RE: Debit card changes

Dear Gettysburg College PayFlex participants:

You have the PayFlex Card® for the pre-tax account you have through your employer. You may have one or more of these accounts. They include a health savings account (HSA), a health care flexible spending account (FSA), a health reimbursement arrangement (HRA), a Dependent Care Account and a Transit Account. We are writing to let you know about some changes with how you will use that card.

Using a Personal Identification Number (PIN) with your Debit Card – April 1, 2013

Today, when you use your card, you must choose “credit.” Beginning April 1, 2013, debit cards may be used as “debit” or “credit.” In fact, a merchant may require you to choose "debit" and not let you use “credit.” If you use “debit,” then you will need a PIN. A PIN is required to complete a debit transaction. This is true for any location that accepts your PayFlex Card – pharmacies, doctors’ offices, other health care locations, day care providers, etc.

This change is part of a new law (the Durbin Amendment). This new law will reduce the amount that merchants have to pay for credit card fees.

To get a PIN for your card, please call Card Services on or after April 1, 2013. The number is 1-888-999-0121. If you try to call the number 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 start to use it right away.

If you pay with your card and choose "debit," you will have to enter your PIN when prompted. If your spouse or dependent also has a card for your account, they will use the same PIN you use.

Debit Card Activation – May 1, 2013

When you received your PayFlex Card, it was pre-activated. That means that you did not have to activate your card before using it. Beginning May 1, 2013, this will change. New debit cards will not be pre-activated. If you receive a replacement card on or after May 1, you will have to activate the card before you can use it. You will get a replacement card when your current card expires or if you report your card as lost or stolen. Each card will have an activation label with instructions. It will also have the toll-free number to call. You will call 1-877-261-9951 to activate your card.

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

Sincerely,

PayFlex