

## Research Participant Payment Solutions Matrix

For all studies involving human research subjects, an approved IRB protocol is required. An MOU between the department, College, and Controller’s Office must be executed, and a copy of the IRB approval, and consent form must be kept on file with the MOU. All IRB guidance, including relevant forms, can be found on the IRB website: [IRB Investigator Support and Resources](#)

NOTE: per the State of Maryland regulations, Procurement Cards (Pcard) cannot be used to purchase gift cards directly. (This includes using gift card companies like Gifthumb and Tango.) Disbursement of cash directly to participants via Venmo, PayPal, Zelle, etc., is not allowable at this point. Questions about the matrix below or other compensation/incentives solutions can be directed to the human subjects working group at [hswg@umd.edu](mailto:hswg@umd.edu).

STANDARD SOLUTIONS					
Method of Payment	Funding Mechanism	Required Documentation	Office Responsible for Records	Spend Category	Notes
Cash	Office of Student Financial Services and Cashiering (Cashier, formerly Bursar). PCard may not be used.	Name, address, of all participants receiving \$100 or less. Name, address, SSN of all participants receiving more than \$100.	Department should keep participant receipts.	SC00092 when cash is acquired from the Cashier's Office, SC00090 when it is expended and charged to a departmental/ sponsored Worktag. (see below)	Cash takes at least five business days to process once the department has submitted the draw request. (An MOU must already be in place.)
Online survey company (i.e. Mechanical Turk, TurkPrime, Qualtrics, Prolific, Research Cloud, Gorilla, CINT)	PCard	Logs produced by the system showing participant numbers and payment amounts to each participant.	Department should maintain the document with normal procurement card records.	SC00090	
Gift cards  -OR-	Working Fund. PCard may not be used.	Name, address of all participants receiving gift cards worth \$100 or less.	Department must keep participant receipts.  Log is submitted to WF	SC00090	WF checks take at <b>least five</b> business days to process. For amounts greater than \$5k contact WF farther in

Cash (funded by Working Fund check) \$100 OR LESS/PAYMENT		A log tracking anonymized participant IDs, date, and amount participants are paid.	for reconciliation		advance to determine their notice requirement. The expense from a WF check does not hit the Driver Worktag until a reconciliation is completed.
Gift cards -OR- Cash (funded by Working Fund check) GREATER THAN \$100/PAYMENT	Working Fund. PCard may not be used.	Name, address, SSN, of all participants.	Working fund. Individual participant receipts must be submitted to WF for reconciliation.	SC00090	WF checks take at <b>least five</b> business days to process. For amounts greater than \$5k contact WF farther in advance to determine their notice requirement. The expense from a WF check does not hit the Driver Worktag until a reconciliation is completed.
Tango Card, or similar (external online gift card vendor)	Purchase Order	Logs produced by the system.	Department	SC00092	
Training, Education, and Research Payment Card (TERP Card), powered by Greenphire ClinCard (i.e. in-house debit card program)	Direct billing by Controller's Office	Logs produced by the system.	Department	SC00092	

**LESS COMMONLY USED SOLUTIONS**

Method of Payment	Funding Mechanism	Required Documentation	Office responsible for Records	Spend Category	Notes
Food	Reimbursement	<a href="#">Participant Incentives Reimbursement Form</a> ,	Department.	SC00091	

		roster with names of individuals participating			
UMD Dining Plan account	Dining services charge units	Participant Name and UID, signed consent form	Department should keep participant receipts.	Comes through as Food Services/catering then a transfer is done by department to move to SC00090, note put in the transfer document to let Accounting know this is an incentive and records kept internal, and Spend Category will be corrected	
Physical (non-cash) items	PCard	Receipts for the physical items purchased, logs showing to whom the items were given. Name, address, SSN of all participants receiving items worth more than \$100.	Department should maintain the documentation consistent with procurement card requirements.	SC00091	
Participant Travel	It depends. Could be parking code, T-Card or participant travel reimbursement	Receipt	For Lyft/Uber/Taxi a copy of the receipt with the participants info removed is kept with the TCard log, receipt with participant info is in the departmental Lyft business account. For	SC00090 if paid directly to the participant with their compensation. Relevant travel Spend Category if the department pays for	

			codes keep a log of dedicated codes for the study and update the log with the participant info and kept in department files	travel/parking directly.	
Reimbursement to study lead who paid out of pocket	Standard non-travel reimbursement process	Name, address of all participants receiving compensations worth \$100 or less. Name, address, SSN, of all participants receiving compensation worth more than \$100.	Department	SC00642	This is arguably the least of all options, and should be used in extenuating circumstances only. There is no guarantee the State will reimburse these costs and the individual who paid out of pocket is personally responsible for those costs.

Spend Category	Spend Category Title	When to use
SC00090	Research Study Grant	When using cash or gift cards via the Cashier's Office or Working Fund, this Spend Category should be used <i>after</i> the cash/cards have been given to research participants <i>and</i> receipts for those participants have been reconciled with the draw amount and remaining cash.  This Spend Category should also be used when the payment to participants is made via online survey company (i.e. Mechanical Turk, Qualtrics, Research Cloud, Prolific, CINT, etc.)
SC00091	Research Study Payments - non-monetary	When incentives and compensation are not cash or cash equivalents, e.g. food, toys.
SC00092	IMPREST - Research Study Payments	When using cash or gift cards via the Cashier's Office or Working Fund, this Spend Category should be used for the initial expense. This Spend Category indicates that money has been "withdrawn" from but not handed out to participants or reconciled. The Spend Category is best used along with a suspense/holding Driver Worktag so that there is a clear record in the unit of where the liability is vs where the expense is.
SC00642	Non-travel Reimbursement	Non-travel Reimbursement

### **Why are these specific Spend Categories important?**

Proper use of any Spend Category ensures that we as a campus are accurately categorizing expenses for billing and audit purposes. By properly using Spend Category, including those above, UMD ensures consistent treatment across costs, Driver Worktags, and research sponsors.

For these specific Spend Categories, accurately categorizing the research participant payments allows departments, the VPR's Office, and Controller's Office to understand and report on the costs of human subjects incentives and compensation. It additionally allows the Controller's office to predict when the Working Fund and/or Cashier's Offices might need to increase available funds if it has been a historically high volume time of year.