

BMO Qualified Expense Card Optional PIN Access



Legislation provides a new payment option for the BMO Qualified Expense Card. In accordance with the *Dodd-Frank Wall-Street Reform and Consumer Protection Act*, benefit plan participants now have the option to pay for many eligible expenses using a Personal Identification Number (PIN) at the point of sale.

To Request a PIN for your BMO Qualified Expense Card:

- Call toll free: 1-866-898-9795
- The automated system will walk you through the prompt to create your own self-selected PIN for your BMO Qualified Expense Card.
- The PIN will be the same for all cards linked to your account.
- Be sure to create a unique PIN that cannot be easily guessed by others.
- Should you forget your PIN, it can be reset by calling the same number.

Am I required to use a PIN to access funds in my account? No. You can continue to use your BMO Qualified Expense Card as you always have – no change required, by choosing “Credit” and providing a signature to complete the transaction.

How do I choose between Credit and PIN access when using my BMO Qualified Expense Card? Once you swipe your card at the point of purchase, choose “Credit” or “Debit” on the keypad. Choosing “Credit” will require only your signature. Choosing “Debit” will require you to enter your PIN.

If I don’t know my PIN or have not yet selected one, can I still use my card? Yes. Simply choose the Credit option and sign for the transaction. If you wish to use a PIN for future transactions, call the number listed above to request or reset a PIN.

Will I be able to use my PIN at any merchant? No. Merchants are not required to accept transactions using the PIN network, but we expect that many will. You may pay using the signature process if the merchant is not set up to accept PIN transactions.

Will I be able to receive cash-back or access my accounts via ATM with this new PIN option? No. The BMO Qualified Expense Card will only allow you to pay for eligible goods and services. Cash-back and ATM transactions will not be allowed.

Questions? We can help.

Benefit Services
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Appleton, WI 54912-2517

Toll Free:
800-236-3539

Fax:
888-244-2759

Email:
bmoeflex@bmo.com

Website: bmoeflex.com

Customer service hours:
Weekdays
7:30 a.m. – 5:30 p.m. CT.

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