# Important Information About Prepaid Benefits Cards

### **FREQUENTLY ASKED QUESTIONS**

#### Questions on the Benny® Prepaid Benefits Card PIN

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.

#### 1. How does a participant request a PIN for the Prepaid Benefits Card?

Participants should call 1-866-898-9795 to create a PIN. The automated system will walk the participant through the process to create a self-selected PIN.

#### 2. Is use of the PIN required to access funds with the Prepaid Benefits Card?

No, participants can continue to use the Prepaid Benefits Card simply by swiping the card and providing a signature.

#### 3. If participant has more than one card, does each card have its own PIN?

No, the PIN is the same for all cards issued to a family. If a participant chooses the PIN option, they should make sure other family members are aware of the PIN. Alternatively, they can continue to pay using the signature process.

## 4. If the participant does not know their PIN or has not yet selected one, can they still use their Prepaid Benefit Card?

Yes, the participant should let the merchant know that they wish to pay using the signature process.

#### 5. How does the participant use their PIN when using the Prepaid Benefits Card?

If the participant has elected to use a PIN with their Prepaid Benefits Card, they should select "Debit" and enter the PIN when prompted.

## 6. Will participant be able to receive cash-back or access the account via ATM with this new PIN Option?

No. PINs will only allow participants to pay for eligible goods and services as they do today. Cashback and ATM transactions will not be allowed.