1. Direct Disbursement
   a. Greenphire is a reloadable, debit card. When the coordinator loads the first payment, the card is activated, and the money is available to be spent.
   b. With a PDA, it can take a minimum of 3 to 4 weeks for subjects to receive their compensation.

2. Reduction in Admin Time
   a. No paperwork/PDA/Petty Cash
   b. Less hands involved to process a payment.
   c. Quicker and safer way to pay.

3. Branding
   a. A branded card in red, white, and blue with a Penn logo is available
   b. Or you can choose a generic card which is blue with the word “ClinCard” on it

4. Central Accounting and Tax Reporting
   a. Compliance: 1099 issued to any subject who collects $600 or more during a calendar year.
   b. All activity in Greenphire is recorded.
   c. There is an Audit History of all payments for each subject which you can print, if necessary.
   d. The Disbursements group funds Greenphire, and each month a journal is entered, charging studies/departments/ORGs for any payments or reimbursements issued in the previous month.

5. Retention
   a. Patients get paid faster which makes them happy, and they’re more likely to return for the study.

6. Messaging
   a. You can remind patients of upcoming appointments via email and/or text.
   b. Message sent 3 days before and 1 day before the appointment.
   c. Patients receive a text when a payment has been loaded on their card.

7. Progress Reporting
   a. Instant reports in Greenphire.
   b. System is in real-time.
   c. You can view payments per study or per subject.
   d. ‘Study Budget Report’: shows budget, how much has been spent, and how much remains.
   e. You always “know your numbers.”

Website: [http://www.finance.upenn.edu/comptroller/accts_payable/Greenphire/](http://www.finance.upenn.edu/comptroller/accts_payable/Greenphire/)

Email: ClinReq@exchange.upenn.edu