

PayFlex Card® + Digital Wallet

Frequently asked questions



What is a digital wallet?

It's a fast, easy and secure way to pay with your mobile device. If you have an Apple® or Samsung® device, you can add your PayFlex Card® to your digital wallet to help pay for eligible expenses.

Which digital wallets accept the PayFlex Card?

You can add your PayFlex Card to the Wallet app for Apple Pay® or the Samsung Pay® app.

- [Learn more about Apple Pay >](#)
- [Learn more about Samsung Pay >](#)

How secure are digital wallets?

Payments using digital wallets are often more secure than with a typical credit or debit card. Each time you use it, you must enter the mobile device's passcode or go through a biometric authentication (facial recognition or fingerprint). Your device does not store your 16-digit card number. And it's not shared with the merchant or health care provider. The digital wallet provider only keeps general information. For instance, purchase amount. No one can tie the card number back to you. And it never includes details on what you're buying.

I have an Apple device. I want to add my PayFlex Card to my Wallet app. What do I need?

First, make sure we have your current email address and mobile phone number. You can view and update that info in Account Settings on the PayFlex member website. Then [visit Apple Support](#) for more on what you need. You should also make sure your device can support Apple Pay. [View a list of Apple supported devices.](#)

I have a Samsung device. I want to add my PayFlex Card to Samsung Pay. What do I need?

First, make sure we have your current email address and mobile phone number. You can view and update that info in Account Settings on the PayFlex member website. The best place to start is [Samsung's site](#). You should also make sure your device can support Samsung Pay. [View a list of Samsung supported devices.](#)

How do I add my PayFlex Card to my digital wallet?

1. Have your PayFlex Card nearby.
2. Open the digital wallet in your mobile device.
 - Apple devices – open the **Wallet** app.
 - Samsung devices – open the **Samsung Pay** app.
3. Follow the steps in the app to add your card.
 - For help with Apple Pay or the Wallet app, [go to Apple Support](#).
 - For help with Samsung Pay, [visit Samsung's site](#).

When I add my PayFlex Card to a digital wallet, does my mobile device store the card number?

No. Your PayFlex Card number is not stored on your mobile device. The digital wallet replaces your card number with a device or digital account number. Your digital wallet only stores the device or digital account number. The merchant can only see your device or digital account number. This reduces the risk of your data being compromised.

What should I do if I have trouble adding my PayFlex Card to a digital wallet?

You can call PayFlex at **1-855-542-6183 (TTY: 711)** for help.

Where can I use my digital wallet to pay?

You can use your digital wallet at any merchant or health care provider that accepts contactless payments. At checkout, look for the payWave symbol or logos for Apple Pay and Samsung Pay. If you're using your PayFlex Card from your digital wallet, the merchant or provider must also accept Mastercard® and health care cards.

How do I use my PayFlex Card from the digital wallet?

Before you use your PayFlex Card, be sure that the merchant or health care provider accepts a digital wallet (Apple Pay or Samsung Pay), Mastercard® and health care cards. Then open the digital wallet app on your mobile device. Hold the device in front of a contactless reader.

Do I need to be on the internet to pay from a digital wallet?

No. You don't need an internet connection to use a digital wallet.

When I'm at a store using the PayFlex Card from my digital wallet, should I choose credit or debit?

If you're given the option to choose, you should choose credit.

When I use my PayFlex Card from the digital wallet, is my card number passed to the merchant?

No. Your mobile device doesn't store your PayFlex Card number. Your card number is replaced with a device account number or digital account number. That is the number the merchant sees when you use your digital wallet.

Will I have to sign a receipt when paying with my PayFlex Card from a digital wallet?

You may have to sign a receipt. It depends on the store and transaction amount.

Does the digital wallet show my recent PayFlex Card transactions?

When you view your card in your digital wallet app, you'll see the transactions you made with the digital wallet. But it won't show any payments made with the physical PayFlex Card. To view all your card transactions, log in to the PayFlex member website or PayFlex Mobile® app.

Why does my transaction amount sometimes show differently in the digital wallet app?

Some banks only provide the app with the initial authorized amount. It may be different from the final amount. You can view the final amounts for your PayFlex Card transactions on the PayFlex member website or PayFlex Mobile app.

How do I return an item that I bought using a digital wallet in a store?

The cashier will need your device account number or digital account number. They can use it to find the purchase and process the return. To see the last four digits of the device or digital account number, open the digital wallet app. You'll be able to see the details for that card.

If the cashier needs your card details to process the return, hold your device near the contactless reader. Then select the card you used to make the original payment. You'll need to authorize the return with your mobile device's passcode or biometric authentication. (This may include facial or fingerprint recognition). Depending on the return and refund policies of the store, it may take up to several days for the return to show on the PayFlex member website.

Can I remove my PayFlex Card from my digital wallet?

Yes. You can easily remove your PayFlex Card from your digital wallet. Doing so will delete your device account number or digital account number. But you can still use your physical PayFlex Card to pay for eligible expenses.

I suspended or removed my PayFlex Card from my digital wallet. Can I still use my physical PayFlex Card?

Yes. You can continue to use your physical PayFlex Card. Suspending or removing a card from a mobile device does not affect your physical card.

My PayFlex Card expired. I just got a new one. Do I need to update my digital wallet?

Yes. When you receive a new card, remove the expired card from your digital wallet and add your new one.

I added my PayFlex Card to a digital wallet. If my mobile device is lost or stolen, do I need to replace my physical PayFlex Card?

No. You don't need to replace your physical PayFlex Card. Your digital wallet doesn't store your card's 16-digit number. So, it's not on your mobile device. When you add the card to a digital wallet, your card number is replaced with a unique device account number or digital account number. If you want to continue using the PayFlex Card from your digital wallet, you just need to request a new device or digital account number from the digital wallet provider.

If I lose my mobile device, can others use my PayFlex Card from the digital wallet? What if someone steals my device?

There are features to help prevent others from using your digital wallet. With each use of your wallet, it must be approved at the point-of-sale. You must enter your device's passcode or biometric authentication (facial or fingerprint recognition).

For Apple Pay, you should go to **icloud.com/find**. You can also use the Find My iPhone app to suspend or remove the ability to pay from that device.

For Samsung Pay, you can use the Google Find My Device service. It will help you locate the device, secure it, or even erase all its content. This includes the card details stored in Samsung Pay.

I added my PayFlex Card to a digital wallet. What should I do if my physical PayFlex Card is lost or stolen?

Call PayFlex right away at **1-888-879-9280 (TTY: 711)**. Then remove the lost or stolen card from your digital wallet. Once you get a new PayFlex Card, you can add it to your digital wallet.

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