is then transferred to the selected payment method.
- ✓ All future stipend payments will automatically be transferred to your default payment method.

### **What do we need from you?**

- ✓ Email address: During screening your email address Celerion has on file will be verified with you as Hyperwallet utilizes email for account activation and communication. If you do not have an email address, Celerion will assist you in creating one.
- ✓ Physical home address: If you choose to be paid via a Celerion prepaid debit card, you will need to provide a physical home address so that the debit card can be mailed to you.

### **Can I still receive my stipend via a check?**

- ✓ No, the only way you are able to receive your stipend is via the method you select from the available options.

### **Can I change my payment method?**

- ✓ Yes, you can change your payment method at any time. The most recent selected payment method will become your default method and all stipends will be transferred to the default method unless you change it in the Pay Portal. In addition, your first stipend payment will be pending until you select a payment method.
- ✓ If you do change your payment method, you will need to do this before the next stipend payment; otherwise, the stipend payment will be deposited directly to the existing payment method.

### **Can I move money from one payment method to another?**

- ✓ No, the Pay Portal does not allow transferring stipend money between different payment methods. If you would like a different payment method, simply select the desired payment method as the Default. Any new stipend payment received will go into the selected default payment method.

### **Can I spread my payment over several payment options?**

- ✓ No, the entire payment will be transferred to your default payment method.

### **When will I receive my Stipend payment?**

- ✓ You will receive your stipend payment as outlined in your Informed Consent Form (ICF). If a payment date falls on a weekend and/or a Holiday, you will be paid your stipend on the next working day.

### **I thought I should have received my payment by now, but I haven't. What do I do?**

- ✓ If you have not received your stipend payment within the timeframe as listed in the ICF, you should then call the Hyperwallet Customer Service Center who can look to see if a stipend payment has been uploaded to your account, and if so, they will assist you. If no payment has been posted, the Hyperwallet Customer Service Center will direct you to call the Celerion Call Center.

### **If I have not claimed my stipend money, how long will it remain in my Hyperwallet account?**

- ✓ If your stipend is not claimed within 30 days, the stipend will be returned to Celerion.
- ✓ Please call Celerion if you have exceeded the 30 days to retrieve your stipend and we will resend to you.

### **Are there any fees associated with this?**

- ✓ There are no fees deducted when funds are transferred to your Hyperwallet default payment method. If you select a Prepaid Card (physical or virtual) transfer method, you may be assessed additional transaction fees by the card issuer. Please refer to the applicable card issuer agreement located in the Pay Portal.

### **How can I find out more information on Hyperwallet?**

- ✓ Once you have activated your Hyperwallet account, you will have access to additional resources in the Pay Portal, including a Getting Started Guide and in-depth FAQs.

### **How do I sign up for a Hyperwallet Pay Portal account?**

- ✓ There is no sign-up required to use the Pay Portal, an account will be automatically generated for you when Celerion uploads your profile and stipend payment information.

### **What if I don't receive an Email from Hyperwallet?**

- ✓ If you do not receive an email, please check your Spam/Junk folder as well as your Deleted file folder in case it was accidentally deleted. If you cannot locate the Hyperwallet email, you will need to contact the Celerion Call Center who will transfer you to a Celerion associate who can assist in resending the email.
- ✓ The email notifications are sent from [do.not.reply@hyperwallet.com](mailto:do.not.reply@hyperwallet.com).

### **How do I access the Hyperwallet Pay Portal if I want to make changes to my payment method?**

- ✓ If you need to access the Pay Portal and don't have the Hyperwallet Link available from the Hyperwallet email, you can type in or copy/paste the below URL into a web browser (for example, Google Chrome, Internet Explorer).
- ✓ The Pay Portal site URL for study participants is: <https://celerionpay.hyperwallet.com>

## Who do I contact if I have questions?

### Hyperwallet Customer Service Center

- ✓ For questions and/or experiencing issues regarding the Pay Portal, payment method, etc.
  - ✓ Phone number: USA/Canada Toll Free: 1-877-546-8220
  - ✓ Log into your Hyperwallet account to chat with a Hyperwallet representative or send them an email.

### Celerion Customer Care Center

- ✓ For questions regarding the amount of stipend and profile information (personal information).
  - ✓ Phone number: 1-888-257-9393
  - ✓ Examples of when to contact Celerion:
    - Stipend amount: Payment does not match what is listed in ICF, etc.
    - Profile information: Experiencing issues when updating profile information in the Pay Portal. This includes updating or correcting participant email accounts.

## Activating your Pay Portal account

### How to activate a Pay Portal account?

- ✓ After a stipend has been posted to your Hyperwallet account (created by Celerion) you will receive an email with the option to *Activate Account*. You will need to provide your Social Security Number (SSN)/Tax Identification Number (TIN); all other information is pre-populated with information provided by Celerion.
- ✓ Choose security questions that you will remember. You will be required to answer these whenever you make changes to your account or verify your identity with Customer Support.
- ✓ You must check the box at the end of the screen to verify that you have read and agreed to the Terms of Service. Clicking the link will enable you to download a copy to your computer.
- ✓ Click *Confirm* to complete your account creation. The account is now activated.

### What if you forgot your Pay Portal password?

- ✓ Go to the Pay Portal login page and click on *Forgot Your Password?*
- ✓ Enter email address registered with the Pay Portal.
- ✓ A password reset email will be sent, click on the link in the email and answer the security questions before selecting a new password.
- ✓ If you cannot remember the answer to the security question, you will need to call the Hyperwallet Customer Service Center.
- ✓ A copy of your government identification may be required to verify the account before assisting with the password reset.

### What is needed for the Tax ID Verification (United States)?

- ✓ You will need to provide your SSN (or TIN).
- ✓ Confirm that your First Name, Last Name and SSN (or TIN) matches Internal Review Service (IRS) records.
  - ✓ If your middle name is registered with the IRS, then you will need to provide it as part of the tax verification process. To do this, simply include your middle name with your first name in the First Name field at the time of tax verification.

### Why did my Tax ID Verification fail?

- ✓ First and/or Last names registered on your Pay Portal do not match IRS records.
- ✓ Middle Name or Initial is on file with the IRS but not included on your Pay Portal profile. If you have a middle name or initial, please add it in the "First Name" field and separate it by a space.
- ✓ Social Security Number (SSN) on your Pay Portal profile is incorrect or contains spaces or dashes. The format should be 9 digits.

- ✓ Internal Revenue Service (IRS) servers are experiencing high volume or downtime.
- ✓ There have been multiple unsuccessful attempts to verify. If this happens, please call the Hyperwallet Customer Service Center.

## **Direct to Bank Account (checking or savings)**

### **What is needed to have my stipend deposited into my Bank Account?**

- ✓ You will need to provide your bank account information (a check from the banking institution will have all the information needed).
  - ✓ **Routing Number:** this number directs the money to the correct bank. It is always a nine (9) digit number.
  - ✓ **Account Number:** this is the number for your bank account, which can be a checking or a savings account.
- ✓ Your first name, last name, routing number and account number **must all be correct and match** with the bank records otherwise the transfer is at risk for rejection.

### **Can I have my stipend payment sent to a bank outside the United States?**

- ✓ Celerion is only contracted for United States (U.S.) transfers and is not set up for transfers to Non U.S. financial institutions.

## **Direct to Personal Debit Card**

### **What is needed to have my stipend deposited into my personal debit card?**

- ✓ You will need to provide your debit card number (which is tied to bank account), expiration date and CVV (Card Security Code).
- ✓ This card must be tied to a bank and cannot be a purchased debit card (such as one purchased at a grocery store).
- ✓ NOTE: Be sure to check with your bank to see if there is a limit on the amount of money that can be transferred to your card in day. If there is a limit, then you may need to ask your bank to increase that limit.

## **MoneyGram**

### **What is needed to have stipend deposited into MoneyGram?**

- ✓ You will need to add a Test Question and Test Answer.
- ✓ You will receive an email containing a MoneyGram reference number (9 or 10 digit number) or you can click on the details in the "Transfer" tab in the Pay Portal.
- ✓ Depending on which MoneyGram location you go to, there may be different requirements.
  - ✓ Not all MoneyGram locations allow the same dollar amount to be disbursed. For example, some Walmart MoneyGram locations will allow up to \$5,000 money disbursement, while others may only allow up to \$1,000.
- ✓ The MoneyGram locations will require the following:
  - ✓ The MoneyGram reference number that was provided to you by Hyperwallet.
  - ✓ A valid photo ID (passport, National ID or residence permit) and they may also ask for a proof of your address (e.g. bank statement or utility bill).
- ✓ For security reasons, many MoneyGram locations will not pay out a transfer if the name on your MoneyGram identification does not match the government issued ID exactly.
- ✓ You can find MoneyGram locations by visiting <https://www.moneygram.com/mgo/us/en/locations>

## PayPal

### What is needed to have stipend deposited into PayPal?

- ✓ You will need to have a PayPal account or can easily create one by going to PayPal.com.
- ✓ Ensure the email address Celerion has on file for you matches your PayPal email address.

## Celerion Prepaid Card/Virtual Card

### What is the process for getting a Celerion Prepaid Card?

- ✓ The first step in obtaining a Celerion Prepaid Card (Card) is to first request a Virtual card (which will be the only option available in the Pay Portal). You will then receive the Virtual card credentials (virtual card number, expiration date) and can then upgrade to a physical Card.
- ✓ To upgrade from a virtual card to a Card, you need to log into your Hyperwallet account and either;
  - ✓ Go to the Transfer Center and next to the Primary Virtual Account, click on the **Action** button and select **Request Physical Card** or,
  - ✓ Go to the Account Summary page, click on the **Action** button and select **Request Physical Card**
- ✓ Shipping and receipt of the Card is between 5-10 business days.
- ✓ You can use your stipend funds using the Virtual card until your Card has been activated. Upon Card activation, the funds from the Virtual card are automatically moved to your Card.
- ✓ After activation of the Card, you can no longer use the Virtual card.

### Do I need to activate my Card? How?

- ✓ Yes. Once you receive your Card in the mail, you can activate it in the Pay Portal at **celerionpay.hyperwallet.com**. You will need to log into your account and click on the **Activate Card** link, and follow the on-screen instructions. You will not be able to use your card until you have activated it by accepting the Cardholder Agreement. Alternatively, you can activate your card by calling the telephone number listed on the back of the card and follow the voice prompts for card activation.

### Will I receive a PIN number?

- ✓ Yes, you will receive a Personalized Identification Number (“PIN”) upon activation of your Card.

### How do I get my Card balance?

- ✓ You may obtain information about the amount of money you have remaining on your Card by logging into your Pay Portal account or by contacting the Hyperwallet Customer Service at the number listed above (at no charge).

### What happens if I need a replacement Card?

- ✓ If you need a replacement Card please contact Hyperwallet Customer Service at the number listed above. There is a \$6.95 Card replacement fee of which you are responsible. This replacement fee will be deducted from the balance on the Card.
- ✓ Please note that your Card has a “Valid Thru” date on the front of the Card. You may not use the Card after the “Valid Thru” date. However, even if the “Valid Thru” date has passed, the available funds on your Card do not expire. You will not be charged a fee for replacement cards that are sent due to an expiration of the Card.

### What if I believe my Card has been lost or stolen?

- ✓ If you believe your Card has been lost or stolen or an unauthorized transaction has been made using the information from your Card without your permission, contact the Hyperwallet Customer Service IMMEDIATELY. **You will need to provide your Card number and other identifying details.** You will be charged a fee of \$6.95 for any lost/stolen Card, which will be deducted from the balance on the Card.

### Are there any fees associated with the use of the Card?

- ✓ Yes, as with using any type of debit card, there are fees associated with using the Card (e.g. ATM cash withdrawal). Please refer to the Award Card Cardholder Agreement located in the Pay Portal for a listing of all fees.



Payment Options	What you will need	How does it work	Funds Available	Other
Direct to Bank Account	Bank account	<ul style="list-style-type: none"> <li>✓ Money deposited directly to your bank account (checking or savings)</li> <li>✓ You will need to provide your bank account number and routing number</li> </ul>	One business day	<ul style="list-style-type: none"> <li>✓ If Celerion processes stipend payments on a Friday, you may not receive funds until Monday</li> </ul>
Direct to Debit Card	Bank account & personal debit card	<ul style="list-style-type: none"> <li>✓ Money deposited directly to your personal debit card</li> <li>✓ Provide debit card # (tied to your bank account)</li> </ul>	Same day as listed in the ICF and the Study Calendar	<ul style="list-style-type: none"> <li>✓ Must be a debit card tied to your bank account</li> <li>✓ Cannot be a purchased debit card</li> </ul>
Money Gram	Nothing	<ul style="list-style-type: none"> <li>✓ Provide city, state, answer security questions in Hyperwallet Pay Portal, and receive a code.</li> <li>✓ Take the code and your ID to a MoneyGram (MG) location to retrieve your money</li> </ul>	Same day as listed in the ICF and the Study Calendar	<ul style="list-style-type: none"> <li>✓ There are over 350,000 MG locations worldwide</li> <li>✓ Locations can be found at most Walmart and CVS stores</li> <li>✓ To find the nearest MG location, simply type in "Money Gram near me" in the search bar or visit moneygram.com</li> </ul>
PayPal	A PayPal account	<ul style="list-style-type: none"> <li>✓ Provide your PayPal info and money is transferred to your account</li> <li>✓ Use money following PayPal guidelines</li> <li>✓ Use to pay bills or to pay other people and make online purchases</li> </ul>	Same day as listed in the ICF and the Study Calendar	<ul style="list-style-type: none"> <li>✓ If you have a PayPal account, your PayPal email must match the email provided to Celerion</li> <li>✓ If you do not have a PayPal account, simply visit PayPal.com and click on "Sign Up"</li> </ul>
Prepaid Card	Physical home address	<ul style="list-style-type: none"> <li>✓ You will be mailed a reloadable Prepaid Celerion Visa card which you will activate via the Pay Portal.</li> <li>✓ Stipend money will be loaded onto the card</li> <li>✓ Can be used anywhere Visa debit cards are accepted, ATMs, Point of Sale, cash withdrawal from bank</li> </ul>	Same day as listed in the ICF and the Study Calendar	<ul style="list-style-type: none"> <li>✓ It will take 5-7 business days to receive the card</li> <li>✓ \$500.00 per day withdrawal limitation from ATM or over the counter cash withdrawals</li> <li>✓ \$2,500 per day limitation for point of sale</li> <li>✓ Refer to Card Holder Agreement in Pay Portal for further details and withdrawal fees</li> </ul>
Virtual Card	Nothing	<ul style="list-style-type: none"> <li>✓ Delivered virtually w/o a physical plastic card</li> <li>✓ You will receive an email notification about issuance of the virtual card</li> <li>✓ You then activate the virtual card via Pay Portal and obtain the card details</li> <li>✓ Use the funds for online and/or telephone payments</li> </ul>	Same day as listed in the ICF and the Study Calendar	<ul style="list-style-type: none"> <li>✓ Can spend up to \$1,000 per day / \$1,000 per transaction</li> </ul>