

Introducing NCA Mobile Pay

What is NCA Mobile Pay?

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

How does NCA Mobile Pay work?

NCA Mobile Pay offers a fast, easy and secure way for 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 benefits 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 NCA Mobile Pay safe?

NCA Mobile Pay utilizes a tokenized card number that is never fully visible to merchants, making it an extremely secure way for 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?

Benefits 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. Benefits 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 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 NCA 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 NCA Mobile Pay solution to my employer groups?

- **Meet growing demand:** Mobile payment usage continues to climb and employee demand for mobile pay options, for all types of purchases, continues to grow.
- **Differentiate your offering:** By offering a NCA Mobile Pay solution, you will be able to deliver a modern, convenient and contactless benefit account payment experience that other brokers are unable to deliver.
- **Ease of use:** Offers a fast, easy and secure option for benefit account purchases, resulting in a more user-friendly experience for their 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 NCA Mobile Pay eliminates the need for their employees to touch payment terminals or pass their benefits debit card back and forth with cashiers.
- **Flexibility of payment devices:** Their employees can say goodbye to the hassle of having to carry their benefits 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 NCA Mobile Pay?

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

Call us at 800-677-6690 to learn more

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