# THE BENEFITS



# WHAT IS A DIGITAL WALLET?

#### **BASIC INFO**

This great digital tool allows participants to load their Beniversal Prepaid Mastercard® or eTRAC Prepaid Mastercard® as a payment method into their preferred digital wallet. All participants have the ability to add cards.



Once users set up their Beniversal or eTRAC card as a payment option, they can just hold it over the contactless sign at the checkout, register or kiosk and it will indicate the transaction was successful either with a buzz, green check mark appearing on their screen, or an image of the card appearing.

## WHICH PAYMENT PLATFORMS ARE SUPPORTED?

Apple Pay® | Google Pay® | Samsung Pay®

#### WHERE CAN IT BE USED?

Digital wallets enable participants to make payments for eligible items while reducing exposure to publicly used items, such as commuter turnstiles, retailer's registers and health provider checkout areas.

# **HEALTHCARE EXPENSES**

#### **BENIVERSAL IS THERE**

Acceptance of digital wallets varies widely and can be different from merchant location to location. However, users can continue to access account funds through their physical card if digital wallets are not accepted.

#### SAFE & SOUND

Digital wallets are extremely safe due to a protection feature functionality called tokenization. In other words, actual data of the linked payment card is never shared with the merchant when making purchases. This drastically reduces the risk of exposure of private information.

### COMMUTER EXPENSES

#### FLEXIBILITY FOR ALL

The Beniversal & eTRAC cards allows participants to take advantage of the latest pay-per-ride contactless payment turnstiles. (OMNY).

# **BENEFITS THAT** WORK

Participants are not locked into monthly transit passes and have the freedom to make purchases based on their current needs.





