

## SHDR FSA Debit Card FAQ

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. The use of a PIN is not required for using the SHDR Benefits Access Card. You can continue to use the SHDR Benefits Access Card as you always have – no change required, simply by swiping the card and providing a signature. This new regulation just requires SHDR to make the PIN option available to consumers.

### **What is a PIN network solution or PIN-based transaction?**

A-PIN-based transaction does not require a signature. The cardholder's identify is verified by entering his/her PIN at the point of sale.

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

No, you can continue to use the SHDR Benefits Access Card as you always have – no change required, simply by swiping the card and providing a signature.

### **If I am prompted to enter a PIN, and I have not yet created one, or do not wish to use a one, what should I do?**

You should let the merchant know that you wish to pay using the signature process. The merchant will be able to direct you accordingly.

### **How does the PIN transaction work?**

To use the PIN number, you will need to choose “Debit” on the keypad when you swipe the card at the point of purchase. You will then be prompted to enter your PIN.

### **How will the PIN option be made available?**

You will have the option to choose whether or not to create a PIN. SHDR has developed an interactive voice response (IVR) system that allows you to self-select a PIN via by calling 1-866-898-9795.

### **When will the PIN creation option be available?**

The IVR system will be available for PIN creation the last week of March.

### **If I do not remember my PIN, how can it be reset?**

You can reset your PIN via the same IVR process and toll-free number (1-866-898-9795) used to create your PIN.