



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.