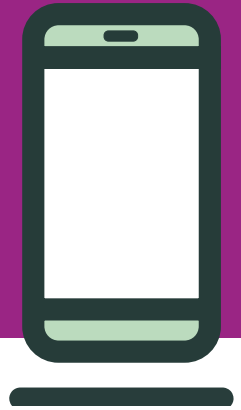


Lifetime Benefit Solutions Health Spending Card Mobile Payments



This feature will make accessing your health care dollars even easier. Below are answers to frequently asked questions.

What are mobile payments?

Mobile payments are a contactless form of payment that stores your Health Spending card information in your smartphone's mobile (virtual) wallet so that it can be used at the point of sale for a qualifying transaction. Mobile payments allow you to complete a transaction through the tap of a phone as if the physical card was being swiped.

Which smartphone wallets are supported?

Apple Pay, Samsung Pay, and Google Pay are supported.

Is there a limit as to how many cards someone can add to their mobile wallet?

Yes. Apple Pay allows up to eight cards on any device and Samsung Pay allows up to 10 cards on any device. Google Pay does not have a limit.

How do I add my Health Spending card to my smartphone mobile wallet?

Open the mobile wallet app on your smartphone and follow the on-screen prompts to enter your Health Spending card information. You will need to complete the authentication process to complete setup. Once you have successfully added your card to your mobile wallet, you will receive an email confirmation.

Why am I being asked to call a number while going through the setup process?

If you do not have a mobile phone number or email address on file, you will be prompted to call a number to finish the authentication process. This is an added layer of security so that we know it's really you choosing to set up mobile payments.

What devices are compatible with Apple Pay, and how does it work?

iPhone SE and newer, all series of Apple Watches, and Mac models with Touch ID. Apple Pay uses Near-Field Communication (NFC) technology to make payments. By tapping your device on a card reader terminal at checkout, the terminal reads and writes to the NFC chip in the device.

Is Apple Pay secure?

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, because it hides the cardholder's true card number. The token is required for processing mobile payments for Apple Pay.

Can I use Apple Pay without a Wi-Fi or cellular data connection?

Apple Pay requires an internet connection for setup but does not require an active internet connection for a transaction, as the token is stored on your device.

How do I make a payment using my Apple Watch?

On your Apple Watch, double-click the side button. Once your default card appears, swipe left or right to switch cards until you locate your Health Spending card. Next, hold the display of the Apple Watch within an inch of the contactless reader. You should then feel a gentle tap from your Apple Watch. If you are prompted to provide the last four digits of the card, use the Device Account Number. Open the Watch app on your iPhone, tap Wallet & Apple Pay, then tap the card to see your Device Account Number.



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 work?

Like Apple Pay, it uses tokenization, so no real card numbers are stored on your device or used for payments. Payments will be made using Near-Field Communication (NFC) contactless payments and Magnetic Secure Transmission (MST). MST is unique to Samsung Pay and allows for the phone to be used for contactless payments even at magnetic stripe terminals. It creates a magnetic field to communicate card information to the terminal (as if the card was being swiped) but through a tap of a phone.

Is Samsung Pay secure?

Samsung Pay uses the HCE security provision and utilizes the cloud to secure token services for the PAN. Samsung Pay does not store the Health Spending 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 Health Spending card number and the second is a one-time code or cryptogram that's generated by the phone's encryption key.

Can I use Samsung Pay without a Wi-Fi or cellular data connection?

Samsung Pay requires an internet connection for setup. You will only be able to make 10 payments without the device being on Wi-Fi or cellular data. If you have multiple cards set up in your Samsung Pay wallet, swipe up from the bottom of the screen to access the cards, and select the card you'd like to use at checkout.

What devices are compatible with Google Pay, and how does it work?

Any NFC-enabled device running Android OS 5 (Lollipop) or higher is required for in-store purchases. Like Apple Pay, Google Pay utilizes Near-Field Communication (NFC) technology to make payments. By tapping the device on a card reader terminal, the terminal reads and writes to the NFC chip in the device.

Is Google Pay secure?

Google Pay uses the HCE security provision and utilizes the cloud to secure token services for the PAN. Google Pay does not store Health Spending 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 Health Spending card number and the second is a one-time code or cryptogram that's generated by the phone's encryption key.

Can I use Google Pay without a Wi-Fi or cellular data connection?

Google Pay requires an internet connection for setup. You will only be able to make 10 payments without the device being on Wi-Fi or cellular data. If you have multiple cards set up in your Google Pay wallet, you can choose the card you'd like to use at the point of sale.

What should I do if my Health Spending card is lost or stolen?

Update your Health Spending card status in your online Member Portal. Once that's complete, if someone else tries to use your physical card or tries to complete a transaction through mobile payment, it will not work. Contact us for a replacement card.

Questions?



If you have additional questions, please contact our Customer Service Department:

(800) 327-7130

Monday - Thursday, 8:00am - 5:00pm EST, Friday, 9:00am - 5:00pm EST

LBS.CustomerService@LifetimeBenefitSolutions.com

