



STANLEY
BENEFITS
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Important Notice

Dodd-Frank Law impacting Flexible Spending Debit Cards

Here are some FAQs on the change that will occur in 2013 affecting the way benefits debit cards work.

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

The *Dodd-Frank Wall-Street Reform and Consumer Protection Act* requires that debit cards provide consumers with the ability to access their accounts by using a signature or a pin.

What is the effective date of this new regulation?

The new regulation goes into effect on 4/1/2013.

Which accounts are impacted by this legislation?

Cards that provide access to Health and Dependent Care FSAs, HRAs, and Commuter Benefit accounts are impacted by this new regulation. HSAs are exempt from these new rules because they are part of a bona-fide trust arrangement.

How will PINs be made available to you?

Beginning the end of March, you will have the option to choose whether or not you receive a PIN. You may self-select a PIN via a toll free number. If you wish to have access to your account funds via a PIN based transaction, simply call 1-866-898-9795 and select your PIN.

When will PINs be available to consumers?

PINs will be made available in the late-March timeframe.

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

You can reset your PINs via the same IVR process and toll free number. 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 you are prompted to enter a PIN and have not yet selected one, what should you do?

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

Will IIAS (automatic substantiation at point-of –sale) still work with PIN transactions?

Yes.