

CONSUMER TECHNOLOGY AND PAYMENT FAQS

Q Is this a secure way to pay?

A Yes, we encrypt and tokenize your information keeping you safe from any data breach.

Q Is TXT2PAY PCI compliant?

A Yes, Authvia stores your payment information with level one security for the Payment Card Industry Data Security Standards. This means that you have the highest level of protection available.

Q How is my data stored?

A Your information is tokenized and encrypted. Encryption transforms the information and turns it into a string of characters with no meaningful value. In the event of a data breach, this information would be rendered unreadable and useless to the perpetrator.

Q How do you use my phone number once you have it?

A We only use your phone number to send you payment information. Your number is stored securely so for each transaction we can validate that you own the number and that your device is still attached to it.

Q Can I pay this way at other businesses?

A If they are a customer of Authvia, you can use your stored information to pay via text.

Q Can I change the payment type?

A Yes, you can click the link in the provided text message and change your payment method.

Q Who stores payment information?

A Authvia stores the payment information in a secure vault. The card is not kept by the merchant. When the customer wants to use the service next time, they do not need to enter the card as it is stored securely in the consumer's wallet. A secure token is used throughout our system during the processing of a payment transaction.

Q How is it different from Zelle, Venmo, etc...?

A Those solutions are primarily designed to transfer money from person to person. They are not designed as effective solutions for a business to send a consumer or another business a payment request.

Q What if I pay my bill twice?

A We will let you know that the bill has been paid and that you do not need to submit another payment.

