

GENERAL INFORMATION

▶ What is tokenization?

The account number for your debit or credit cards is replaced with a randomized digital account number – or token – that represents your actual information.

Your card numbers are never stored on your phone, tablet or computer and the merchant never sees the number, creating an extra layer of security. If a criminal were able to access your device's data, he or she wouldn't be able to turn the digital account number into anything useful, such as a duplicate card.

Instead of the term tokenization, which is more of an industry term, we call this service our mobile wallet.

▶ What is a mobile wallet?

This is where your digital account numbers are stored on your device.

SAFETY & SECURITY

▶ Will my card number be stored in Apple Pay, Samsung Pay or Android Pay?

When you initially set up your pay account, you input your card number, expiration date, card verification number (3-digit number on the back of your card), name and address. But what resides in your mobile wallet on your smartphone, computer or tablet is the token representing your card number.

Your card numbers are never stored on the device, in merchants' systems, or on Apple Pay, Samsung Pay or Google[™] servers.

▶ What do I do if my device or any card I have uploaded to my mobile wallet is lost or stolen?

Contact our Customer Care Center at 888.791.8633 so we can suspend any affected digital account numbers or delete them, ensuring no charges will go through. If your phone or cards are recovered and the accounts haven't been compromised, we can reactivate the suspended digital account numbers and you won't have to cancel any associated cards.

▶ Why am I being asked to contact my financial institution to add my card to my mobile wallet?

This is a safety precaution to ensure you, the owner of the card, are the one submitting the card for mobile wallet purchases. A quick call to our Customer Care Center at 888.791.8633 will have you up and running within a minute or two of being connected to one of our associates.

If the card you're adding to Apple Pay has been used to make a purchase on your device you probably will not be prompted to call the bank because of your usage history.

SETTING UP YOUR MOBILE WALLET

▶ Which devices can use this payment system?

Generally devices created within the last two years have this capability.

- **Apple Pay:** this includes iPhone[®] 6, iPhone 6 Plus, iPad Air[®] 2 and iPad mini[®] 3 and all later versions running the latest version of iOS software.
- **Samsung Pay:** Galaxy Note5[®] and Galaxy S6 phones and later and tablets running the Android KitKat[™] 4.4 or higher operating system.
- **Android Pay:** any smartphone or tablet running the Android KitKat 4.4 or higher operating system.

▶ How do I add my card to Apple Pay?

On your iPhone, open the Wallet app and tap the + sign or Add Credit or Debit Card, then follow the steps to add a new card. On your iPad, go to Settings > Wallet & Apple Pay and tap Add Credit or Debit Card. Then follow the steps to add a new card.

For both devices, if you're prompted to add a card you already use with iTunes, simply enter its security code (3-digit number on the back of your card). Our bank will verify the information and either approve the card for use or seek more information to verify it's you. Once approved, hit Next and you're ready to start using Apple Pay.

▶ How do I set my default card in Apple Pay?

The first card you load into Apple Pay will automatically be your default card. To manually set your default card, go to Settings > Wallet & Apple Pay, then tap Default Card on your iPhone or iPad (or view the Default Card menu on your MacBook Pro[®] with Touch ID[®]) and choose a new card.

To pay with a different card in a store, hold your iPhone near the terminal without resting your thumb or finger on Touch ID. When your default card appears, tap it, then tap the one you want to use. Put your thumb or finger on Touch ID to pay.

To change your card while paying in websites or apps, tap the > next to your default card. On a MacBook Pro with Touch ID, click the up and down arrow icon next to your default card.

▶ How do I add my card to Samsung Pay?

Go to Apps > Samsung Pay and tap Add and then Add a Credit Card or Add a Debit Card. Put the face of your card inside the frame and the number and expiration will automatically be detected.

If your device can't read the card, you will have to manually enter the information. Then follow the steps to add a new card. Create your signature and tap Save, then Done. Our bank also will prompt you to authenticate your identity.

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▶ **How do I set my default card in Samsung Pay?**

There is no default card option. The most recent card used, viewed or added is the card that will display for payment. Swipe right or left to choose another card.

▶ **How do I add my card to Android Pay?**

In the app, choose which Google account you wish to add a card to if you have multiple accounts. Tap Add, then Add a Credit or Debit Card.

The camera can capture your card information, or you can enter it manually. Choose a method to verify your card, then enter the verification code once it's sent to you. Our bank also will prompt you to authenticate your identity. Once you're verified, you're ready to use Android Pay.

▶ **How do I set my default card in Android Pay?**

The first card you load into Android Pay is your default card. To make another card the default payment, open the app, choose the card you want as your default and tap Set as Default Card. You also may choose another card in the app for a one-time payment without changing your default card by selecting the card you wish to use for that transaction.

HOW TO USE YOUR MOBILE WALLET

▶ **Do I need an internet connection?**

When you make an in-store purchase, you do not need an internet connection.

▶ **What type of cards can I place in my mobile wallet?**

You can add any (or all!) of our bank's debit and credit cards as long as the cards have the EMV chip. If not, you will have to upgrade to an EMV chip card before using the mobile wallet.

▶ **Is there a limit to the number of cards I can have in my mobile wallet?**

No, there is no limit.

▶ **Where can I see my recent transactions?**

In the mobile wallet, you can find the last 30 days of transactions you've made.

▶ **Where can I find visual instructions on using Apple Pay, Samsung Pay, or Android Pay?**

- Watch here: [Apple Pay](#)
- Watch here: [Samsung Pay](#)
- Watch here: [Android Pay](#)

▶ **Should I rely solely on my mobile wallet for payments?**

Not all businesses accept these payments, so you shouldn't leave your card at home. Having the card with you as a backup is recommended.

▶ **Can I use the same card on multiple devices?**

Yes, and each device will create a unique digital account number in its mobile wallet. No digital account number will be the same across devices.

▶ **Can I use my debit card as either credit or debit within the mobile wallet?**

Yes, how you use the card for payment is up to you. Just like you would use your physical debit card at a payment terminal, Apple Pay, Samsung Pay or Android Pay will ask whether you want to process a payment as debit or credit, and you will be prompted for your PIN if you choose debit.

▶ **Will I need to sign a receipt after I pay in-store?**

Some businesses might require you to sign based on certain purchase amounts. It depends on the level the business sets.

▶ **What do I need to do if I get a new card?**

The initial setup you performed for Apple Pay, Samsung Pay or Android Pay will need repeated for any new or replacement cards.

You will have to manually edit any changes to your cards for Samsung Pay or Android Pay in your Google payments profile.

WHERE TO USE YOUR MOBILE WALLET

▶ **Can I pay in-store, in-app, or online?**

In-store you can use your phone anywhere contactless payments are accepted. Phones must be unlocked so the payments system can read your digital account number.

- **Apple Pay and Android Pay:** Once your device is unlocked, simply hold it near or tap the reader while your thumb or finger is on the home button.
- **Samsung Pay:** Swipe up on the home screen and put your finger on the home button or enter your 4-digit PIN before tapping the reader with the phone. It's recommended you hold the phone to the right of the payment reader screen near the swipe.

When used in an app or online, Apple Pay, Samsung Pay and Android Pay all work for in-app purchases or checking out using a web browser.

Apple Pay will only work in an Apple Safari® browser. Android Pay and Samsung Pay will work with any browser.

Tablets and computers are not supported for in-store purchases and may only be used for in-app or online purchases. Smartphones can be used in-store, in-app or online.

▶ **How do I know which merchants accept Apple Pay, Samsung Pay or Android Pay?**

Look for the contactless payment, Apple Pay, Samsung Pay or Android Pay symbols at the checkout terminal.



A cashier should be able to tell you if they take contactless payments.

Samsung Pay is a little different than the other payment apps in that it will work with most terminals. Apple Pay and Android Pay have a more limited, yet growing, list of businesses that accept their payments. Visit the Apple Pay or Android Pay websites for the latest list of participating merchants.