



NATIONAL BENEFIT SERVICES, LLC

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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.

Below you will find some additional Q&A describing this change:

What is the effective date of this new regulation?

The new regulation goes into effect on April 1, 2013.

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.

Are cardholders required to use a PIN to access funds in their account?

No, cardholders can continue to use their National Benefits Prepaid Card as they always have – no change required, simply by swiping their card and providing a signature.

If cardholders are prompted to enter a PIN, and they have not yet selected one, or do not wish to use a one, what should they do?

Cardholders should let the merchant know that they wish to pay using the signature process. The merchant will be able to direct them accordingly.

How will PINs be made available to cardholders?

Cardholders will have the option to choose whether or not they receive a PIN. NBS has developed an interactive voice response (IVR)

system that allows your employees to self-select a PIN by calling (866)898-9795.

When will PINs be available for cardholders?

PINs will be available in the mid-March

How does the PIN transaction work for cardholders?

To use the PIN number, cardholders will need to choose "Debit" on the keypad when they swipe their card at the point of purchase. They will then be prompted to enter their PIN.

If a cardholder does not remember his/her PIN, how can it be reset?

Cardholders can reset their PINs using same IVR process and toll-free number they used to create their PIN.

Will cardholders be able to receive cash-back or access their accounts via ATM with this new PIN option?

No. PINs will only allow cardholders 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.