

# Mobile Pay

## GENERAL QUESTIONS

QUESTION	ANSWER
What is Mobile Payments?	Mobile Payments is a contactless form of payment that stores debit or credit card information in a smartphone so it can be used at the point of sale.
What smartphone apps are supported?	Apple Pay, Samsung Pay, and Google Pay.
How do you add the benefits debit card to your mobile wallet?	Open the mobile wallet app on their smartphone, add you Driven125 benefit debit card information and complete the authentication process.
Should I receive any notifications or alerts when going through the mobile wallet setup process?	Yes, if you have a mobile phone number or email address on your Consumer Profile, a text or email is sent during the authentication process. Once you successfully add the benefits debit card to their mobile wallet, you will receive an email notification.
It prompted me to call a number, why should I have to call a number when going through the setup process?	If you do not have a mobile phone number or email address on your Consumer Profile, you will be prompted to call a number to finish the authentication process.
<b>APPLE PAY</b>	
What devices are compatible with Apple Pay?	iPhone SE and newer, Apple Watches (all series), and Mac models with Touch ID.
How does Apple Pay increase transaction security?	Apple Pay increases transaction security using a token. A token serves as a replacement for a physical 16-digit card number. Tokenization adds an additional layer of defense against fraud by masking the cardholder's true card number and is required for processing mobile payments for Apple Pay.
What happens if a benefits debit card is lost or stolen and it is set up in Apple Pay?	Remove your card from your mobile wallet.
How does the consumer make a payment with Apple Watch?	To use the default card within the wallet, double-click the side button and hold the display of the Apple Watch within an inch of the contactless reader. You should then feel a gentle tap. If prompted to provide the last four digits of the card, use the Device Account Number. Open the Watch app on the iPhone, tap Wallet & Apple Pay, then tap the card to see the Device Account Number.



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How do I select a different card instead of the default primary card with Apple Watch?	On your Apple Watch, double-click the side button. When the default card appears, swipe left or right to switch cards. Hold the watch near the reader to pay.
<b>SAMSUNG PAY QUESTIONS</b>	
What devices are compatible with Samsung Pay?	All devices equal to or newer than the following: Galaxy S6, Galaxy Note5 and Gear 2 (NFC-enabled only).
How does Samsung Pay increase transaction security?	Samsung Pay uses the HCE security provision and utilizes the cloud to secure token services for the PAN. Samsung Pay does not store the debit card number on the device, instead using tokenization for transactions. Each time a purchase is made, the Samsung Pay device sends two pieces of data to the payment terminal. The first is a 16-digit token that represents the debit card number and the second is a one-time code or cryptogram that's generated by the phone's encryption key.
If I have multiple cards in the Samsung Pay wallet, do I have to have the app open to select the correct payment to use?	Yes, when opening Samsung Pay swipe up from the bottom of the screen to access the cards and then select the desired card.
<b>GOOGLE PAY</b>	
What devices are compatible with Google Pay?	Any NFC-enabled device running Android OS 5 (Lollipop) or higher is required for in-store purchases.
How does Google Pay increase transaction security?	Google Pay uses the HCE security provision and utilizes the cloud to secure token services for the PAN. Google Pay does not store debit card numbers on the device, instead using tokenization for transactions. Each time a purchase is made, the Google Pay device sends two pieces of data to the payment terminal. The first is a 16-digit token that represents the debit card number and the second is a one-time code or cryptogram that's generated by the phone's encryption key.
What happens if a benefits debit card is lost or stolen and it is set up in Google Pay?	Remove your card from your mobile wallet.
If the consumer has multiple cards in the Google Pay wallet, do they have to have the app open to select the correct payment to use?	Google Pay allows the user to designate a primary card to use, but also allows the user a choice at the point of sale.

