



## **BASIC PREPAID BENEFITS CARD Durbin Amendment and the New Optional PIN**

### **SUMMARY**

*Effective April 1, 2013 a new regulation goes into effect as part of the Dodd-Frank Wall-Street Reform and Consumer Protection Act. The regulation 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.*

### **FREQUENTLY ASKED QUESTIONS**

#### **How do I obtain a PIN?**

Call 1-866-898-9795. The automated system will walk you through the prompts to create your own self-selected PIN. We recommend creating a unique PIN that cannot be easily guessed by others. Remember to keep your PIN private.

#### **How do I use my PIN when using my BASIC Card?**

To use the PIN, choose "Debit" on the keypad when you swipe the BASIC card at the point-of-purchase. You will then be prompted to enter your PIN.

#### **Am I required to use a PIN to access funds in my account?**

No, you may continue to use your BASIC Card as you always have by simply swiping the card and providing a signature. You will need to select "Credit" on the keypad at the point-of-purchase.

#### **I have more than one card; does each card have its own PIN?**

No, the PIN is the same for all cards issued to your family.

#### **If I don't know my PIN or have not yet selected one, 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 change or reset my PIN?**

To reset or change your PIN, please call 1-866-898-9795 and the automated system will walk you through the prompts to change your PIN.

#### **If my card is reported as Lost/Stolen, will I need to enter a new PIN?**

Yes. The PIN is associated with the card number so cardholders will need to create a new PIN.

#### **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 the PIN system not being implemented by the merchant. Ask to sign for the purchase instead by choosing "Credit."

#### **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.