

Information Sheet for Participant Payments

University of Rochester (UR) uses a subject payments system called **Participant Payments**. The system has three ways that pay you for your study participation. You can choose: **a reloadable debit card; direct deposit; or mailed paper checks.**

In order to receive payment, the study team will help you create a “subject profile” in Participant Payments. You will need to enter **your name** and **date of birth** when you create your subject profile. Depending on which payment method you choose, you may need to share additional information (email address and/or banking information) with Participant Payments.

Payment Options

1. **Reloadable debit card** – If you choose this option, you receive a reloadable debit card. Your study payments are deposited to your account **after** completing your study visit/activity.

There are some *limitations* on how you can use of this card. This is explained in the [card holder agreement](#). When you choose the debit card, Participant Payments may share your information and transactions with third parties, this will happen under the following conditions:

- (1) When necessary to complete a transaction;
- (2) In order to verify the existence and condition of the card for a third party, such as a merchant;
- (3) In order to comply with reporting requirements of a government agency, court order, or other legal or administrative issues;
- (4) If you consent by giving your written permission;
- (5) To Participant Payments employees, auditors, affiliates, service providers, or attorneys as needed; or
- (6) As necessary to fulfill Participant Payment obligations under the **card holder agreement**.

Please refer to <https://www.advarra.com/privacy-policy/> for more details and the **card holder agreement** will be provided to you separately.

2. **Direct deposits into your bank account OR a mailed paper check**– If you choose this option, you must:
 - (1) Provide your email address to the research team. The study team will include your email in your “subject profile” of the Participant Payments system. Participant Payments will then link your profile to the Participant Payments banking partner’s Pay Portal.
 - (2) After your email is provided, you will receive an email to create a log in with **Pay Portal**.
 - (3) Once logged in to **Pay Portal**, you must enter your banking information for either direct deposit or mailing information for check payments. Your subject payments will be available within 3 business days with direct deposit. Paper checks will take the same 3 days, plus delivery time. **The study team will not be able to pay you until you log into the system to provide this information.**

Payment received for participation in research is considered taxable income. If you receive payment for your participation in studies at the University of Rochester and its affiliates of \$500 or more, we require that you complete a W-9 tax form. If you earn \$600.00 or more in any one calendar year, the University is required to report this information to the Internal Revenue Service (IRS) in a 1099 (Miscellaneous Income) form. You will be sent a copy of this form and a copy will be sent to the IRS. Depending on the amount you are paid, you may be asked to submit a W-9 form, which includes your Social Security Number. If you are asked to complete a W-9 form and we find that you are not a US citizen or permanent resident, we may need to withhold 30% of your payment for taxes consistent with tax requirements.

Please contact your study team with questions related to
the Participant Payments System