

Digital Wallet

User Guide

Version 1.0

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Overview

A digital wallet also known as "e-Wallet" is a smartphone application that allows you to make electronic transactions with a vendor or merchant who accepts digital wallet payments at the point of sale (POS), via Near Field Communication (NFC), most commonly known as bluetooth.

Based on feedback, we understand that our customers experience merchant acceptance challenges with Virtual and Ghost Cards as a result of merchants being required to manually enter Comdata cards into their POS at the time of authorization. Also, the rise of COVID-19 has increased demand for contactless payments to ensure employee health and safety.

On March 2021, Comdata launched the use of Digital Wallet as one of the acceptable payment methods with the goal of addressing the aforementioned business gaps. At this time, Comdata Digital Wallet is compatible with only Apple Pay. Google Pay and Samsung Pay are planned for future development.

Purpose

This document is intended to teach you, your company's Digital Wallet administrator, how to use Digital Wallet, from adding cards to initiating payments. Please ensure Apply Pay is downloaded on your mobile device.

Enroll in Digital Wallet

If your company uses Comdata physical, Ghost, or virtual Mastercard cards, you can enroll into Comdata's Digital Wallet program. In order to participate, contact your Comdata Relationship Manager. Your Relationship Manager will send you a contract addendum for you to sign and return. Once you return the document to the Relationship Manager, an approval process begins. If any additional information is required from you to complete the approval, your Comdata account manager or implementation manager will reach out to you to collect the information. Once the enrollment process to Digital Wallet is complete, your cardholders can begin adding their cards to Digital Wallet.

If you'd like your cardholders to see your company brand and card art in Digital Wallet instead of Comdata's brand, let your Relationship Manager know. They can help add this feature to your account for you.

Note: There is no charge to enroll in Digital Wallet, however, a rebate adjustment may be necessary. Refer to your Digital Wallet Terms & Conditions or reach out to your Comdata Relationship Manager for more information.

Access Required Card Information

Once you have received eligibility to use Digital Wallet, your cardholders can add their Comdata cards to Digital Wallet via Apple Pay. In order to add a card to digital wallet, you must have the following card information: cardholder first and last name, full 16-digit card number, expiration date, and card validation code (CVC2). See below on how to collect this information for each card type:

- **Physical Mastercard:** The card number, expiration date, and CVC2 are printed directly on the physical card. Once the card is ordered through ICD and shipped to the cardholder, they can add this information to Digital Wallet from their card. You can also access this information in ICD if the cardholder loses their card.
- **Ghost Card:** If your cardholders use Ghost cards, you as the program administrator will need to provide them with the card information from iConnectData (ICD). See [Access Card Information in ICD](#) for more details. If you need information for a large quantity of cards, you can use Comdata's Virtual Card Web Services (VCWS) or Card API to gather the information needed for the cardholder to enroll. Contact your Comdata account representative for more information on our API solutions.
- **Virtual Card:** Similar to ghost cards, you can retrieve the card information from ICD or VCWS and send it to the cardholder via a remittance. See [Access Card Information in ICD](#) for details on how to find your cardholder's card information. Contact your Comdata account representative for more information on our API solutions.

Note: Your cardholder must be enrolled in Alerts & Notifications (A&N) to add a physical or Ghost Mastercard to Digital Wallet. If the cardholder is not enrolled in A&N, their Apple Pay Billing Address must match their billing address on file with Comdata. If the cardholder does not have a billing address on file with Comdata, the system will try to match their Apple Pay Shipping Address with their shipping address on file. If neither of the addresses match or the cardholder is not enrolled in A&N, Digital Wallet will prevent them from adding their card.

Also, once you've added your card to Digital Wallet, you can use it on any of your other Apple device's with Apple Pay, such as your tablet or Apple Watch.

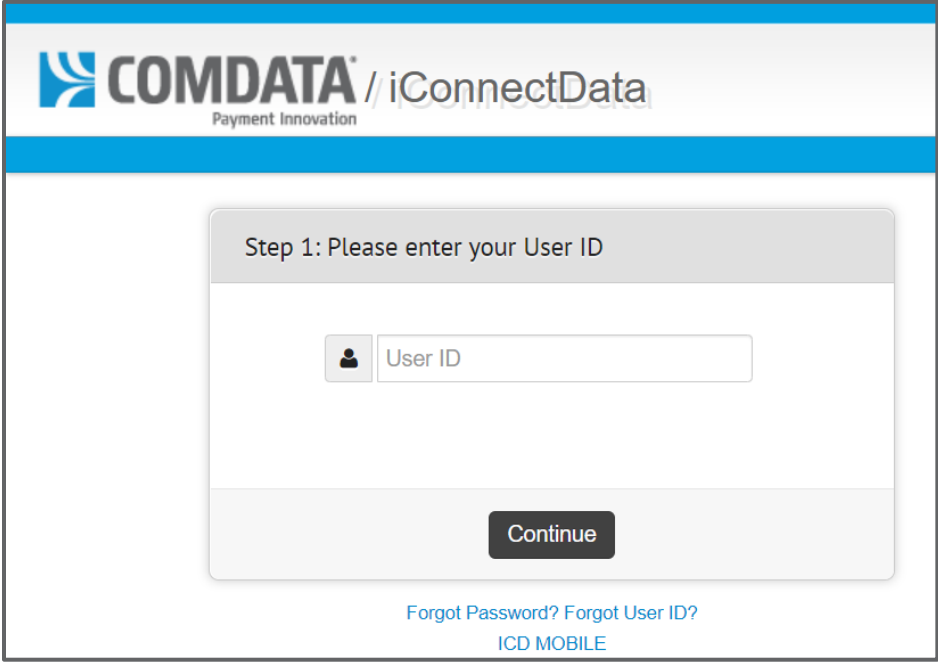
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Access Card Information in iConnectData (ICD)

Follow the steps below to access the required details for physical, Ghost, and virtual Mastercard cards in ICD. You must provide this information to your cardholder so they can add their card to Digital Wallet.

1. Log into ICD.



COMDATA / iConnectData
Payment Innovation

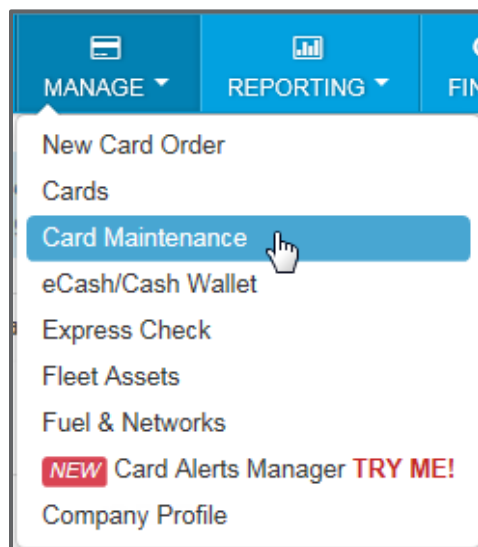
Step 1: Please enter your User ID

User ID

Continue

[Forgot Password?](#) [Forgot User ID?](#)
[ICD MOBILE](#)

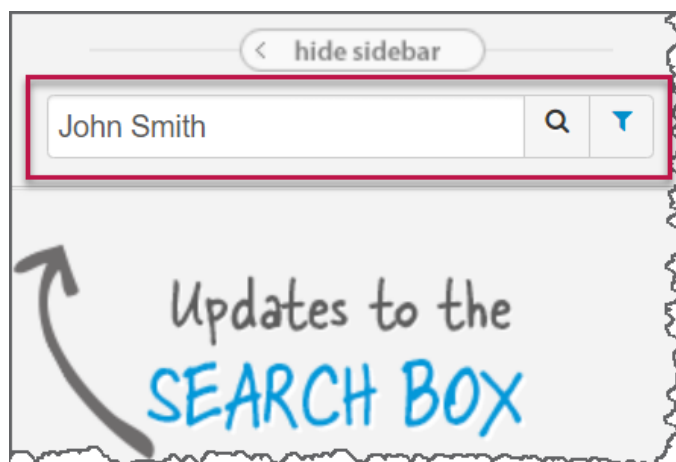
2. Select **Manage** from the main menu bar. Then, select **Card Maintenance**.



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- Key in any of the card's details in the search field in the top left corner. For example, you can search for the card by card number, the cardholder's name, or the customer ID associated to the card.



- Select the card from the search list. The card's information displays on the right side of the screen under the Basic Information section. For physical and Ghost Mastercard cards, you can find the card number and expiration date here.

John Smith

Select All Showing 200 of 1000+

SMITH, JOHN

12345

1234

5567 8888 8888 8888

Active

Basic Information

Card Holder/Vehicle Info

Network Restrictions

Products/Limits

eCash/Cash Wallet

Transaction History

Recent Card Updates

XTNS, TEST

0000

0000

5563 0000 0000 5972

Active

TEST, CHIPNPIN

CHIPNPIN1

BASIC INFORMATION

CARD NUMBER

5567358888888888

PRIMARY CARD NUMBER

Not Available

ACCOUNT ID

MC180

CARD TOKEN

000X00X0X0

CUSTOMER ID

BBREG

CUSTOMER ID DESCRIPTION

MC REGRESSION STANDARD CUST

NAME

SMITH JOHN

PROFILE

[001] DRIVER FUEL ONLY 5/2/D

GL CODE TRANSACTION ASSIGNMENT PROFILE

Not Available

EMPLOYEE NUMBER

88888

STATUS

Active

LAST ACTIVITY DATE/TIME

Not Available

Move Card

EMAIL ADDRESS

MOBILE NUMBER

EMAIL NOTIFICATIONS

MOBILE ALERTS

COUNTRY CODE

US

EXPIRATION DATE

03/2022

DOB (MMDD)

LAST 4 SSN

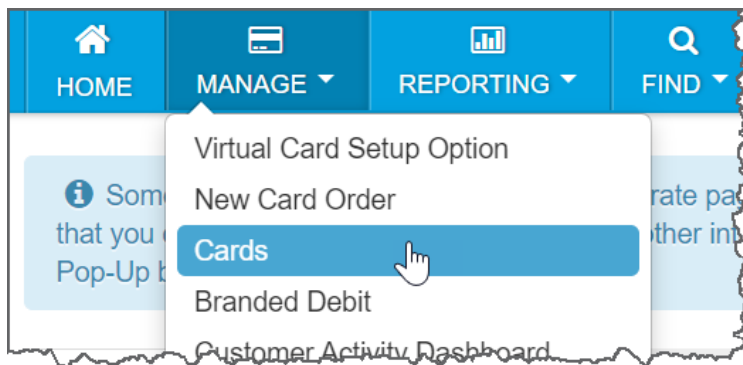
VEHICLE NUMBER

1234

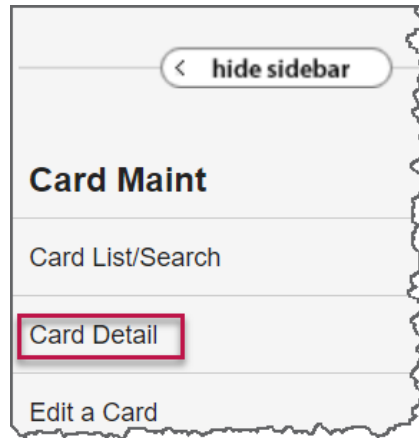
5. A virtual Mastercard will display the card number, expiration date, and CVC2.

BASIC INFORMATION	
CARD NUMBER 5532000000000000	ACCOUNT ID TEST12
CUSTOMER ID TST13	CUSTOMER ID DESCRIPTION COMPANY, INC.
NAME SMITH JOHN	LAST ACTIVITY DATE/TIME Not Available
STATUS Active Move Card	EXPIRATION DATE 05/2022
EMAIL ADDRESS	MOBILE NUMBER
EMAIL NOTIFICATIONS <input type="checkbox"/>	MOBILE ALERTS <input type="checkbox"/>
TOTAL DOLLAR AMOUNT 900.00	DOLLAR AMOUNT MUST BE EXACT AMOUNT Yes
DOLLAR AMOUNT AUTHORISED 0.00	DOLLAR AMOUNT USED 0.00
NUMBER OF TRANSACTIONS 1	NUMBER OF TRANSACTIONS USED 0
NUMBER OF TRANSACTIONS AUTHORISED 0	CVC2 000

6. To find the CVC2 on a Ghost or physical Mastercard, return to the ICD main menu bar and select **Manage**. Then, select **Cards**.



7. Select **Card Detail** from the left-hand sidebar.



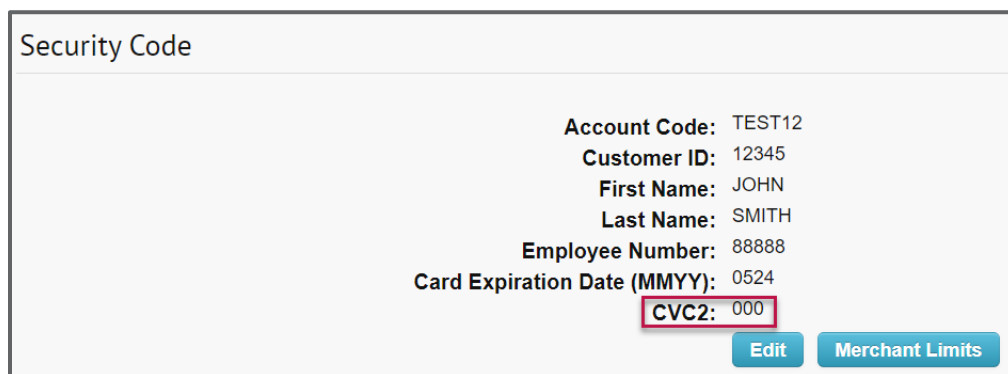
8. Enter a **Card Number** or **Employee Number** and then click **Search**. Or click **View Card List** to select the card from a list of all cards associated to your customer ID.

A screenshot of the "Card Detail" search form. It features two input fields: "Card Number:" and "Employee/Vehicle Number:". To the right of the "Card Number" field is a blue "Search" button. In the bottom left corner, there is a blue link labeled "View Card List".

9. The Edit an Employee card page opens. Scroll to the bottom of the page and click **Security Code**.



10. The CVC2 displays on screen.

A screenshot of the "Security Code" page. It displays the following card details: "Account Code: TEST12", "Customer ID: 12345", "First Name: JOHN", "Last Name: SMITH", "Employee Number: 88888", and "Card Expiration Date (MMYY): 0524". The "CVC2: 000" field is highlighted with a red rectangular box. At the bottom right, there are two blue buttons: "Edit" and "Merchant Limits".

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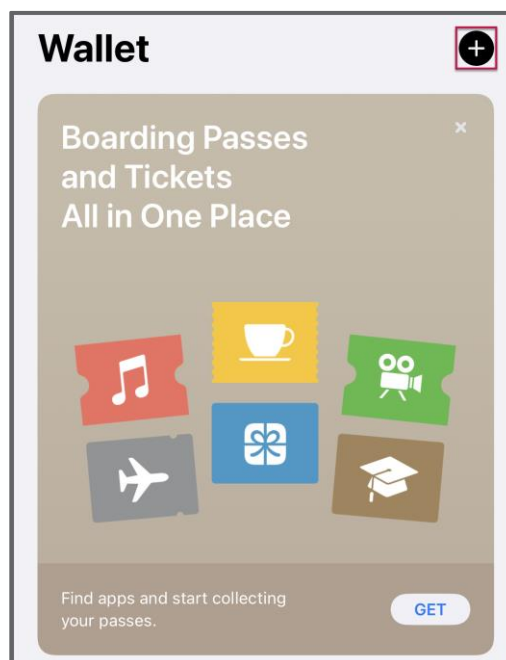
Add Your Card to Digital Wallet

Follow the steps below to add a Comdata Mastercard to Digital Wallet.

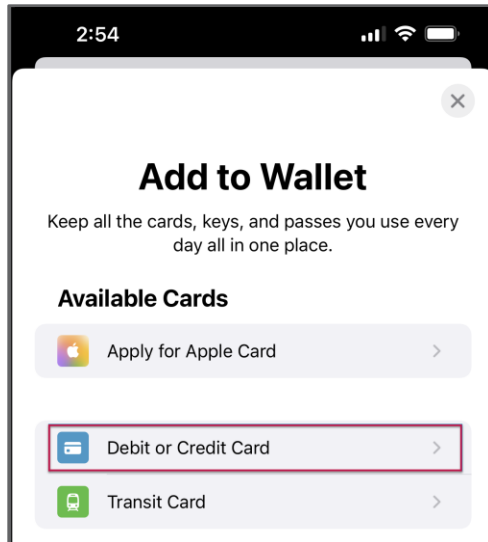
1. Open the Wallet app on your Apple mobile device.



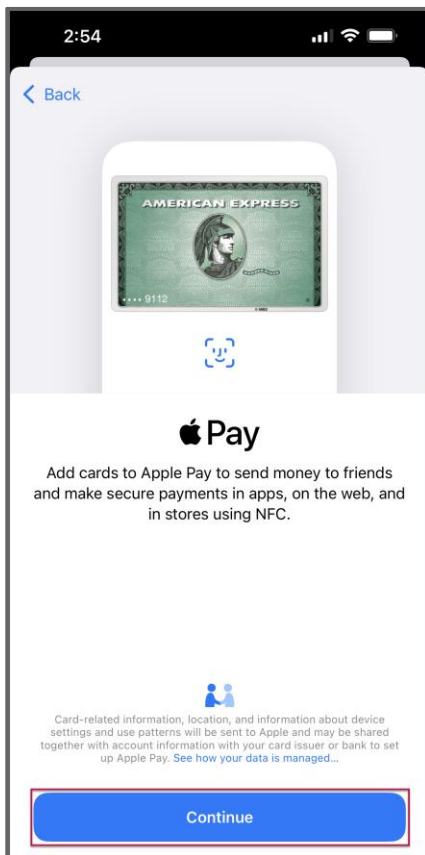
2. Tap the plus button (+) in the top right corner.



3. Tap **Debit or Credit Card**.



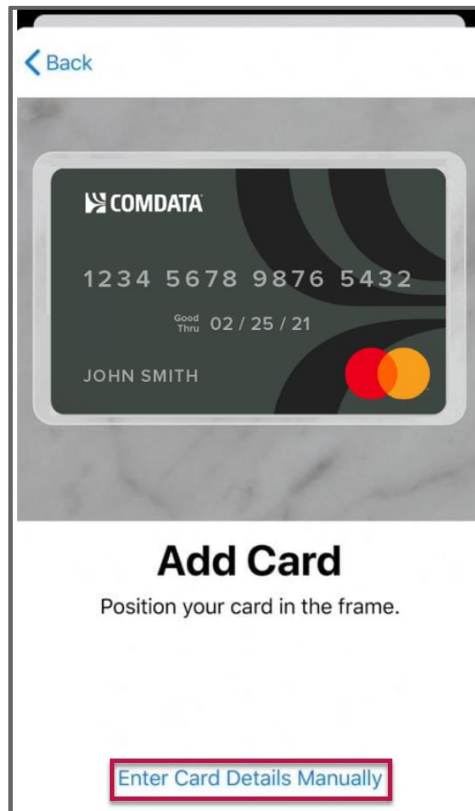
4. Brief information displays about the details of Apple Pay. Tap **Continue**.



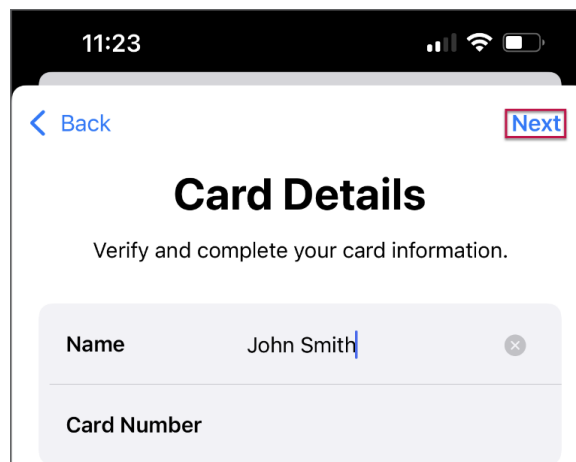
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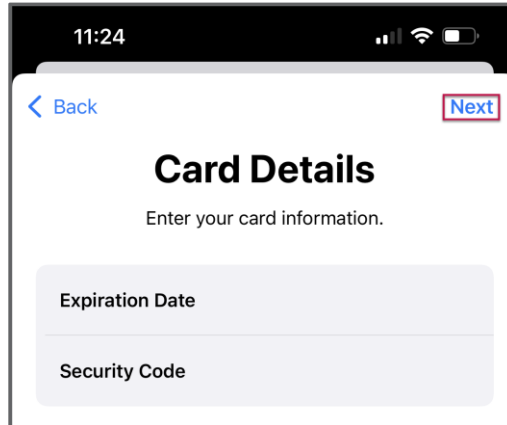
5. If you're using a physical Comdata Mastercard, you can use your phone's camera to scan your card and automatically populate the details. If you prefer to key in the card information, or you're using a Ghost or virtual Mastercard, tap **Enter Card Details Manually**.



6. Enter your first and last name in the **Name** field. Enter the full 16-digit card number in the **Card Number** field. Then, tap **Next**.



7. Select the card's **Expiration Date** and enter the card validation code (CVC2) in the **Security Code** field. Tap **Next** when ready.



11:24

< Back Next >

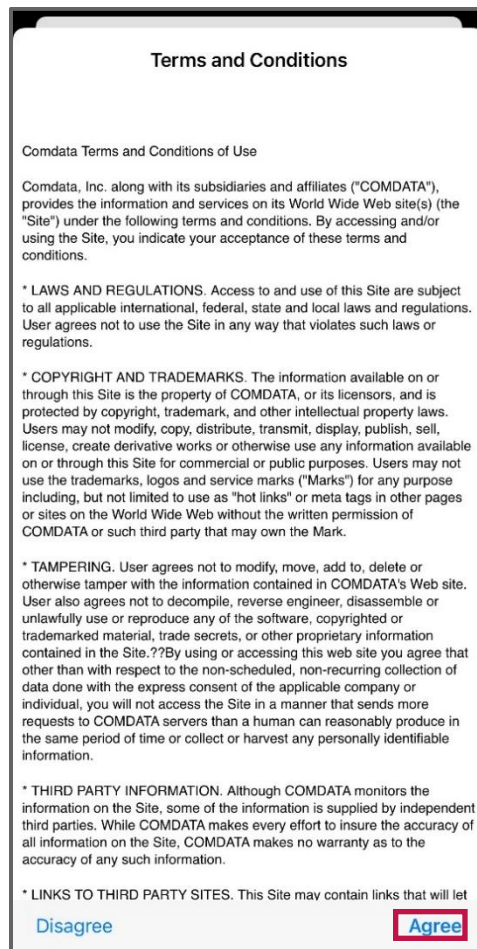
Card Details

Enter your card information.

Expiration Date

Security Code

8. Read the Terms and Agreements. Then, tap **Agree**.



Terms and Conditions

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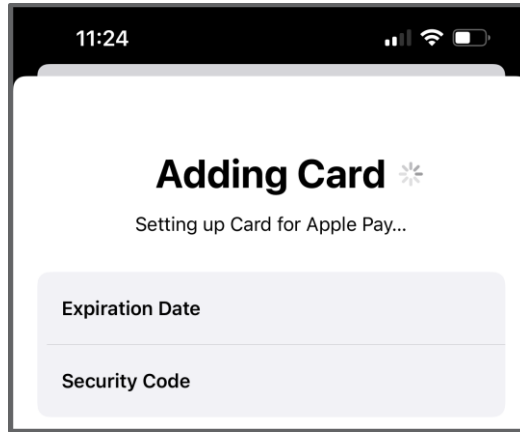
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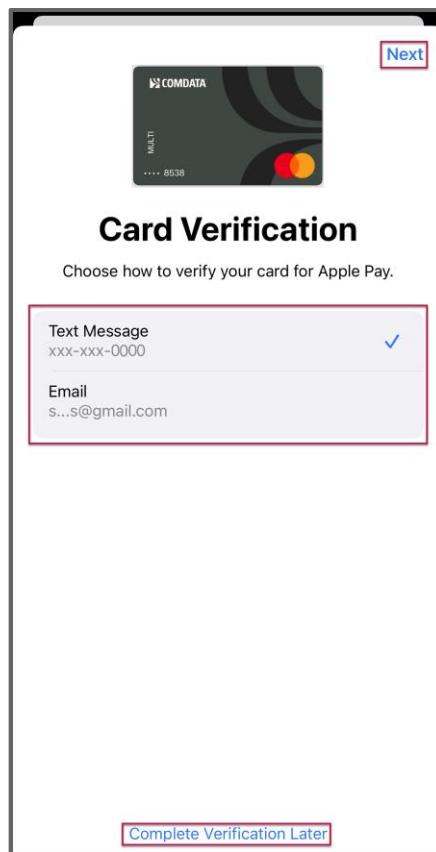
Disagree Agree

9. The system will begin processing your card information.



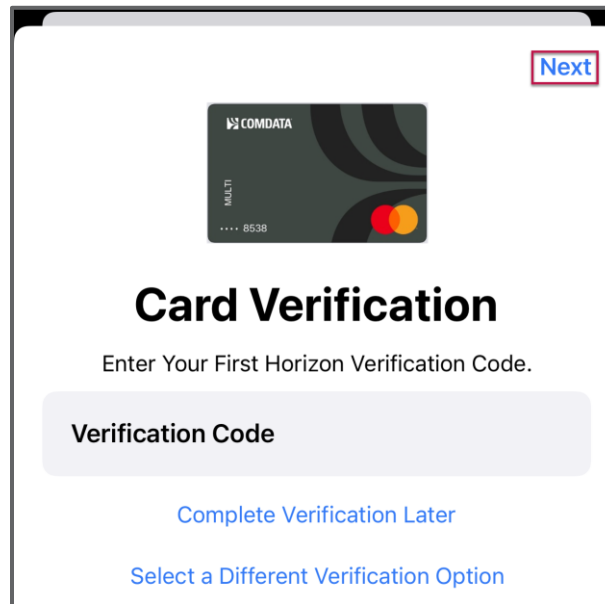
10. The Card Verification screen displays prompting you to select a method to verify your card. Select either **Text Message** or **Email**. Then, tap **Next**. You can also select **Complete Verification Later** to exit out of the app and finish this process at another time.

Note: If you are not enrolled in Alerts and Notifications, **Email** will be the only verification option.

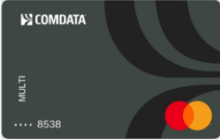


11. Based on your selected verification method, a code will be sent to either your email or mobile phone via text. Key in the code and then tap **Next**.

Note: If you do not respond to the verification method within 30 minutes, the verification code will expire. You will need to return to the Card Verification code and request a new code.



Next



Card Verification

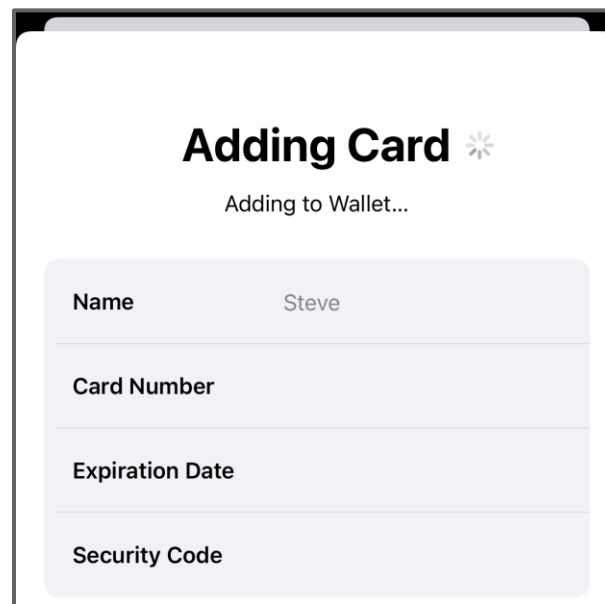
Enter Your First Horizon Verification Code.

Verification Code

[Complete Verification Later](#)

[Select a Different Verification Option](#)

12. The system will begin processing your card's information.



Adding Card *

Adding to Wallet...

Name Steve

Card Number

Expiration Date

Security Code

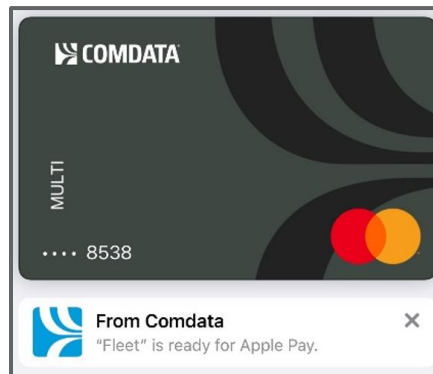
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13. If your card information is valid, a Card Activated message displays confirming your card was added to Digital Wallet. Tap **Done**.



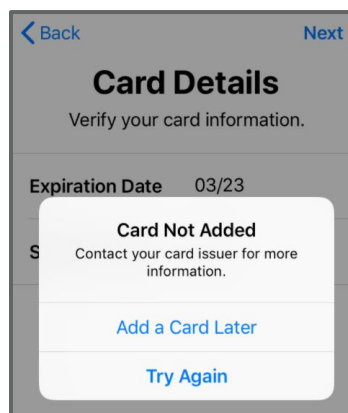
14. Your Comdata Mastercard is now available in your Wallet app, allowing you to make Digital Wallet payments from your mobile device.



Note: If your card is declined from Digital Wallet, an error message will display on screen. Reasons a card could be declined:

- Incorrect card number, expiration date, or CVC2
- Cardholder's address in Apple Pay does not match the address on file with Comdata
- Issue with cardholder's Digital Wallet setup on Comdata's side



See the [FAQs](#) for resolution on card declines.



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Making a Payment with Digital Wallet

Once your card is added to Digital Wallet, you can begin making payments right from your mobile device. Making a payment with Digital Wallet is the same as using any other card through Apple Pay. If you're paying in store at a Point-of-Sale (POS), ensure the location accepts Digital Wallet by looking for the Apple Pay icon () or Near Field Communication (NFC) icon (). If paying online, ensure Apple Pay is a payment option in checkout.

Paying at Point of Sale (POS)

When you're ready to make a payment at a POS device, place the back side of your mobile device against the POS. Your mobile device will automatically prompt you to confirm the purchase by using face ID, touch ID, or your mobile device's PIN. The prompt depends on what method you use to access your phone.

After completing the prompt, continue holding your device against the POS until your screen reads "Done".

That's it! Your payment is complete.

Paying Online

Complete online purchases as you normally would using other payment methods. Just ensure the website you are purchasing from includes Apple Pay as a payment method during checkout. Select Apple Pay and complete the purchase as you normally would.

Using Alerts and Notifications

If your account is enrolled into Comdata's Alerts and Notifications (A&N), you will receive added security around your Comdata Mastercard cards.

With Comdata A&N, your cardholders receive text messages any time Comdata's internal risk analysis system identifies a suspicious transaction. Then, your cardholder can reply to the message confirming whether or not the transaction was fraud. If the cardholder confirms fraud, the card will go into a locked-down state and each additional transaction will be declined. However, the cardholder will receive a text message with each declined transaction allowing them to override the declined authorization. If they override, they can swipe their card again and continue the transaction as normal, only if the transaction is for the same amount and from the same merchant. If the cardholder receives a declined transaction they don't recognize, there's no need to respond as the transaction was not authorized.

As an optional benefit to our fraud detection alerts, you can also elect to receive text notifications if a card is declined for non-fraudulent activity, such as if you enter an incorrect PIN/ID at a point of sale. In these cases, you can correct the error and rerun the transaction for approval.

Comdata A&N is designed to mitigate risk and reduce fraud as you also have insight to monitor and track cardholder transaction activity. Contact your Comdata account representative for more information. Also, you can log into ICD and use the Comdata Resource Center to find documentation resources on the Comdata A&N program.

Note: Your cardholder must be enrolled in Alerts & Notifications (A&N) to add a physical or Ghost Mastercard to Digital Wallet. If the cardholder is not enrolled in A&N, their Apple Pay Billing Address must match their billing address on file with Comdata. If the cardholder does not have a billing address on file with Comdata, the system will try to match their Apple Pay Shipping Address with their shipping address on file. If neither of the addresses match or the cardholder is not enrolled in A&N, Digital Wallet will prevent them from adding their card.

Frequently Asked Questions

1. What is Digital Wallet?

Digital Wallet offers the ability to initiate contactless, electronic transactions directly from your mobile device. By using Digital Wallet, you have the capability to integrate your card (physical, virtual, and ghost) into your device's mobile wallet, allowing for a quicker, seamless, and smooth transaction experience.

2. How do I participate in Digital Wallet?

Contact your Comdata Relationship Manager. You will need to sign an updated Agreement/Terms & Conditions before you can activate the Digital Wallet functionality. Currently, physical and virtual cards can participate in Digital Wallet. However, if using a physical or ghost Comdata Mastercard, you must be signed up for Alerts and Notifications in order to participate.

3. How do I add my card to Digital Wallet?

Use your device's mobile wallet app (for example, Apple Pay) to add your card. Follow the steps on screen and accept the Terms and Conditions. You will need to enter the card number, expiration date and CVC2 number. Additional authentication by email or SMS text message may be required. Once added, you can use your Comdata card at Digital Wallet accepting merchants by tapping your phone at the Point of Sale.

4. Is there a charge to participate?

There is no charge to participate in Digital Wallet, but rebate adjustments may be necessary. Refer to your Terms & Conditions or reach out to your Comdata Relationship Manager for more information.

5. What if I want to stop using Digital Wallet?

We encourage you to use Digital Wallet, but if for any reason you want to stop, contact your Comdata Account Manager and they can disable this service for you. Please communicate these changes to your cardholder so they know to stop using Digital Wallet with their Comdata card.

6. Can I add my company brand and card art to Digital Wallet?

Yes, if you prefer your cardholders to see your company's brand and card art when using Digital Wallet instead of Comdata's, you can do so. Contact your Comdata account representative for more information on how to add this feature to your Digital Wallet.

7. Can I use Digital Wallet if I travel internationally?

Currently, Digital Wallet is only available for use with Comdata US Cards. If you travel out of the US, you will still be able to use your Comdata Mastercard through your Digital Wallet, subject to individual wallet restrictions.

8. My mobile device did not respond when presented at the point-of-sale for payment. What should I do?

Ensure that Near Field Communication (NFC) is enabled on your mobile device. This option can usually be found within your device's Settings feature.

9. Can I view my transaction history in Digital Wallet?

Yes, your Wallet app displays transaction history for any card used through Apple Pay. Simply open your Wallet app and tap on your Comdata card. The transaction history and details will display on screen.

10. How do I remove a card from Apple Pay?

To remove a card from Digital Wallet, open your Wallet & Apple Pay app, tap the card, then scroll down and tap **Remove This Card**. Expired cards are not automatically removed from your Digital Wallet. Please remove expired cards manually.

11. My card was rejected upon attempting to add it to the Wallet. What should I do?

There are several possible reasons listed below:

- A prevalent reason for physical and ghost card declines is address verification failure. The address associated with the card must match the Billing Address within the Digital Wallet.
- You are not enrolled in Comdata's Alerts & Notifications program. Contact your company admin to sign up or check your status. If your company has enabled your phone number, text IN to 57911 to officially Enroll.
Note: Standard text rates from your carrier may apply.
- The card is being added to an unapproved Digital Wallet partner. Currently, Apple Pay is the only Wallet supported.
- The Customer ID the card is associated to is not enabled for Digital Wallet. Contact your company administrator.
- The card number is not entered correctly.

12. Will I receive prompting information for fuel transactions?

No. If your card is setup to prompt for an employee # or vehicle # when you swipe or dip your card, then Digital Wallet transactions will be declined. If you require fuel transaction to prompt for a specific Customer ID, do not enable Digital Wallet for those Customer IDs.

13. Will Apple Pay work with my OnRoad transactions?

Cardholders can use Apple Pay for their personal (Mastercard) OnRoad transactions. Apple Pay cannot be used for OnRoad Corporate (Comdata Proprietary) transactions.

14. How do I dispute a transaction?

You can dispute transactions either through iConnectData or by contacting your Comdata Account Manager.

15. I disposed my phone, but forgot to delete my card from their Wallet Pay app. What should I do?

Contact your Comdata Account Manager. Also, always erase data from your phone before disposing the device.

16. I'm still seeing transactions on my cardholder's account from a merchant even though they deleted their card from Digital Wallet. What should they do?

Even though a card is deleted, merchants can still process any outstanding partial or recurring payments. However, new cardholder-initiated payments will not be allowed.

17. Who should I contact if I have more questions?

For other questions about using Digital Wallet, call the 1-800 number located on the back of your card or your Relationship Manager.