



## Digital Wallet FAQ

### What is Digital Wallet?

Digital Wallet is the fast, simple way consumers can pay with their phone. It brings together everything you need at checkout and keeps their payment info safe until they're ready to pay.

### Which types of Digital Wallet do we support?

We currently support Apple & Google Pay which can be used on their iPhone or Android device.

\*Samsung Pay is different than Google Pay and is not supported at this time.

### What is Apple Pay™?

Apple Pay™ is a contactless payment technology that lets cardholders make purchases in store and within apps with just a touch. It combines identity theft breakthroughs such as Visa Token Service and Apple's Touch ID™ to give users an easy, secure and private way to pay with your Visa. ®

### What is Google Pay™?

Google Pay is the fast, simple way to pay online, in stores and more. Book a trip, grab a meal, see a show, and enjoy new experiences – all without your wallet. Getting started on the web or with the app is easy. Just add a card, and you're ready to go.

## APPLE PAY & GOOGLE PAY

### How Does it work?

Fill your digital wallet with credit and/or debit cards—either by manually entering card information or taking a photo of your card. Then, when you are at a merchant that supports digital wallet transactions, simply tap your phone over the payment terminal. You may use a fingerprint or Personal Identification Number (PIN) code to authorize the transaction. Your phone communicates wirelessly with the payment terminal using near field communication (NFC), which requires it to nearly touch the terminal to activate. This, combined with the need to authorize the transaction, means you won't accidentally make any payments.

### What if my physical card is lost or stolen?

Contact Marine as soon as possible so the card gets blocked. Once you receive your replacement card, you can delete your lost card number and add the new card to your wallet.

### What if my device is lost or stolen?

If your device is lost or stolen, please call us so we can quickly suspend or remove your payment cards from your mobile wallet and your tokens from the lost or stolen device. You can continue to use your physical plastic card without interruption.

### What happens when I am reissued a new card?

When you receive a card, either with a new card number or a new expiration date, you will need to remove the old card from your app and add the new card.

### Can I have more than one card in my Wallet?

Absolutely!

### Can my card be loaded into more than one Mobile device?

Yes.

### Can I remove cards stored on my devices?

Yes, you can easily delete each card account from your device. If you delete your digital account, you will still be able to continue to make purchases with your physical card.

### Is there a fee for this service?

No

**What if I am unable to activate my cards in the Digital Wallet?**

If you are unable to activate your card in the Digital Wallet, please first verify if your device is compatible with this product. If your device is compatible and you are getting a message that says 'Contact Your Financial Institution' further verification is needed. Please contact your local branch to speak with your banker.

**How do mobile wallets keep my payment information secure?**

By using mobile wallets such as Apple Pay and Google Pay it prevents your payment card information from being exposed when making purchases. This reduces the risk of your payment data being stored or compromised because only the token is passed on and your payment card information is never shared with the merchant. In addition, if your device is ever lost or stolen, you will not need to cancel your payment card, only the token, which can be quickly disabled and then reissued

**What is a token and tokenization?**

Your payment card information, such as the 16-digit primary account number found on your card, is replaced with a randomly-generated value (token) that can be securely stored on Apple and Android devices and used to make purchases. Your debit card numbers are not stored on the device, on Apple or Google servers or with the merchant. This helps to reduce the potential for fraud.

The tokenization process is invisible to you and happens behind the scenes. It also helps to simplify checkout by eliminating the need to enter and re-enter your account number when buying items in mobile applications "in-app" or at the point-of-sale.