

CARDHOLDER FAQs

Some of the most common questions you'll receive from cardholders include the following:

✚ What are the benefits to me, the cardholder?

A digital wallet is simply a new way for you to access your card, allowing you to pay at participating retailers by using your device.

✚ Is my card eligible for the service?

As long as the issuer (your financial institution) has enrolled the cardholder's **BIN** [in tokenization](#) [in](#), the cardholder's card is eligible.

✚ How does it work?

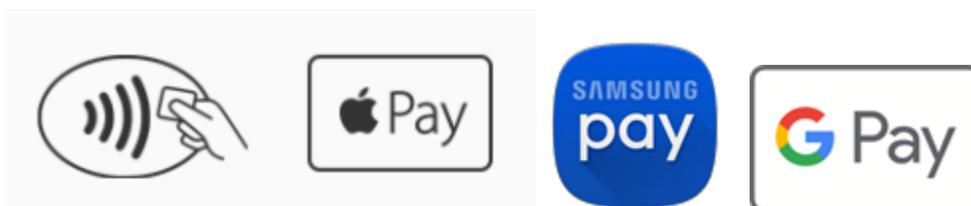
The exact method varies by terminal or device, but in most cases, your cardholder simply holds the device close to the contactless reader on the merchant terminal. The cardholder may need to unlock the device or enter a passcode before making the payment.

✚ Is it safe? What happens if I lose my device?

Because the real card information is never exposed, tokenized payments are very safe. If the device is lost, your cardholder should call your financial institution to suspend or deactivate their token. There is no need to hot card and replace the real card.

✚ Where can I use it?

The number of merchants accepting tokenized payments is growing every day. Your cardholders should look for the following symbols to identify where they can use their digital wallet.



✚ How do I add a card to my digital wallet?

On a qualifying device, your customer needs to download the digital wallet of their choice and then follow the directions that are displayed. This process is known as provisioning. Once the provisioning request is approved, your customer may begin using their digital wallet.

✚ Something went wrong when I tried to add a card to the wallet.

The initial provisioning activity is the only piece of the new service which requires an active Internet connection for the duration of the process. Common reasons your cardholder's request may have failed include:

- Network-related problems (bad or no Internet access; TSP/Issuer/Digital Wallet Provider outage)
- Device software/hardware issues
- Expired/reissued card

- Card blocked (for example: not activated, reported lost, etc.)
-

✚ **My device doesn't work at my local pharmacy (or other retailer).**

- 1 Authenticate the cardholder using the last few transactions performed on the card. Don't use information available on the device, such as the last four digits of the mobile number, device name, last four digits of token, etc, as these will be available to a fraudster with access to the device.
 - 2 Log in to your token management portal.
 - 3 Use PAN to access all tokens related to that PAN.
 - 4 Check that the token status is active.
 - 5 Check to see if a transaction has been completed using the token recently. If yes, it may be a merchant terminal issue.
-

✚ **My device is lost or stolen.**

Cardholders will call your financial institution when their device is lost or stolen. Specifically, the digital wallet provider is strongly encouraging financial institutions to direct the user to self-service using the online or app version of "I've lost my device" and then put the device into *Lost Mode*. When the cardholder places their card in *Lost Mode*, all tokens in their wallet will be suspended. If they are not comfortable, are unable, or do not want to self-serve, you may perform the service for them.

✚ **My card is lost or stolen.**

Cardholders will call you or SHAZAM when their plastic is lost or stolen. Here are some steps your financial institution and the cardholder can take:

- 1 Hot card the card.
- 2 Issue a new card to your cardholder.
- 3 Either deactivate the **token PAN**  on your token management portal or advise your cardholder to delete the token from their phone.
- 4 Advise the cardholder to delete the old PAN from their digital wallet.
- 5 Advise the cardholder to add the new PAN to their digital wallet and begin the provisioning process again using the new payment credentials.