

PIN has been added to your Benefits Card!

BENEFIT CARD HOLDERS – SHOULD YOU NOW START USING YOUR PIN? OUR ANSWER IS NO....

Your Benefits Card is now PIN enabled. However, using the PIN to authenticate transactions is not suggested. To avoid unnecessary card denial, we ask that you continue to use signature authentication wherever it is available. Please read further to better understand why we are making this suggestion.

The PIN was added to your card on 4/1/2013 as a requirement of the Durbin Amendment to the Dodd-Frank Wall Street Reform and Consumer Protection Act. The Durbin Amendment requires that card issuers provide at least two ways for cardholders to use various debit card types like your benefits card:

- (1) signature authentication and
- (2) PIN entry

This act does NOT require that merchants accept PIN enabled transactions. This is an especially important distinction that impacts the use of your Benefits Card. Several years ago, the IRS approved the ability for merchants to develop IAS technology or to qualify under a 90% standard (meaning 90% of all gross receipts are comprised of Section 213 eligible expenses). These qualifications result in your ability to use your Benefits Card at a retail location and have your expense auto approved (meaning, no receipt requirement to a third party reviewing organization like Igoe). To help organize and monitor the development of this technology, SIGIS was created. SIGIS allows merchants to register that they are operating using IAS or as a 90% merchant. SIGIS has confirmed that to date, no SIGIS certified merchant is able to verify FSA eligibility when a PIN transaction is run through their card terminals. As a result, PIN based transactions will decline even if the purchase meets Section 213 requirements.

It will take merchants some time to adapt their technology to interact correctly with PIN based Benefit Card purchases, as a result – we recommend that you continue to always ask to sign for your Benefits Card transactions where allowable.

As a reminder, when and if you need your PIN, you can retrieve it directly from our website through your personal and secure online account. Retrieval instructions are available by clicking [here](#). If you do not have an online account, we can mail your PIN to you at your request. For your security, we are not able to view your PIN number at any time. To request that your PIN be mailed to you, please contact us at flex@gogioe.com or via phone at 800-633-8818, option 1.