Adding your UMR debit card into your mobile wallet

Easy and contactless payments through your mobile phone

Your mobile wallet is an application in your smartphone that can store your debit and credit cards, allowing you to use your phone to make payments.

Over half of the largest retailers incorporate mobile payment for their products and services, and now you can add your UMR debit card to your mobile wallet to pay for your qualified expenses from your phone. Mobile wallets can store your card data safely and transmit it to the retailer with the use of near-field communication (NFC).* Cards added in a mobile wallet securely transfer transactions through a tokenization process.

You will be able to add your UMR debit card to your Google Pay, Apple Wallet or Samsung Wallet.

Adding your debit card to your wallet is

- **Fast and easy:** The set up to add your debit card is simple to complete, and once added to your wallet, with just a tap, you can make a payment, saving you time and the hassle of searching for the appropriate debit card at the checkout.

- **Safe and convenient:** Rather than having to carry a physical card, it is stored in your mobile wallet and minimizes the loss or theft of your card.

- **Efficient:** Adding your debit card to your smartphone means having to carry less in your actual wallet.

Eligible plans

With any active UMR plan that has issued you a debit card, you are able to add to your smartphone for mobile payments. These plans include:

- Flexible spending account (FSA)
- Dependent Care
- Transit
- Parking
- Health saving account (UMR HSA)
- Health reimbursement account (HRA) except HRAs with claim payment system

Qualified payments

UMR will ensure your debit card is configured to allow your expenses as outlined in your specific plan.

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Important note: *If you have already set up your account on our website, you may have been asked to provide UMR with an email address and mobile phone number. If you have done so, please note that you must do so again when following the instructions for setting up the mobile wallet. You must activate your debit card before adding it to your mobile wallet.*

Whether you have an Apple, Samsung or Google device, use the following steps to set up the mobile wallet for your UMR debit card.

Step 1: Log in to the UMR portal and select **Account balances**.

Step 2: Select the **type of plan** you have, either FSA, HSA or HRA.

**Step 3:** On the next screen, click the green **View account** button.

Step 4: Select your **user profile name** at the top of the screen for a drop-down menu.

Step 5: On the drop-down menu, click **Profile Summary**.

Step 6: On the Profile Summary page, click **Update Profile** to add or verify your email address and mobile phone number.

Step 7: After ensuring you have a wi-fi connection, open the mobile wallet application on your smart phone.

Step 8: Follow the prompts on your phone to set up the wallet.
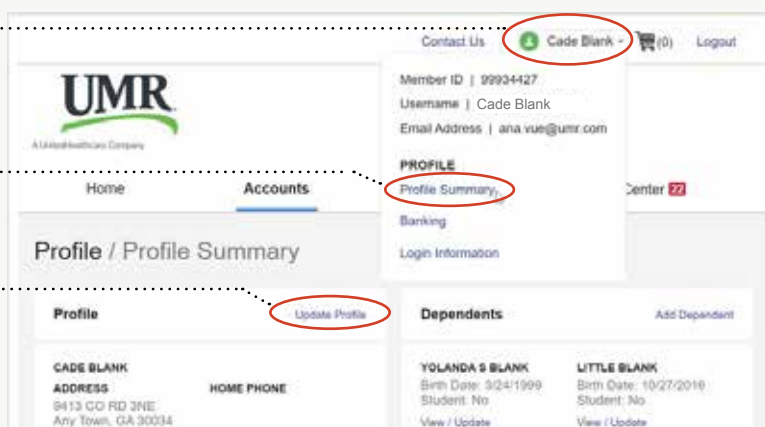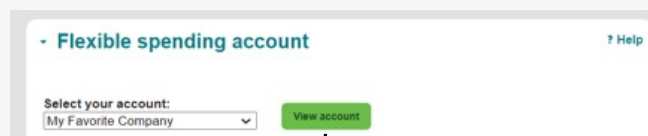
*NFC-near-field communication are standards that permit your mobile phone and other devices to exchange messages. It is a wireless connection between your smartphone and another device in close proximity.

**213(d) medical expenses refer to Section 213 of the Internal Revenue Code. The IRS defines qualified medical care expenses within the IRS Section 213(d).

More information about your mobile pay options with UMR

Accessibility	When you receive a UMR debit card, you must activate it before adding it to your mobile wallet.
	You will be able to use your card for 213(d) eligible expenses through your smartphone's payment application.
	Whether you have Google Pay, Samsung Wallet or Apple Wallet applications, you can add your debit cards to your mobile device and make payments. Please review your application's procedures and terms of service for more details.
	If you are enrolled in a transit plan, you can use your debit card for transit expenses. Qualified transportation expenses which cover your commute to and from your place of work will allow you to use your mobile wallet to pay for the MTA New York transit system and most of the country's transit systems except for the Washington D.C. Metro transit system.
Substantiation	Per IRS regulations, we may request documentation from you to validate the expenses from your debit card transactions and ensure they are eligible for reimbursement. You can submit documentation as an itemized receipt, statement, bill or explanation of benefits (EOB) showing: • The provider that administered the service • Date the service was incurred • What service was provided • Total amount of the service and amount insurance paid (if applicable)
	If the transaction cannot be substantiated via any of the automated processes, you may receive a request from UMR to submit appropriate documentation. This would be the same documentation that you would include with a manually filed claim.
	Substantiation is not required for your UMR HSA distributions.
Security	UMR adheres to strict guidelines to safeguard our members, therefore: • Mobile phone number and email must be updated or validated at the onset when adding your UMR debit card to your phone • Dependents or individuals other than you cannot call in to add your debit card to your mobile phone • If you decide to call UMR Customer Service to complete the process, you will be required to pass multi-level authentication questions • A verification code is sent for you to input to your phone before your card is added to your smartphone • An immediate notification is sent to your mobile phone or email as soon as your card was successfully added
	In the event of unexpected security breach or theft of your UMR debit card, through your smartphone payment application, you can update the debit card status in your member portal so that it is locked and inaccessible until you update the status.

Customization	It is expected that your physical UMR debit card may look different from the image of the same debit card in your phone; however, there is no change in the core debit card functionality.
	Unlike your other debit/credit cards in your smartphone, you have the option to distinguish your UMR debit card from your other mobile cards by labeling or naming the card.
Termination	If you are terminated by your employer and depending on your plan, you may have the option to continue to use your debit card through your mobile pay application.
	If you are terminated from an FSA, HRA or Transit plan, your card will be disabled and will no longer function in your mobile wallet.

Removal of UMR debit card from your mobile wallet

If you no longer want your debit card in your smartphone's wallet, you can follow the procedure outlined by your smartphone for removal.

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