navia benefit solutions

Frequently Asked Questions

Introducing Mobile Pay

What is Navia Mobile Pay?

Navia Mobile Pay is a payment option that allows you to pay for eligible benefit account expenses digitally, through your mobile devices.

How does Navia Mobile Pay work?

Navia Mobile Pay offers a fast, easy and secure way for you to pay for eligible benefit account expenses. To begin using Mobile Pay, simply:

Step 1: Open your digital wallet (Apple Pay, Google Pay, or Samsung Pay)
Step 2: Enter your Navia debit card details
Step 3: Accept the Terms & Conditions
Step 4: Complete the authentication process, as prompted
Step 5: Begin using your digital wallet to pay for eligible expenses

What is a digital wallet and how does it work?

A digital wallet is an app that stores your debit and credit card details so you can pay for things digitally using your mobile device. To use a digital wallet, simply add your debit and/or credit card information to the app, which will be stored securely.

To make a payment via your digital wallet, you simply hold your device close to a mobile-enabled payments terminal to set the transaction in motion. Since there is no physical contact between the device and the payments reader, digital wallet payments are often referred to as contactless payments.

Which digital wallet applications are supported?

Apple Pay, Google Pay and Samsung Pay are supported at this time.

How do I add my Navia debit card to my digital wallet?

Simply open the Apple Pay, Google Pay, or Samsung Pay application on your device and follow the instructions to add a new card, entering your name, Navia debit card number, expiration date, and CVV code. You may be prompted to authenticate using a one-time passcode sent via text or email, or by speaking with a member services representative, before being able to add your Navia debit card to your digital wallet. Once added, your digital wallet should be ready to use for eligible benefit account purchases.

What if I receive an error message while trying to add my Navia debit card to my digital wallet?

If you receive an error message, ensure you have an email and/or phone number on file in your account, then try again after 48 hours. For fraud protection, your email or phone number must be in your account for at least 48 hours before you will be able to successfully add your Navia debit card to your digital wallet.

Is Navia Mobile Pay safe?

Yes! Your Navia debit card in your digital wallet is protected by your device passcode and in some cases, biometric authentication such as fingerprints scans or facial recognition. As added protection, your Navia debit card number is neither shared with the merchant nor stored on your device or mobile server. Instead, a unique digital code is created specifically for your device.

Is 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 you can pay for purchases by tapping your card on the point-of-sale terminal at participating retailers.

Do transactions process differently when my Navia debit card is used through a digital wallet?

No. Transactions process in the same way and according to the same eligibility requirements established by your benefits plan. All mobile transactions will also show within your transaction history in your benefit account in the exact same way as physical Navia debit card swipes.

How will I know a payment went through?

You will hear a small sound or feel a vibration to indicate the payment was successful, as well as see a paid message on your device's display.

What types of benefit account purchases can I use my digital wallet for?

Spending through your digital wallet abides by the same rules & regulations as spending on your Navia debit card. You may use your digit wallet to pay for eligible benefit account expenses, as defined by your plan.

What merchants accept Apple Pay / Google Pay / Samsung Pay?

Apple Pay is available at more than a million stores and online via the Safari browser. You can view the full list of merchants at the Apple Pay site. Samsung Pay and Google Pay work almost anywhere you can swipe or tap your card.

Call us at 425-452-3500 to learn more

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