



Beginning April 1, 2013, the *Dodd-Frank Wall-Street Reform and Employee Protection Act* will be in force. This means that you will have the option to use a four-digit PIN (Personal Identification Number) code on your Benny Card. The following are some Frequently Asked Questions (FAQs) that will assist you with questions you might have regarding the *Dodd-Frank Wall-Street Reform and Employee Protection Act*.

What new legislation is changing the way benefits debit cards work?

The *Dodd-Frank Wall-Street Reform and Employee Protection Act* requires that debit cards provide you with the ability to access your accounts through at least two unaffiliated payment networks. Today our cards provide one network through MasterCard. In order to comply with the law, we must add a second network. It is not technically feasible to add a second signature network, so the only practical alternative is to add a PIN network solution.

What is the effective date of this new regulation?

The new regulation went into effect on April 1, 2013.

Which accounts are impacted by this legislation?

Cards that provide access to Health and Dependent Care Flexible Spending Accounts (FSAs), are impacted by this new regulation.

How will PINs be made available to you?

You will have the option to choose whether or not you receive a PIN. Trion's card partner, Evolution1 has developed IVR capabilities that will allow you to self-select a PIN via a toll free number. If you wish to have access to your account funds via a PIN based transaction, you will simply call the toll-free number and select your PIN.

When will PIN setup be available to you?

PINs are currently available for you to setup. However, you will not be able to use the PIN with the Card until the merchants go live with PIN capability which is:

MASTERCARD branded cards - March 21 and a merchant is configured to accept PINs.
Accepting PINs means participating merchants have set-up their systems for PIN capability; OR, you go to a non-pharmacy and the merchant happens to have a PIN Pad to accept PIN transactions.

Will all merchants have PIN capability?

Merchants will have to make changes to their systems in order to be able to prompt for PIN entry when card is used for a transaction. If PIN entry prompt is not available to you, it is likely the Merchant has not made the necessary changes to their point-of-sale (POS) system.

What does the new IVR with PIN setup capability say for a card that is already active?

Thank you for calling cardholder services.

For English, Press 1. Para español marque dos. Pour le français, appuyez sur le 3 (Pressed #1).

Please enter the 16-digit number found on the front of the card.



Please enter your 5-digit zip code (zip coded entered).

To set your PIN press #1. To exit without setting a new PIN, press # (press #1).

Using the keypad on your telephone, please enter 4 digits as your personal identification number or PIN. Please select 4 numbers you will remember. Your PIN may be required for purchases at certain merchants. To exit without setting a new PIN, press #. (4 digits entered).

You have entered (####). If this is correct, press 1. If this is incorrect, press 2. (pressed #1).

Your new PIN is (####). Your PIN has been saved and is now active. Thank you for calling cardholder services.

What does the new IVR with PIN setup capability say for a card that is ready to Activate?

Thank you for calling cardholder services.

For English, Press 1. Para español marque dos. Pour le français, appuyez sur le 3 (Pressed #1).

Please enter the 16-digit number found on the front of the card.

Please enter the last four digits of your member ID, The member ID is usually your social security number or employer ID.

By activating your card, you agree and consent that you have carefully read and understand the cardholder agreement that was provided with your card(s).

If you agree to proceed to the next step of card activation, press the number 1 key. If you would like to end your call without activating your card, press the # key. For questions about the program, please contact the number located on the back of your card. (#1 pressed)

Your card is now active.

Would you like to set your PIN now? If yes, please press #1. If no please press #2 (pressed #1),

Using the keypad on your telephone, please enter 4 digits as your personal identification number, or PIN. Please select 4 numbers you will remember. Your PIN may be required for purchases at certain merchants. To exit without setting a new PIN, press #. (4 digits entered)

You have entered (####). If this is correct, press 1. If this is incorrect, press 2 (pressed #1).

Your new PIN is (####). Your PIN has been saved and is now active. Thank you for calling cardholder services.

If you do not remember your PIN, how can it be reset?

You can reset your PIN via the same IVR process and toll free number. This number will be made available to all employees with Benny card. For security purposes, only you will have the ability to select or reset your PIN.



Will you be able to receive cash-back or access your accounts via ATM with this new PIN option?

No. PINs will only allow you to pay for eligible goods and services at the point-of-sale as they do today. Cash-back and ATM transactions will not be allowed.

If I am prompted to enter a PIN and have not yet selected one, what should I do?

You should let the merchant know that you do not have or remember your PIN and that you wish to pay using the signature process. The merchant should be able to direct you accordingly.

Is there a limitation to how many attempts I can try to enter in my PIN before the PIN is disabled?

No.

If the 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.

If an additional or reissue card is created, will a new PIN need to be created?

No. The PIN is associated to the card number. Since additional and reissue cards are the same card number as primary card number, a new PIN is not required.

If I have a primary card and dependent card, will the PINs be the same or different?

It is important to remember, if the card number is the same, then the PIN is the same. If the card numbers are different, then PIN numbers can be unique per card number.

Where can I find the IVR toll free number?

When you log into the Enrollonline.com™ System and link out to the Spending Accounts Employee Portal – Activation/PIN IVR number will be displayed under the profile/debit cards page.

Is the card activation toll free IVR/PIN number changing?

No. The card activation toll free number is still (866) 898-9795.

Can an Employee Advocate provide me with my PINs?

No. Employee Advocates in the Trion Benefit Service Center will not have access to any information as to what your current PIN is. Only you will have this information.

If you have any additional questions regarding the *Dodd-Frank Wall-Street Reform and Employee Protection Act* or Spending Accounts in general, please feel free to contact the Trion Benefit Service Center at 1-800-580-6854.

Thank you
Trion™ Spending Accounts Team