

Personal Identification Number (PIN) for your PayFlex Card®

Frequently Asked Questions

How do I get a PIN for my PayFlex Card®?

You can get a PIN by calling Card Services on or after April 1, 2013. The toll-free number is 1-888-999-0121. **Note:** If you call before this date, you will hear a message telling you to call back on or after April 1. Once you have your PIN, you can use it right away.

When will I have to use a PIN for my card transactions?

Starting April 1, 2013, some merchants may require you to use your card as “debit”. This means you will need a PIN to complete the transaction.

Why do I need a PIN now?

It lets you use your card as “debit.” Some merchants will only let you use your card that way. Also, having a PIN decreases the risk of fraudulent use of your card if it is lost or stolen.

How do I know when a PIN is required?

When you swipe your card, you will be prompted if a PIN is required.

When using the card, should I select “debit” or “credit”?

If the merchant allows you to select “debit” or “credit”; either option will work. This means you may choose “credit” and sign the receipt. If you select “debit,” you will have to enter your PIN.

What if I forget my PIN?

You can request a new PIN at any time. Just call 1-888-999-0121.

Will my spouse or dependents need a different PIN for their debit card?

No. There is one PIN per cardholder account number. Please make sure that any family member that has a separate debit card knows the PIN and that it may be required when using the card.

What happens if I do not have a PIN and the merchant requires that I use one?

If you have to use a PIN, you can get one by calling Card Services on or after April 1, 2013. The toll-free number is 1-888-999-0121. If you are unable to call for a PIN, ask the merchant if you can use your card as “credit.” If you are unable to use your card, you can pay for the eligible expense with a cash, check or personal credit card. Then submit a claim for reimbursement.

Now that my card will have a PIN, can I withdraw funds at an ATM?

No. The card will not work at any ATM.

Now that my card will have a PIN, can I get cash back when using the card at a merchant?

No. You can only use the card to pay for eligible expenses.

Who do I contact with additional questions?

If you have any questions about these changes, please call Member Services. The number is on the back of your PayFlex Card.

