

## **PIN is coming to your Benefits Debit Cards!**

Cardholders have always signed for their Flexible Spending or HRA debit card purchases. **Effective April 1, 2013, cardholders may be prompted to enter a PIN when making purchases.**

This requirement is a result of the 'Durbin Amendment', part of the Dodd Frank Wall Street Reform and Consumer Protection Act. The purpose is to reduce debit card costs for merchants and increase competition in payment processing. The result is Network Routing which requires that merchant cards must have two or more unaffiliated networks associated with a card.

The end result is that **merchants can opt for a cardholder to route transactions through signature debit or PIN debit.** Many merchants may run the transaction as signature debit and there will be no change for the cardholder; others may choose PIN debit and the cardholder will be prompted to enter the PIN.

In order to be compliant, **Stirling Benefits will have a PIN retrieval process in place within the WealthCare Portal** (<https://www.mywealthcareonline.com/stirlingbenefits/>), our secure website for participants to access their account activity.

**Participants should log into their account** to view their existing benefits cards (only the last 4 digits of the card will display). Next to each entry they will see a View PIN link; the link will open a pop up J-Peg image containing the PIN. **The Primary account holder should log in to retrieve the PINs for their spouse and dependent cards as well.**

Stirling Benefits staff will be unable to view any PINs for security purposes; participants will be required to retrieve this data via the WealthCare Portal.

It is our hope that most merchants will continue to accept signature debit and there will be minimal impact to our participants.

Please contact the Stirling Benefits office at 800-447-6689 if you need assistance logging into the WealthCare portal.