Personal Identification Number (PIN) for your PayFlex Card®
Frequently Asked Questions

How do I get a PIN for my PayFlex Card®?
Call Card Services at 1-888-999-0121. You will be asked to enter your card number, the three-digit security code (located on the back of your card) and your five-digit zip code. Then you must enter a new four-digit PIN. **This means you need to create your own PIN.** To do this, enter four digits of your choice. To confirm your PIN, re-enter your four digits. Once you create your PIN, you can use it right away. **Note:** Please make sure to remember your PIN, as you will not receive a confirmation of your PIN.

When will I have to use a PIN for my card transactions?
Starting April 1, 2013, you can use your card as “debit” or “credit.” Some merchants may now ask you to use your card as “debit.” This means you will need a PIN to complete the transaction. Please note that you are not required to select “debit”; you can still use your card as “credit.”

Why do I need a PIN now?
Some merchants may now ask you to use your card as “debit.” When you use your card as “debit,” you need a PIN to complete the transaction. Also, having a PIN decreases the risk of fraudulent use of your card if it is lost or stolen. Please note that you are not required to select “debit”; you can still use your card as “credit.”

How do I know when a PIN is required?
When you swipe your card, you will be prompted if a PIN is required. Please note that if you do not yet have a PIN, you can still use your card as “credit.”

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 call 1-888-999-0121 to create a new PIN at any time.

Will my spouse or dependents need a different PIN for their debit card?
No. There is one PIN per cardholder account. Please make sure that any family member that has a separate debit card knows your PIN.

What happens if I order a new card for one of my dependents and he or she calls to create a PIN?
If your dependent calls to create a PIN, this new PIN will be the PIN for all cards on your account. If you had already set up a PIN, that PIN will not work anymore. When anyone creates a new PIN, it will override the PIN previously created.

What happens if I do not have a PIN and the merchant requires that I use one?
If you are asked to use a PIN, you can create one by calling Card Services. The toll-free number is 1-888-999-0121. If you do not yet have a PIN, you can still use your card as “credit.” If you are unable to use your card as “credit,” you can pay for the eligible expense with 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 an 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.