Durbin Amendment and the New Optional PIN for the BASIC Benefits Card

SUMMARY:
Effective April 1, 2013 a new regulation goes into effect as part of the Dodd-Frank Wall-Street Reform and Consumer Protection Act that requires consumers to be provided with the ability to pay using a PIN (Personal Identification Number) at the point of sale, in addition to the current signature process.

Keep in mind, that the use of a PIN is not required to access your funds via the BASIC Benefits Card. You can continue to use your BASIC Benefits Card as you always have – no change/additional setup is required to simply swipe your card and provide a signature.

TO RETRIEVE YOUR PIN FOR YOUR BASIC BENEFITS CARD:
- Please login to the Flex Participant Portal (https://www.wealthcareadmin.com/Participants)
  - Select Card Status under the My Cards menu
  - Select To view your PIN click here
  - The system will request that you setup enhanced security features before allowing you to view your PIN. You will not have to update your current Username and Password.
  - Once authenticated, you will be able to access your PIN on the “Card Status” webpage by clicking on the “View PIN” link that is displayed with each of your benefit cards. Primary cardholders will be able to view the PINs for all dependent cards associated with the account.

- Other important information about your PIN:
  - Each debit card has its own separate PIN.
  - Remember to keep your PIN private.

FREQUENTLY ASKED QUESTIONS:

Am I required to use a PIN to access funds in my account?
No, you can continue to use your BASIC Benefits Card as you always have – no change required by simply swiping the card and providing a signature.

I have more than one card; does each card have its own PIN?
Yes, the PIN is different for each card issued to your family.

If I don’t know my PIN can I still use my card?
Yes, simply let the merchant know that you wish to pay using the signature process (choose “Credit”) and they will direct you accordingly.

How do I use my PIN when using my BASIC Benefits Card?
Once you swipe your card at the point of purchase, choose “Credit” or “Debit” on the keypad. Choosing “Credit” will require only your signature. Choosing “Debit” will require you to enter your PIN.

How was my PIN assigned?
Your PIN is unique to your card. The PIN cannot be changed or customized.

What if I enter a PIN and my card declines for an eligible purchase, even though it worked at this location before?
It could be due to SIGIS IIAS/90% PIN not being implemented by the merchant. Ask to sign for the purchase instead by choosing “Credit.”

If my card is reported at Lost or Stolen, do I get a new PIN with my new BASIC Benefits Card?
Yes. Your replacement card will have a new PIN.

Will I be able to receive cash-back or access my accounts via ATM with this new PIN option?
No. PINs will only allow you to pay for eligible goods and services. Cash-back and ATM transactions will not be allowed.