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## FREQUENTLY ASKED QUESTIONS

- **What Is Mobile Wallet?**

Mobile wallet is a form of technology that allows you to carry a digital version of your Highmark debit or credit cards on your mobile device. Mobile wallet allows you to make a purchase in a store, in an app, or even on a website with a participating merchant all with a compatible mobile device or wearable device.

- **Where Can I Use Mobile Wallet?**

You may use Mobile Wallet at many different merchants. Mobile Wallet is also accepted in many apps and on participating websites with your computer, phone, or tablet - depending on the compatibility of the devices. Use your Highmark debit card to make purchases with your mobile wallet anywhere you see the **Apple Pay**, **Google Pay** or **Samsung Pay** logos.

- **What Are The Benefits Of Using Mobile Wallet?**

Convenience – you don't have to worry about having your card with you or potentially leaving it behind/losing it while making a purchase.

Security – During a transaction, the merchant receives a unique digital code, or token, to complete the transaction. In this process, your actual card number is never provided and makes it nearly impossible for a scammer to take your card information.

- **How Do I Purchase Something With Mobile Wallet?**

The process for completing transactions using mobile wallet varies depending on which wallet and device you are using. The general process includes these steps:

1. Hold your device near the terminal.
2. You will be required to verify your identity using either your fingerprint, facial recognition, or a passcode/PIN depending on your device.
3. Once authenticated, the transaction will take just a second to process and will notify you when it has been completed

- **Is It Safe?**

Yes. Mobile Wallet utilizes security features that are built into your device to protect your payment information. Your account number and card information are never stored on your device. Instead, Mobile Wallet only provides a unique digital code, known as a token, for the merchant to use to complete the transaction. Additionally, all Mobile Wallet transactions require authentication before they can be processed.

- **How Do I Put It On My Mobile Phone/Device?**

Most devices have a mobile wallet app preloaded, depending on the device you are using. For iPhones, the app is called “Wallet”. On Samsung and Android devices the app is called “Google Pay” or “Samsung Pay” respectively. If your device does not have the app, it can be downloaded from the appropriate app store for your device.

- **Does Adding My Debit Card To Mobile Wallet Mean I Can’t Use My Physical Card Anymore?**

No. If you add your Highmark debit card to your mobile wallet, your physical card can still be used like it is today.

- **Can I Add My Highmark Credit Card To Mobile Wallet?**

Yes. However, at this time, the Business Credit Card may not be used with Mobile Wallet.

- **How Do I Set Up My Highmark Debit Card With [Apple Pay](#)?**

1. Open the Wallet App on your Apple device.
2. Tap the plus sign in the top-right corner to add a new card.
3. Add your Highmark debit card by entering the card information (your phone may prompt you to capture the image of the card to add the card information automatically).
4. If you are asked to verify your card, select your preferred verification method from the list and follow the prompts.

- **How Do I Set Up My Highmark Debit Card With [Google Pay](#)?**

1. Download the Google Pay app from Google Play onto your Android device.
2. Launch the app and tap Get Started or Menu, then tap Add Payment Method.
3. Add your Highmark debit card by entering the card information (your phone may prompt you to capture the image of the card to add the card information automatically).
4. You will be asked to verify your card. Select your preferred verification method from the list and follow the prompts.

- **How Do I Set Up My Highmark Debit Card With [Samsung Pay](#)?**

1. Find the pre-installed app, or download the Samsung Pay app from Google Play onto your Android device.
2. Launch the app and sign into your Samsung account, then tap “Add a debit card.”
3. Add your Highmark debit card by entering the card information (your phone may prompt you to capture the image of the card to add the card information automatically).
4. If you are asked to verify your card, select your preferred verification method from the list and follow the prompts.

- **What Happens If I Change My Device/Mobile Phone?**

If you replace or update your device, your card will not be transferred automatically. You will need to set up the Mobile Wallet software again and add your card to the new device.

**\*\*\*Be sure to remove debit/credit cards from Mobile Wallet on old devices.\*\*\***