Introducing Mobile Pay

What is Navia Mobile Pay?

Navia Mobile Pay is a solution that allows your employees to pay for eligible benefit account expenses digitally, through their mobile devices.

How does Navia Mobile Pay work?

Navia Mobile Pay offers a fast, easy and secure way for your employees to pay for eligible benefit account expenses. Employees simply:

Step 1: Open their digital wallet (Apple Pay, Google Pay, or Samsung Pay)
Step 2: Enter their Navia debit card details
Step 3: Accept the Terms & Conditions
Step 4: Complete the authentication process, as prompted
Step 5: Begin using their digital wallet to pay for eligible expenses

Which digital wallet applications are supported?

Apple Pay, Google Pay, and Samsung Pay, which are the most popular digital wallets utilized by consumers today, are all supported at this time.

Is Navia Mobile Pay safe?

Navia Mobile Pay utilizes a tokenized card number that is never fully visible to merchants, making it an extremely secure way for your employees to pay for benefit account purchases. In fact, if an employee uses a mobile device that includes an additional layer of biometric authorization, such as thumbprint or facial recognition authorization, it's arguably more secure than an EMV chip card payment.

What is a token and tokenization?

Navia debit card information, such as the 16-digit primary account number, is replaced with a randomly-generated value (token) that can be securely stored on mobile devices and used to make purchases. Navia debit card account numbers are not stored on the mobile devices, servers or with the merchant. This helps to reduce the potential for fraud.

The tokenization process is invisible to your employees and happens behind the scenes. It also helps to simplify checkout by eliminating the need for an employee to enter and re-enter their account number when buying items in mobile applications "in-app" or at the point of sale.

Is Mobile Pay the same as contactless cards?

No, contactless cards are a different form of payment. Contactless cards have a wave-like symbol that looks similar to a Wi-Fi symbol on the front of the physical payment card. This indicates to consumers they can pay for purchases by tapping their card on the point-of-sale terminal at participating retailers.

Why should I offer a Mobile Pay solution to my employees?

- **Meet growing demand:** Mobile payment usage continues to climb and employee demand for mobile pay options, for all types of purchases, continues to grow.
- **Ease of use:** Offers a fast, easy and secure option for benefit account purchases, resulting in a more user-friendly experience for your employees.
- **Safer transactions:** Tap-to-pay technology is more reliable and secure than other forms of payment. Plus, mobile devices often provide a layer of biometric authentication such as fingerprint scans or facial recognition.
- **Reduced contact:** Promotes healthy and hygienic behaviors as Mobile Pay eliminates the need for your employees to touch payment terminals or pass their Navia debit card back and forth with cashiers.
- **Flexibility of payment devices:** Your employees can say goodbye to the hassle of having to carry their Navia debit card with them. Their mobile device is all they need to make eligible benefit account purchases.

What types of benefit account purchases work with Navia Mobile Pay?

Spending through a digital wallet abides by the same rules & regulations as spending via a Navia debit card. Your employees may use their digit wallet to pay for eligible benefit account expenses, as defined by your plan.

How do my employees add their Navia debit card to their digital wallet?

Employees simply open the Apple Pay, Google Pay, or Samsung Pay application on their device and follow the instructions to add a new card, entering their name, Navia debit card number, expiration date, and CVV code. They may be prompted to authenticate using a one-time passcode sent via text or email, or by speaking with a member services representative, before being able to add their Navia debit card to their digital wallet. Once they have successfully completed all required steps, their digital wallet should be ready to use for eligible benefit account purchases.

Call us at 425-452-3488 to learn more

www.naviabenefits.com

employerservices@naviabenefits.com

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