Activating Your PayFlex Card®
Frequently Asked Questions

If you receive a PayFlex Card® with an activation label, this means you must activate your card before you can use it.

How do I activate my new card?
If you receive a new card with an activation label, call Card Services at 1-877-261-9951. This is the same number you will see on the card activation label. Then enter your card number followed by the # sign. You will then enter the last four digits of your Social Security number (SSN). If your SSN is not accepted, you may need to enter the last four digits of your Employee ID number. Once you finish these steps, your card will be activated. You can then use your card right away.

When can I call to activate my card?
You can call to activate your card as soon as you receive it. Remember, you only have to activate your card if it has an activation label on it. To activate your card, call 1-877-261-9951. This is the same number you will see on the card activation label. You can call this number at any time.

After I activate my card, when can I start using it to pay for eligible expenses?
You can use your card as soon as you activate it. Note: You must have funds in your account to use the card. You can view your account balance online on My Dashboard, under Financial Center – My Accounts.

I previously received a card and didn’t have to activate it. Why do I need to activate my new card?
Before May 1, 2013, all PayFlex Cards were pre-activated. That means that you didn’t have to activate your card before using it. We have changed the activation process to place more security on your card and to decrease the fraud risk. If your card has an activation label, you must call 1-877-261-9951. You will have to activate the card before you can use it.

If I activate my card and then order a card for my spouse or dependent, do they need to activate their new card?
No. If your card is already active, your spouse or dependent does not need to activate their new card. This means your spouse or dependent should be able to use their card as soon as they receive it. Note: If the card is already active, it will not have an activation label on it. If someone tries to activate an active card, they’ll hear this message: “Our records indicate this account has already been activated. Please contact the customer service phone number on the back of your card if you need further assistance.”

I already have a card and did not have to activate it. If I order a card for my spouse or dependent, do they need to activate their new card?
No. Your spouse or dependent does not need to activate their new card. Your spouse or dependent should be able to use the card immediately, as long as funds are available in your account. Note: Activation is not required if the card does not have an activation label on it.

If I receive a replacement card, do I need to activate it?
Yes. If you receive a new card with an activation label, you must activate the card before you can use it. To activate the card, call 1-877-261-9951. This is the same number you will see on the card activation label. You’ll get a replacement card when your current card expires or if you report your card as lost or stolen.

If I’m unsuccessful in activating my card, how many attempts can I make in a day?
You should not have a problem activating your card. However, you can make two attempts to activate your card each day. If you’re unable to activate your card after the second try, you must wait until the next day to try again.

What should I do if I have trouble activating my card or if I have more questions?
Please call Member Services. The number is on the back of your PayFlex Card.