



## **Durbin Amendment\Benny Prepaid Benefits Card FAQ**

The Durbin Amendment (Section 1075) of the *Dodd-Frank Wall-Street Reform and Consumer Protection Act* and Its Effects on the IBEW Western Utilities Benny Prepaid Benefits Card

**Summary:** 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.

Keep in mind, that the use of a PIN is not required to access your funds via the Benny Prepaid Benefits Card. You can continue to use your Benny Prepaid Benefits Card as you always have – no change required, simply by swiping your card and providing a signature.

### **TO REQUEST A PIN FOR YOUR IBEW Western Utilities Benny Prepaid Benefits Card:**

- To create a PIN, please call 1-866-898-9795
- The automated system will walk you through the prompt to create your own self-selected PIN for your Benny Prepaid Benefits Card.
- Remember to keep your PIN private.

We recommend creating a unique PIN that cannot be easily guessed by others.

### **Am I required to use a PIN to access funds in my account?**

No, you can continue to use your Benny Prepaid Benefits Card as you always have – no change required, simply by swiping the card and providing a signature.

### **I have more than one card; does each card have its own PIN?**

No, the PIN is the same for all cards issued to your family. If you choose this option, make sure other family members are aware of the PIN. Alternatively, they can continue to pay using the signature process.

### **If I don't know my PIN or have not yet selected one can I still use my card?**

Yes, simply let the merchant know that you wish to pay using the signature process and they will direct you accordingly.

### **How do I use my PIN when using my Benny Prepaid Benefits Card?**

Once you swipe your card at the point of purchase, choose "Credit" or "Debit" on the keypad.

Choosing "Credit" will require only your signature. Choosing "Debit" will require you to enter your PIN.

### **Will I be able to receive cash-back or access my accounts via ATM with this new PIN option?**

No. PINs will only allow you to pay for eligible goods and services as they do today. Cash-back and ATM transactions will not be allowed.

**If you have additional questions, please contact the Trust Fund Office at (855) 617-2478.**

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