

**SHDR**STANLEY, HUNT, DUPREE & RHINE, INC.  
Benefit Consultants

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## **The Durbin Amendment (Section 1075) of the *Dodd-Frank Wall Street Reform and Consumer Protection Act* and the Effects on the SHDR Benefits Access Card**

The Durbin Amendment stipulates that all electronic payment cards must be capable of routing transactions on two or more “non-affiliated” networks and all cards must be compliant with Durbin by April 1, 2013. The regulation provides users of the SHDR Benefits Access Card the ***option*** to pay using a PIN (Personal Identification Number) at the point of sale, in addition to the current signature process.

The use of a PIN is not required to access your funds. You can continue to use your SHDR Benefits Access Card as you always have by simply swiping your card and providing a signature. If you wish to use a PIN, please call 1-866-898-9795 and the automated system will walk you through the prompt to create your own self-selected PIN for your card. The PIN you create will be assigned to all cards issued to you.

If you have chosen a PIN and forget your PIN, simply let the merchant know that you wish to pay using the signature process (credit) and the merchant will direct you accordingly. When you swipe your card at the point of purchase, choose “Credit” or “Debit” on the keypad. Choosing “Credit” will require only a signature; choosing “Debit” will require a PIN to be entered. Each merchant may have a slightly different process, so please remember that you may continue to sign for your purchase by choosing “Credit” at your merchant. The card will still only work at IAS merchant locations. Please see the IAS merchant list on our website at [www.shdr.com/flex](http://www.shdr.com/flex).

Please note that your card will not work at an ATM nor will you be able to receive cash back with your transaction.

Please see our FAQs for further details. If you have questions you may call our Client Service Team at 1-800-930-2441 M-F 8:00 am – 6:00 pm.