



**Mobile wallets** allow shoppers to pay using their mobile devices. If you're not using mobile wallets yet, you might have questions about where you can use them, how easy they are to use and how secure they are. Here are answers to your questions about mobile wallets and how they work.

### **What Are Mobile Wallets?**

A mobile wallet is a payment transaction that takes place through your mobile device. You load your debit into your mobile wallet, which stores your card information, so you don't have to carry cards (or cash) with you when you shop. You just use your mobile device to pay.

### **What Are My Mobile Wallet Options?**

Three of the biggest mobile payment services are Google Pay, Samsung Pay, and Apple Pay. There's also Garmin and Fitbit Pay. Each has different acceptance rates. With Google Pay, for instance, you can use your mobile device to pay in-store, through partner apps, and on websites. Samsung Pay is accepted virtually anywhere you can swipe or tap your credit or debit card, and you can also use it to pay in-app or online with partner merchants. Apple Pay can be used to make purchases at participating retailers in-app, in-store, and online.

You can visit each mobile wallet's website to see the full list of merchants for acceptance. Another easy way to tell if you can use mobile wallet when you're shopping or dining out is to look for your brand symbol at the payment terminal.

### **How to Use Mobile Wallet to Pay**

The first step is ensuring the mobile wallet option you want to use is on your device. It may already be there (like Apple Pay) or you may have to download it from your app store (like Google Pay). From there, the app will walk you through loading your debit card.

If you're paying in-store, making a payment is as simple as opening your phone and holding your mobile device near the payment terminal. Mobile wallets rely on Near-Field Communication technology, which allows the terminal to "talk" to your mobile device and securely retrieve your card's payment information.

From there, the terminal processes the payment transaction and you can be on your way. If you're shopping online or in-app, you'll only be able to use mobile payments if the website or app allows them. If it does, you just have to select mobile wallet to process your payment.

### **How Secure Are Mobile Payments?**

Generally, mobile payment technology uses several safety measures to protect consumers. Tokenization, for instance, allows mobile payment apps to replace your banking details with a token ID to secure your information. The token is then used to process payments in-store, in-app or online. Individual apps can implement their own security measures. Like any other payment source, mobile payments aren't risk-free, so please take steps to protect your mobile device, such as enabling face or fingerprint ID or multi-factor authentication.

If you have more questions or need additional information on mobile wallets, please contact our debit card department at (870) 523-3601.