

## Mobile Wallet Frequently Asked Questions

### What is a mobile wallet?

Mobile wallets allows you to carry a digital version of your wallet on your smartphone. It provides for quick and easy access to debit and credit cards, loyalty cards and tickets.

### What is a mobile payment?

Mobile payment is a service that allows customers to make card payments online, in apps and in stores using certain mobile devices. Look for the logos below at millions of participating businesses.



### How do I add my ABLEnow Card to my mobile wallet?

Follow the steps below to add your ABLEnow Card to your mobile wallet:

1. Verify that your mobile phone number and email are listed correctly in the account portal by visiting the Message Center > Update Notification Preferences.
2. Find the mobile wallet app icon on your phone and click the "+" to add a new card.
3. Take a picture of your card or enter the card details manually.
4. Review and agree to the Terms and Conditions.
5. Authenticate your enrollment, if required, by entering the one-time passcode sent via text message<sup>1</sup> or email.
6. Begin using your mobile wallet for qualified disability expenses.

NOTE: Authorized Signers will need to call 844-593-3985 to authenticate via phone.

### Why am I being asked to call and authenticate my enrollment?

This security step verifies that you're authorized to add the ABLEnow Card to your mobile wallet. This process will help to prevent someone from stealing your card and adding it to their device.

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### How do I remove my ABLEnow Card from my mobile wallet?

You can remove your ABLEnow Card from your mobile wallet at any time by following the directions in the mobile wallet app on your device.

### Is mobile wallet secure?

Mobile wallets are considered to be more secure than traditional wallets. Most mobile wallets don't store your real card number; instead, they assign an encrypted code, which means your card number is not seen by the terminal reader or the merchant.

### What if I lose my phone?

A lost phone has more protections than a lost wallet. There are apps available that allow you to remotely find, lock or erase data from your mobile phone. Installing these apps and setting up additional security, like password protection and fingerprint or face recognition, can help make your phone more secure.

If you believe your ABLEnow Card has been lost, stolen or compromised, report it immediately in the "Tools & Support" tab of your online account portal.



### Is there a cost to add my ABLEnow Card to my mobile wallet?

There is no fee charged by ABLEnow to add or use your ABLEnow Card in your mobile wallet.

All ABLEnow account owners receive the ABLEnow Card at no additional cost.