PIN—Frequently asked Questions

Frequently Asked Questions

General Question

Ref	Question	Answer to Each Party		
		Third Party Administrator	**Cardholder**	**Employer**
1	How are PIN's assigned?	A PIN is a highly secure value that is associated with a particular card number. It is not assigned or stored; instead, it is calculated 'on demand', when needed for transaction authorization or PIN retrieval. The PIN cannot be modified.	PINs are calculated and unique to your card. The PIN associated with your card cannot be modified. Your Administrator will provide information on how to obtain your PIN.	A PIN is a highly secure value that is associated with a particular card number. It is not assigned or stored; instead, it is calculated 'on demand', when needed for transaction authorization or PIN retrieval. The PIN cannot be modified.
2	When is the PIN used?	Employees may be prompted to enter their PIN at the point of sale terminal, when they use their benefit card to make a purchase. The PIN will be entered by the participant in the same fashion that a bank debit card PIN would be entered at a merchant.	You may be prompted to enter your PIN at the point of sale terminal, when you use your benefit card to make a purchase, instead of signing the receipt as you may have done in the past.	Your employees may be prompted to enter their PIN at the point of sale terminal, when they use their benefit card to make a purchase. The PIN will be entered by the participant in the same fashion that a bank debit card PIN would be entered at a merchant.

PIN—Frequently asked Questions

3	Is the PIN shared by all cardholders on an account (Participant as well as Dependents)?	No, each benefit card will have its own specific PIN. Primary account holders will be able to view the PIN for all dependent accounts associated with the primary account.	No, each benefit card will have its own, specific PIN. The primary account holder will have the ability to view all of the PINs associated with the dependent cards connected to the account.	The primary account holder will be able to view the PINs for each dependent card in addition to their own card.
4	Can a PIN be customized?	No, a PIN cannot be customized. The PIN is calculated and is specific to the card number. If a card is reported lost/stolen, a new card will be issued to the account holder, and that card will have its own PIN.	No, a PIN cannot be customized at any point. The PIN is specific to the given card. If a card is reported lost/stolen, a new card must be issued, and that card will have its own PIN.	Your employees cannot customize their PINs. Each PIN is specific to the individual benefit card. If a card is reported lost/stolen, a new card will be issued to the account holder, and that card will have its own PIN.

5	Does the cardholder need a PIN?	Yes, the Durbin Amendment (a provision of the Dodd-Frank Financial reform bill) requires that multiple, unaffiliated networks are available to process debit and prepaid card transactions. Alegeus has elected to add these cards to a PIN network to satisfy this requirement. Beginning in April, merchants may prompt cardholders for their PIN to complete transactions on this network. If a cardholder has not retrieved their PIN or has forgotten their PIN, they may request that the merchant process the transaction on the signature network instead.	Yes, new government regulations have changed the requirements for card transaction processing. Your PIN is the result of the steps taken to satisfy the requirements of this legislation.	Yes, the Durbin Amendment (a provision of the Dodd-Frank Financial reform bill) requires that multiple, unaffiliated networks are available to process debit and prepaid card transactions. To satisfy the requirements of this legislation, your employees benefit cards have been updated to allow them to process on a PIN network. To facilitate this processing, cardholders will need to supply a PIN (if prompted) to merchants.
6	A card is officially reported as Lost/Stolen, does the user get a new PIN with the new card?	Yes, the PIN is specific to the benefit card so when a card is reported lost/stolen, resulting in a reissue of the benefit card, the new card would have its own PIN. Participants would then need to retrieve the PIN for the new card electronically or be issued a PIN mailer.	Yes, when you report your card as lost or stolen and your administrator issues a replacement card, the replacement card will have a new number and a new PIN. Once you receive the new card you can retrieve the PIN electronically, If you are unable to retrieve the PIN electronically, please contact your administrator to discuss alternative means of obtaining your PIN.	Yes, when your employee reports their card as lost or stolen and the administrator issues a replacement card, the replacement card will have a new number and a new PIN. Once the employee receives the new card they can retrieve the PIN electronically, if they are unable to retrieve the PIN electronically, they should contact the administrator to discuss alternative means of obtaining your PIN..

Communication

Ref	Question	Answer to Each Party		
		Third Party Administrator	Cardholder	Employer
7	What is the timeline for communicating to cardholders?	Important Note: PIN will not be available until at least 2/23/2013, with some components coming later in March and April, 1. Do not communicate ePIN instructions until your specific method is completely available. If you are directing cardholders to the Generic URL, you may communicate it, along with retrieval instructions after 2/23/2013. If you are a WCP client you can communicate information about PIN and ePIN after 2/23/2013. If you are a legacy Participant portal customer you may communicate ePIN instructions to cardholders after 3/16/2013. If you plan to utilize the web service to pull back PIN, or if you plan to link the generic ePIN retrieval URL to your own website with instructions, both will be available in Production on 2/23/2013. Your communications would be based on your internal release date. Keep in mind that the web service must be		

		enabled by Alegeus and a contract amendment may be required prior to turning it on. PIN mailers will be available by 4/1/2013. A contract pricing amendment is required before the functionality can be enabled. Late March/Early April - Generic Card package now contains PIN language.		
7	Are there any updates to the communication manager?	Yes, the communication manager will be updated to include an alert for PIN mailers. This can be used to inform participants that their PINs have been mailed. This communication, like others, can be issued through email, SMS, or both.	**Not Applicable**	**Not Applicable**
8	Do I need to communicate anything?	Yes, Administrators should inform both their Employer groups and their Participants of the following: - the addition of the PINs and that cardholders may be prompted for a PIN at the point of sale, - the intended method of PIN delivery/retrieval that the cardholder will use, - that cardholders may request that the merchant run the transaction as a signature debit if they've forgotten their PIN or the transaction was declined, - that even with a PIN,	**Not Applicable**	It depends. Employers should consult with their Administrators to determine the level of communication already being facilitated at the Administrator level.

		the card cannot be used for cash back or at an ATM, and - basic PIN security tips such as: • Do not share your PIN with anyone. • Do not write your PIN down. • If you believe your PIN has been compromised, call your Administrator and report the card as Lost/Stolen and request that a new on be issued.		
9	Can we publish a general notice on our website informing participants about the PIN changes and refrain from sending direct communication?	No, participants need to be informed of the pending changes and be provided instructions on how to retrieve their PINs. A general announcement on an administrator website may not be seen by all cardholders or be recognized as relevant to his/her benefit card. However, it is a good compliment to your overall communication strategy.	**Not Applicable**	**Not Applicable**
10	What tips to you have for a communication plan?	Utilize multiple channels of communication. The overall goal is to ensure every cardholder receives at least one notification about PIN. EMAIL: 1) If you have email addresses	**Not Applicable**	**Not Applicable**

		on file, email your participants. A sample letter with suggested language is available. 2) If you use Participant Communications in WCA, consider leveraging them for this purpose. For example, if you send out recurring statements, think about including PIN info on the template. That way the information will be distributed several times, at no additional costs. 3) If you use receipt notification letters, reminder letters or other letters in WCA, consider adding a note as an additional way to get the message out. Remember that every cardholder must be contacted, so this is a way to reinforce the message but not		

		the primary method to reach cardholders, as not all cardholders receive these letters. **MAIL** 4) If you do not have email addresses for every cardholder you will need to mail notifications to those whom you cannot reach via email But consider leveraging mailings that are already scheduled, such as paper statements 5) If you use receipt notification letters, reminder letters or other letters in WCA, consider adding a note as an additional way to get the message out. Remember that every cardholder must be contacted, so this is a way to reinforce the message but not the primary method to		

		reach cardholders, as not all cardholders receive these letters. WEB 6) In addition to the channels above consider adding information to your participant portal—either in the notifications section, or the FAQs or both. This is a way to reinforce the message at little or no cost.		
11	What return address will be used for the PIN Mailers?	The return address on the PIN Mailer will match the address listed on the card envelope. This is typically the Administrator's address.	**Not Applicable**	**Not Applicable**

WealthCare Administration System

Ref	Question	Answer to Each Party		
		Third Party Administrator	Cardholder	Employer
12	Do Participant Plans change by adding the PIN?	No, the addition of the PIN does not make any changes to the setup of plans within WCA.	No, your plan(s) does not change as a result of the PIN requirement.	No, your employee's plans are not changed as a result of the PIN requirement.
13	Does the PIN addition require changes to the configuration of the Merchant Codes in WCA?	No, there will be no required changes to the Merchant Codes associated with each plan.	**Not Applicable**	**Not Applicable**
14	How are EDI and Web Services impacted by PIN functionality?	Yes, both EDI and Web Services work with the PIN changes. For EDI: Network Identifier (EN record) Issue PIN Mailer Fields (IF and IJ records) PIN Mailer Fields (Address, etc.) (EM Records) For Web Services: Network Identifier (GetTXNDetails) Issue PIN Mailer (Submit/Update Cards) PIN Mailed Fields (Get Cards) Retrieve PIN (GetCardholderPIN) For more details see the 6.1 EDI and Web Service documentation available in online resources at www.mywealthcareonline.com/onlineresources/	**Not Applicable**	**Not Applicable**
15	Where do I enable automatic PIN Mailer functionality?	PIN Mailer functionality must be added by Alegeus. There are additional fees associated with PIN Mailers requiring contract updates through a Pricing Amendment (this will need to be coordinated through your Relationship Manager) prior to the functionality being added to your account. Once enabled, this setting must be set to "Yes" under the default card panel at the administrator or employer levels.	**Not Applicable**	**Not Applicable**
16	Where is the PIN Mailer sent?	The PIN mailer is sent to the address of the cardholder or the address of the dependent. The PIN is never sent to the administrator or the employer addresses. The PIN can be sent to the	If your Administrator is sending your PIN	PINs will be mailed directly to your employees and their

			through the mail, it will be sent to your address on file (if it is your dependent's PIN, it will be sent to the dependent's address). The PIN will not be sent to the administrator or your employer.	dependents. PIN mail is never sent to the employer address on file.
17	How many times can PIN mailers be sent?	PIN mailers can be sent to employers/cardholders an unlimited number of times; however, there is a cost for each time the service is used.	**Not Applicable**	**Not Applicable**
18	What data/information is needed to use the "GetCardholderPIN" web service?	To use this web service, the SOAP call will need the administrator ID, the employer ID, and the card proxy for the selected employee. The return message will contain the card proxy and the associated PIN. This web service can only be used for cards with a status of "New," "Active," or "Temp Inactive."	**Not Applicable**	**Not Applicable**

PIN—Frequently asked Questions

PIN Retrieval

Ref	Question	Answer to Each Party		
		Third Party Administrator	**Cardholder**	**Employer**
19	Where can a cardholder see their PIN? Note: If an administrator is not using the WealthCare Portal or Alegeus' legacy portal, they should draft language for their participants explaining how to access their PINs.	Depending on the portal being used (WCP, Legacy Portal, or External Portal); the participant will have the ability to see their PINs. For the WCP users, the Participants will be able to see a .JPG file after clicking the "View PIN" link next to each card on the Card Status page (a Participant will be able to see the PIN for all cards associated with the account, including dependents). For legacy Participant Portal users, participants will be able to view their PIN electronically by logging into the Participant Portal at www.wealthcareadmin.com/Participants/. From within the Portal click on the "View PIN" link on the Card Status page. Participants will be redirected to a new page where the system will request that they perform some additional authentication procedures before allowing them to view their PIN. They will not have to update their current username or password and can continue to use these same credentials going forward. Once authenticated, they will be able to access their PIN by clicking on the "View PIN" link that is displayed with each of their benefit cards (Primary cardholders will be able to view the PINs for all dependent cards associated with the account). For External/Custom Portal users, the "Card Proxy" number will need to be retrieved prior to calling the web service "GetCardholderPIN." The "GetCardholderPIN" method will return a string of text characters that represents the PIN and can be used for display purposes. Note that Alegeus must enable this functionality before it can be used, please contact your RM for more information. Additionally, users of external portals can also place a link to the generic URL for their participants to access. Participants will be asked to create and account and register.	The method by which a cardholder retrieves their PIN will vary based on the set up of the administrator.	The method by which a cardholder retrieves their PIN will vary based on the set up of the administrator.
20	What is a PIN	PIN Mailer is a paper mail notification delivered	**Not Applicable**	**Not Applicable**

	Mailer?	to cardholders that provides the PIN associated with a card. Administrators can choose to have these mailers automatically sent when a new card is created, but this functionality must be enabled by Alegeus, as fees apply.		
21	For existing cardholders, what are the PIN delivery options? OR I am already a cardholder, how do I get my PIN?	PIN mailers can be manually requested for existing cardholders through WCA or through EDI/Web Services. If a TPA does not wish to use the PIN mailer functionality, users can get their PIN electronically.	PIN delivery varies based on your administrator. You can get your PIN through your Participant Portal or, if your TPA has elected to do so, a PIN will be mailed directly to your home address.	Each of your employees with existing benefit cards will have access to their PIN through your Participant Portal. If your TPA has elected to do so, each cardholder will also receive a copy of their PIN in the mail.
22	Can the cardholder request a PIN mailer?	No, there is functionality (through the WCP, legacy portal, or web services) to display a cardholder's PIN to them, but the cardholders are not able to request that a PIN be mailed to them without contacting the administrator directly.	No, there are services to securely display your PIN to you, but there is not currently a way to request a PIN through the mail. If you cannot access your PIN via the internet, contact your Administrator for alternative retrieval options.	No, there is functionality (through the WCP, legacy portal, or web services) to display a cardholder's PIN to them, but the cardholders are not able to request that a PIN be mailed to them. Cardholders, however, can contact the administrator directly to explore alternative retrieval options.
23	Are there other delivery options?	No, PINs can be delivered through the mail or viewed electronically. PINs cannot be delivered through email or SMS and, further, administrators will not be able to view PINs to communicate to cardholders verbally.	PINs can be delivered through PIN mailers or displayed through a cardholder portal such as WCP, the Legacy Portal, or an External Portal. There are no other delivery options available.	PINs can be delivered through PIN mailers or displayed through a cardholder portal such as WCP, the Legacy Portal, or an External Portal. There are no other delivery options available.

PIN—Frequently asked Questions

24	How is a PIN viewed on WCP?	The WCP was updated to provide a link to a PIN graphic on the cardholder account information page. The full card number for a benefit card is no longer available as a security precaution. Only the final four digits are now visible. Further, the primary account holder can view the PINs for each of the dependent cards associated with his/her account.	To view/retrieve your PIN electronically through the WealthCare Portal, log on to your account and navigate to the account information page. Each benefit card associated with the account (including dependents) will now have a "View PIN" link added to the page. Clicking this link will open a new window that displays the PIN for that benefit card.	Your employees will be able to view the PIN associated with their benefit cards by logging onto the WealthCare Portal and navigating to the account information page. Added to this page is a "View PIN" link for each card (including dependents) which displays the PIN for a specific card when selected.
25	How is a PIN viewed on the legacy Participant Portal?	For legacy Participant Portal users, participants will be able to view their PIN electronically by logging into the Participant Portal at www.wealthcareadmin.com/Participants/. From within the Portal click on the "View PIN" link on the Card Status page. Participants will be redirected to a new page where the system will request that they perform some additional authentication procedures before allowing them to view their PIN. This process forces users to select security questions to better secure their accounts (similar to what banks require their user's to do). They will not have to update their current username or password and can continue to use these same credentials going forward. Once authenticated, the user will note that a "View PIN" link is now available on the account information page. Clicking this link will open a new window that displays the PIN. (Primary cardholders will be able to view the PINs for all dependent cards associated with the account). Note: Participants will not need to re-register	When you log in, the system will request that you perform some additional authentication procedures before allowing you to view your PIN. These security procedures are similar to what a bank would require and are used to better protect your account. You will not have to update your current username or password and can continue to use these same credentials going forward. Once authenticated, you will be able to access	Your employees will be able to view the PIN associated with each of their benefit cards by logging onto the Participant Portal and authenticating their accounts with their existing username/password. These authentication procedures are similar to the type of procedures banks require their users to complete and are needed to better protect the integrity of user data. Once authenticated, each employee will be able to view their PIN by clicking the

		when their administrator migrates to the WealthCare Portal.	your PIN by clicking on the "View PIN" link that is displayed on the Card Status page with each of your benefit cards (Primary cardholders will be able to view the PINs for all dependent cards associated with the account). Note: if you ever forget your PIN, you can log into your portal to view it with the same username/password.	link "View PIN" which is associated with each card on their account. Primary account holders will be able to view the PINs for all of the dependents associate with the account.
26	How is a PIN viewed on an External Portal?	Administrators using an external portal will need to decide to use the generic URL provided by Alegeus or to integrate the Web Service into their environment. Use of the generic URL will bring the participants to a new website where they will be able to authenticate themselves and access their PIN. To create an account, users will need to provide their Employee ID and one of the following: Card number or Employee ID. To view a PIN on an external portal, the administrator would need to call the "GetCardholderPIN" web service. This service returns a string representing the cardholder's PIN. Once delivered, the administrator is responsible for the display of the PIN and protecting the PIN. Note: Administrators interested in using web services to retrieve PINs should contact their Relationship Manager to discuss contractual obligations. PIN web services must be enabled by Alegeus prior to being used.	Will be defined by the administrator.	Will be defined by the administrator.
27	We would like to use the Generic	We recommend that you embed a link to the generic URL from a page in your user portal that a logged in user would see (such as their account	**Not Applicable**	**Not Applicable**

.

	URL for PIN my retrieval option but the employee ID field in WCA is populated with an ID that the cardholder does not know. What can we do?	screen). With that you can include a field to display the Employee ID you pass to the WCA system with a note saying "You will be asked to enter your employee ID when registering or logging in. Please enter this number ID: [display the WCA Employee ID specific to the user account here]."		
28	What is the URL for the generic ePIN retrieval site?	The Administrator must choose one of the following Production URLs: www.mywealthcareonline.com/pin www.mywealthcareonline.com/whatismypin www.mywealthcareonline.com/getmypin www.mybenefitfunds.com/whatismypin www.mybenefitfunds.com/getmypin www.mybenefitfunds.com/pin For testing in Beta, Administrators can choose from any of the following: beta.mywealthcareonline.com/pin beta.mywealthcareonline.com/whatismypin beta.mywealthcareonline.com/getmypin beta.mybenefitfunds.com/whatismypin beta.mybenefitfunds.com/getmypin beta.mybenefitfunds.com/pin	**Not Applicable**	**Not Applicable**

PIN—Frequently asked Questions

POS Experience

Ref	Question	Answer to Each Party		
		Third Party Administrator	**Cardholder**	**Employer**
29	What if the PIN is forgotten at the time of the transaction?	If the participant has forgotten their PIN at the time of the transaction, they can request that the merchant run the transaction on the signature network. The participant would then sign the receipt, as they likely have done in the past with their benefit card.	If you forget your PIN at the time of a sale, you can request that the merchant run the transaction on the "signature network." You would then sign the receipt, as you may have done in the past with your benefit card.	If the participant has forgotten their PIN at the time of the transaction, they can request that the merchant run the transaction on the signature network. The participant would then sign the receipt, as they likely have done in the past with their benefit card.
30	Who does the cardholder call if he/she has a PIN issue? For Cardholders/Employer: When I entered my PIN, it was declined at the point-of-sale, even though I used the same card to purchase eligible items in the past.	A declined PIN transaction may be the result of an IIAS issue with the merchant. Due to the complexity of the changes, some merchants may not be prepared to send IIAS data across the PIN network on April 1st, 2013. If a PIN transaction is declined that the cardholder would normally expect to approve, cardholders should request that the merchant run the transaction on the signature network before exploring additional resolution procedures, which include contacting the administrator for more information on the decline reason.	If your transaction is declined when using your PIN, and you think it should have approved, you can request that the merchant run the transaction on the "signature network." You would then sign the receipt, as you may have done in the past with your benefit card. If you are still having an issue with the transaction, call your administrator for further resolution procedures.	If a PIN transaction is declined that the cardholder would normally expect to approve, cardholders should be instructed to request that the merchant run the transaction on the signature network before exploring additional resolution procedures, which include contacting the administrator for more information on the decline reason.
31	What will a PIN transaction look like in WCA?	In WCA, PIN transactions can be seen on the transaction history panel identified by the transaction type "CARD-PIN."	**Not Applicable**	**Not Applicable**
32	How does this impact 90% registration of merchants?	Each merchant will need to add the necessary PIN elements to their registration to update for	**Not Applicable**	**Not Applicable**

		the new standards. Without these updates, there could be declines for PIN transactions at a 90% merchant. In the event of a decline, cardholders should be instructed to request to sign for the transaction.		
33	Is the PIN required for online purchases?	No, participants will not need their PINs to complete online purchases of eligible items	No, you will not need your PIN to complete online purchases of eligible items.	No, your employees will not need to use their PINs to complete online purchases.
34	Will merchants who support IIAS transactions today also support them on the PIN network?	Not necessarily. SIGIS requires separate certifications for signature and PIN. It is very likely (especially at first) that merchants will support Signature IIAS transactions but not PIN IIAS transactions. This may result in declines for PIN IIAS transactions. Indications from SIGIS at this point are that no merchants will be certified on the PIN IIAS standard by April 1, 2013. In the event of a decline at a merchant that accepts signature IIAS, but not PIN, the cardholder should be instructed to request to sign for the transaction.	**Not Applicable**	**Not Applicable**

.