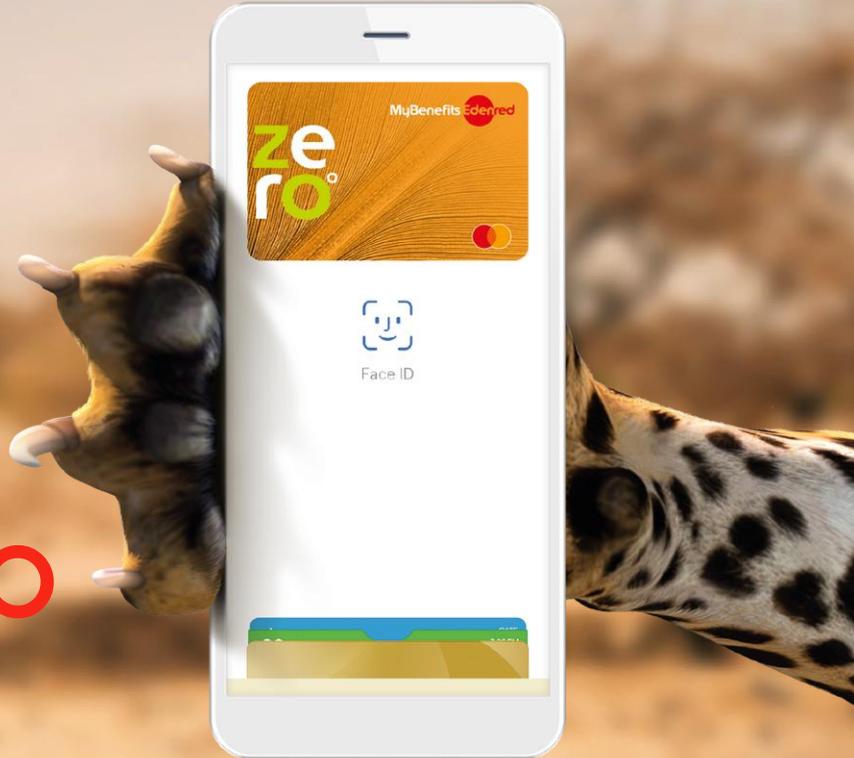




MYBENEFITS[®] ZERO

User Manual





Contents

1. Introducing MyBenefits[®] ZERO
2. User Experience
3. Frequently Asked Questions



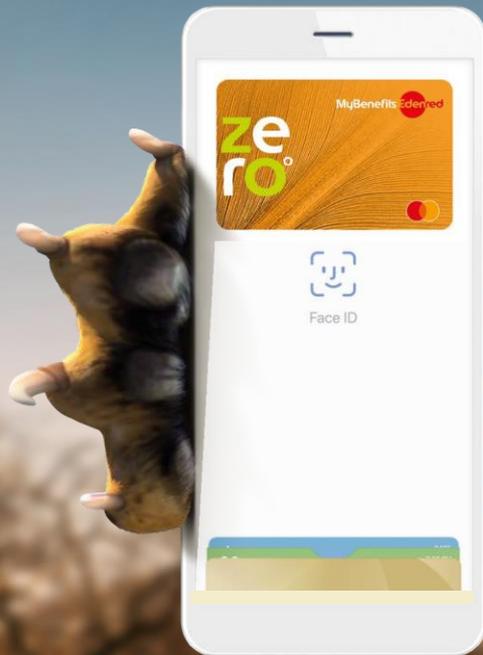
01.
Introducing
MyBenefits[®]
ZERO

**THE NEW MYBENEFITS®
ZERO WILL BE LOVED
NOT ONLY BY THE
WORKING ENVIRONMENT.
BUT ALSO,
BY THE ENVIRONMENT.**

**NEW VIRTUAL
MYBENEFITS® ZERO**

One card for every
employee benefit

- 0% paper, 0% plastic
- 100% digital experience
- Personalized redemption network
- Mobile payments, easily – quickly – securely



Learn
more
[here](#)

The unique benefits of,
MYBENEFITS® ZERO

Welcome to the world of the new virtual employee benefits card, MyBenefits® ZERO!

A world where you will enjoy transactions in **all physical or online stores in Greece** according to the terms of use of your card, while supporting the effort for a **world with less plastic**. All these in a new, **100% digital**, virtual card, which you will always carry with you, **inside your digital wallet!**



100% digital experience via mobile payments



Use of biometrics for maximum security



Without paper, without plastic – with respect to the environment



100% PERSONALIZED NETWORK

Different employees, different needs!

Each company has the ability to create its own redemption network, choosing either between **8 proposed categories**, or through a **fully personalized network**.

MEDICAL

Mental and physical health is a priority. Now you visit the pathologist, dentist, psychologist, etc. easily and without 2nd thought.

WORK FROM HOME

You stock up on office furniture or pay electricity bills so you can work comfortably from home.

ΤΕΧΝΟΛΟΓΙΑ

The requirements for new kinds of technology are constantly increasing. You buy tech or telecom goods, as well as stationery.

WELL-BEING

You also add the well-being in your life, enjoying your daily exercise (weights, aerobics, yoga, Pilates, etc).

ΜΕΤΑΚΙΝΗΣΕΙΣ

Move easily, quickly and safely, with the costs of gasoline, taxis, public transport fares, etc. covered.

ΕΚΠΑΙΔΕΥΣΗ

Invest in the education of your children, paying off kindergartens, private schools, tutoring schools, etc.

ΤΟΥΡΙΣΜΟΣ

You enjoy your holidays in one of the countless magical Greek destinations.

ΠΟΛΙΤΙΣΜΟΣ

You enjoy various spectacles such as theater performances, visits to museums, screenings in the cinema, etc.

CUSTOM

A 100% personalized category according to your company's benefits policy, e.g., restaurants near corporate facilities etc.

User guide

MYBENEFITS® ZERO

1

Download **MyEdenred® app** and create your account – In case you already have an account simply **login**

2

Add your MyBenefits® ZERO - you will need the **card details** and the **unique code** you will receive in **the email** given to us by your company when issuing the card

3

Add your MyBenefits® ZERO to **Edenred Pay, Apple Pay or Google Pay** digital wallets and make **contactless transactions** through your mobile phone

Download the app:



Download on the
App Store



GET IT ON
Google Play



EXPLORE IT ON
AppGallery



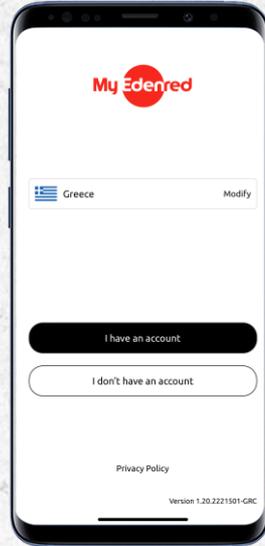


02. Experience User

MyBenefits® ZERO – user experience, CARD ADDITION (1/2)



1. You receive the card details in the email set by your company



2. Visit the MyEdenred® app and create your account!



3. On the 'Home page' select the '+' icon to add your virtual card

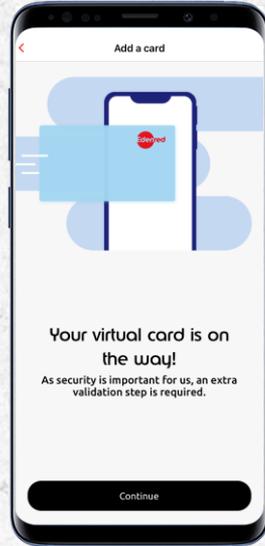


4. Add the card serial number as it appears in the email with your card details

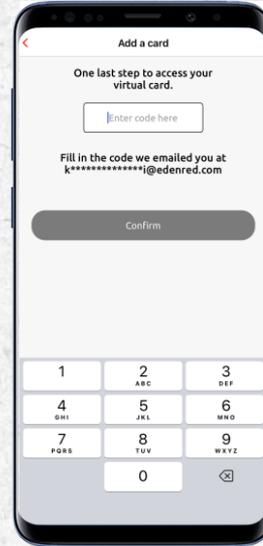
MyBenefits® ZERO – user experience, CARD ADDITION (2/2)



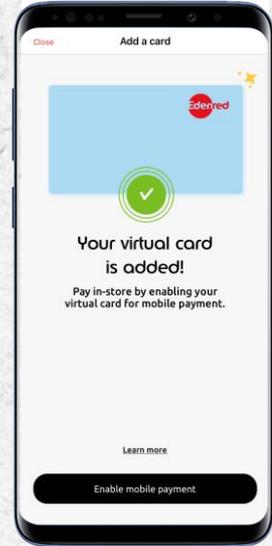
5. Add the last four digits of the PAN as they appear in the email with your card details



6. Your virtual card is coming - you are just one step away from completing the process



7. Add the unique code you just received to the email set by your company



8. Your card has just been added! To carry out transactions, add your virtual card to a digital wallet

MyBenefits® ZERO – user experience,

MOBILE PAYMENTS

Depending on your device,
see below how to activate
one of the available digital
wallets...



MyBenefits® ZERO – user experience, MOBILE PAYMENTS VIA APPLE PAY (1/2)

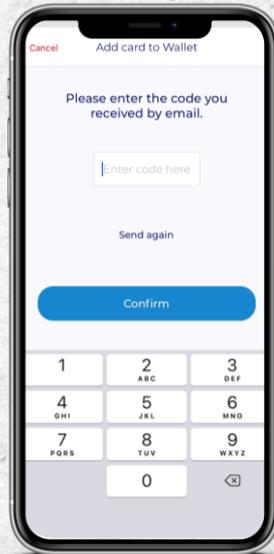
APPLE PAY



1. After selecting your virtual card on the 'Home page', select 'Add to Apple Pay'



2. Check the email you have set when creating your MyEdenred account,
...



3. ... copy the completion code and paste it to MyEdenred@ app



4. Select 'continue' and you're almost ready

MyBenefits® ZERO – user experience, MOBILE PAYMENTS VIA APPLE PAY (2/2)

APPLE PAY



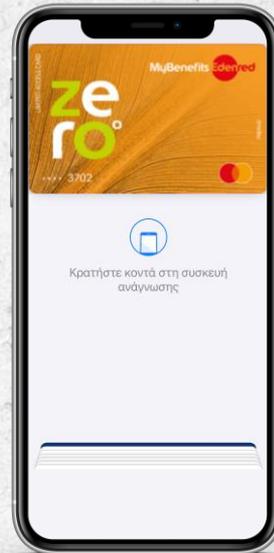
5. Then select 'next', in the top right corner



6. Read the terms of use, and select 'I agree'



7. Congratulations, your virtual card has been successfully added to Apple Pay



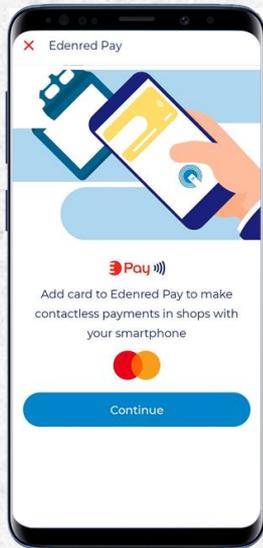
8. You are ready for fast, contactless and secure transactions with your iOS device!

MyBenefits® ZERO – user experience, MOBILE PAYMENTS VIA EDENRED PAY (1/1)

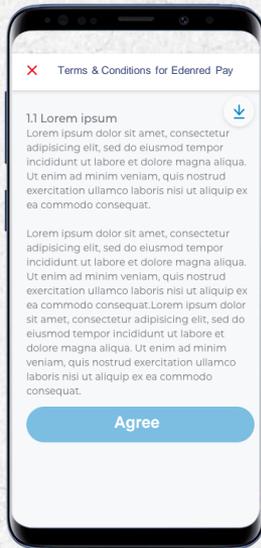
EDENRED PAY



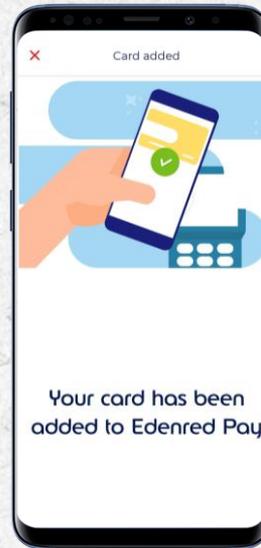
1. Select your virtual card on the homepage and then select 'Install Edenedred Pay'



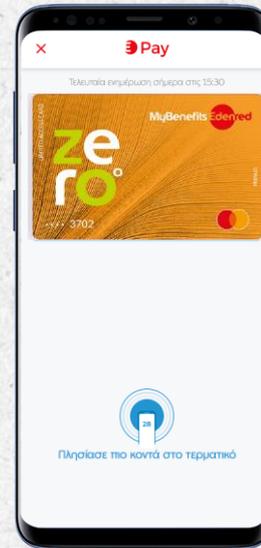
2. Then select 'I agree' and you are almost ready



3. Read the terms of use, and select 'I agree'



4. Congratulations, your virtual card has been successfully added to Edenedred Pay



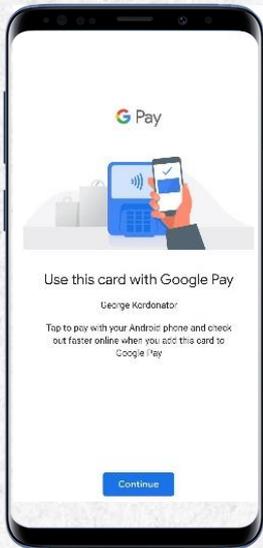
5. You are ready for fast, contactless and secure transactions with your Android or Huawei device

MyBenefits® ZERO – User Experience, MOBILE PAYMENTS VIA GOOGLE PAY (1/1)

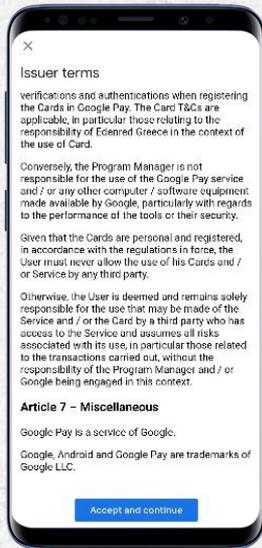
GOOGLE PAY



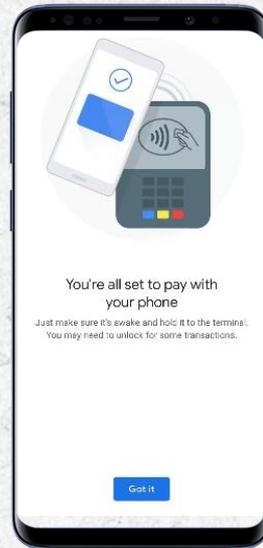
1. Select your virtual card on the homepage and then select 'Add to Google Pay'



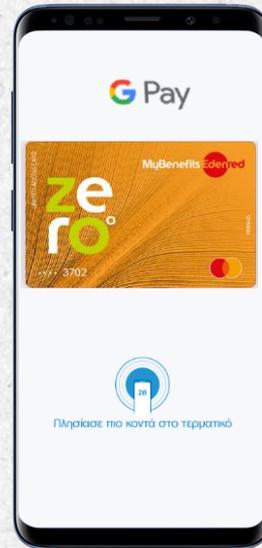
2. Then select 'Continue' and you're almost ready



3. Read the terms of use, and select 'Accept and continue'



4. Congratulations, your virtual card has been successfully added to Google Pay



5. You are ready for fast, contactless and secure transactions with your Android device



MyBenefits® ZERO – user experience,
MOBILE PAYMENTS

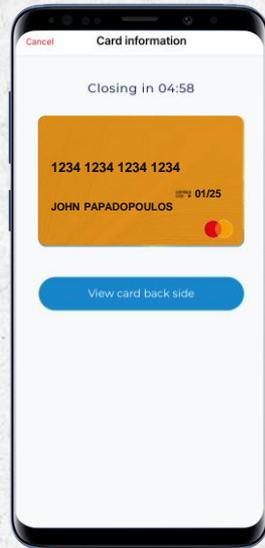
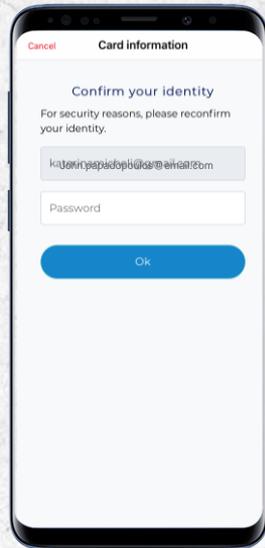
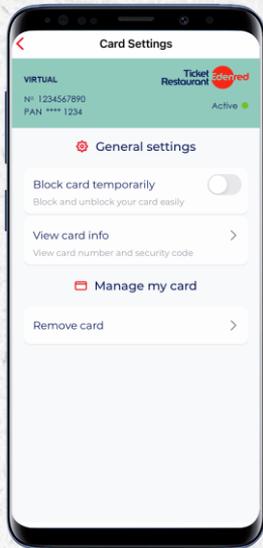
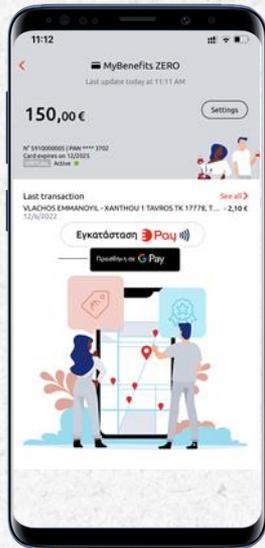
You're good to go!
For online transactions you will
need the CVC...



... check below
how to
retrieve it!



RETRIEVE THE CVC NUMBER FOR ONLINE TRANSACTIONS (1/1)



1. On the home page select your virtual card

2. Then select 'Card Settings' in the top right corner

3. From 'Card Settings' select 'View card information'

4. Confirm your ID with your MyEdenred login credentials – if you've forgotten your password, make a password reminder

5. The front of the card is displayed, with the full PAN number and expiration date

6. By clicking on 'See back', the reverse side of the card with the CVC number is displayed



03.
**Frequently
asked
questions**

FREQUENTLY ASKED QUESTIONS

- **What is the difference between MyBenefits® card and MyBenefits® ZERO card;**

With MyBenefits ZERO you enjoy the same privileges as your MyBenefits® card, but without a card. MyBenefits® ZERO is a virtual card issued in real time, eliminating the use of plastic and paper, while simplifying the activation and charging process.

- **What do I need to use MyBenefits® ZERO?**

Your mobile device must support mobile payments (have NFC technology). To check this, you can visit the device settings and if supported, download the latest version of the MyEdenred® app and create your account or login if you already have an account.

- **Can I have the physical MyBenefits card as well as the virtual MyBenefits® ZERO?**

The physical MyBenefits card and the virtual MyBenefits® ZERO, are 2 different cards. Therefore, depending on what your employer has issued from time to time, you could have both a physical and a virtual card at the same time, but with a separate balance, history, etc. Converting the same card from plastic to virtual and vice versa is not possible.

- **Can I request a physical card if my company has chosen the virtual option;**

MyBenefits® ZERO is a 100% digital solution, so its conversion to plastic form is not supported. However, in case your mobile device does not support mobile payments, you can contact your employer to consider issuing you a new plastic MyBenefits® card.

FREQUENTLY ASKED QUESTIONS

- **How do I know if my mobile is compatible?**

Your phone will be compatible if it has NFC technology. You can check this in the configuration section of your mobile. All Apple models from iPhone 6 and above are supported, as well as most Android and Huawei devices.

- **What happens if my mobile is not compatible?**

MyBenefits® ZERO is a 100% digital solution, so its conversion to plastic form is not supported. However, in case your mobile device does not support mobile payments, you can contact your employer to consider issuing you a new plastic MyBenefits® card.

- **What does NFC mean;**

This technology allows mobile payments between two devices at a distance of less than 10 centimeters. It represents Near Field Communication.

- **What happens if I do not receive the e-mail to start the activation process;**

You will receive the email with the card details in the email declared by your employer when issuing the card. In case you have not received it, we recommend that you contact your company to check that we have the correct information for you.

FREQUENTLY ASKED QUESTIONS

- **Why do I need to download the MyEdenred® app and create a user account?**

The MyEdenred® app is essential to activate your card and add it to your device's digital wallet so you can start using it. This way we ensure that only you have access to your card.

- **How do I activate my MyBenefits® ZERO card from MyEdenred app®;**

MyBenefits® ZERO is automatically activated by adding it to the MyEdenred app. To add it, 1) Download the MyEdenred® app and create your account (in case you already have an account, just login), 2) Add your MyBenefits® ZERO card to the MyEdenred® app – you will need the card details (serial number & PAN) and the unique code, (OTP) that you will receive in the email given to us by your company when issuing 3) Add your MyBenefits® ZERO card to your Edenred Pay, Apple Pay or Google Pay digital wallet and you are ready to make your transactions contactless, through your mobile phone.

- **What is a verification code;**

It is a security code necessary for the successful addition of the MyBenefits® ZERO card to the MyEdenred® app. This code will be received at the email address given to us by your company when issuing the card.

FREQUENTLY ASKED QUESTIONS

- **To which email address will the verification code be sent to complete the MyBenefits® ZERO addition to the MyEdenred app?**

You will receive this code at the e-mail address given to us by your company when issuing the card.

- **What should I do to add my MyBenefits® ZERO card to a digital wallet?**

To be able to make purchases with MyBenefits® ZERO, you must add it to at least one of the Edenred Pay, Apple Pay or Google Pay digital wallets. Once your card has been added to MyEdenred, with one click on the 'Add to' button Edenred® Pay/Apple Pay/Google Pay you are good to go.

- **Can I add my MyBenefits® ZERO card to more than one wallet?**

Of course, you can add your card to up to 4 different devices and benefit from mobile payments from your Google Pay account, as well as Apple Pay and Edenred Pay. Learn more about mobile payments [here](#).

- **Can I perform online transactions with MyBenefits® ZERO?**

Of course, you can make online transactions with MyBenefits® ZERO, at the businesses defined according to the terms of use of your card. You will need your card details as well as the 3-digit CVC number which you can retrieve through the MyEdenred® app. Select 'Card Information' in the 'Card Settings' section and see the 3-digit number on the back of the card.

FREQUENTLY ASKED QUESTIONS

- **What can I do in case of theft/loss of my mobile phone?**

You can temporarily block your card via the MyEdenred® app by simply selecting the relevant tab in the 'Card Settings' section. Similarly, you can also block it in the MyCards section of the www.myedenred.gr. In case you wish to issue a new virtual card, please contact your company.

- **Is it safe to use the MyBenefits® ZERO card?**

Completely safe. With the virtual card you make sure that only you can use it, as the access to your mobile phone is done only with your password or your own biometric data. If your phone is lost or stolen, you can log in to your account from any other device or through the www.myedenred.gr and block your card in the card settings.

- **What happens if I lose my credentials: username and password?**

You can always recover your password from the MyEdenred® app by clicking 'Recover Password'. You will receive an email with a new password that you can change when you log in to the app.

We
connect,
You
win