



# DIGITAL WALLET

## Pay with Ease. Tap Your Phone Not Your Card!

Never Forget Your Wallet Again and pay from your smartphone, tablet or smartwatch. A free digital wallet service like Apple Pay, Google Pay or Samsung Pay makes paying easier and more secure than ever before.

Simply hold your device near the retailer's card terminal, and your transaction will be safely and automatically processed, all while not sharing your card numbers or personal information, keeping your info more secure.

### SET UP DIGITAL WALLET & PAY WITH YOUR PHONE

1. Add your WSB Card to your device's wallet using steps below.
2. Look for a symbol on the payment reader at the checkout stand.
3. Access your digital wallet on your phone and hold phone near reader.



#### To use **Apple Pay**, you need:

- A [compatible device](#) with the latest version of iOS or iPadOS, watchOS, macOS, or visionOS.
- A supported card from a participating card issuer, which WSB now has!
- An Apple ID signed in to your Apple device.

#### To add your WSB card to your Digital Wallet app:

1. Open the Wallet App.
2. Tap the Add button.
3. Tap Continue.
4. Follow the steps on the screen to add a new card.
5. Verify your information with a text or call to Shazam, WSB's card issuer.
6. If you have a paired Apple Watch, you have the option to also add the card to your watch.



#### To pay with your iPhone:

- Place phone near reader.
- Double-click iPhone's side button.
- When your default card appears, glance at iPhone to authenticate with Face ID, or enter your passcode.
- Keep your phone by the reader until it confirms your payment was accepted.

<https://support.apple.com>



#### To use **Google Pay**, you need:

- Near field communication (NFC) must be turned on to make contactless payments. To turn on NFC, check your phone settings app.
- To use tap to pay on Pixel Fold or another foldable device, fold your device.
- To make a tap-to-pay transaction with a card in your Wallet, Google Pay should be set as your default payment app.
- A supported card from a participating card issuer, which WSB now has!

#### To add your WSB card to your Digital Wallet app:

1. Open the Wallet App.
2. Tap Add to Wallet (+).
3. Tap Payment card.
4. Tap New credit or debit card. Use your camera or enter details manually.
5. Read the Issuer Terms and Accept.
6. Verify your information with a text or call to Shazam, WSB's card issuer



#### To pay with your iPhone:

- Place phone near reader and follow screen prompts.
- You may need to unlock your phone.
- Keep your phone by the reader until it confirms your payment was accepted.

<https://support.google.com>



#### To use **Samsung Pay**, you need:

- A Samsung phone or watch compatible with Samsung Pay.
- NFC (Near Field Communication) or MST (Magnetic Secure Transmission) support.
- An active Samsung account.
- A registered fingerprint or Samsung Pay PIN.

#### To add your WSB card to your Digital Wallet app:

1. Samsung Pay often comes pre-installed on compatible devices, but if necessary, it can be reinstalled.
2. Start the app, create a PIN, and follow prompts to add your payment card.
3. Open Samsung Pay, and then tap Get started. Enter a new PIN for Samsung Pay, and then enter it again to confirm.
4. If it's your first time using Samsung Pay, you may be asked to add payment card.



#### To pay with your iPhone:

- Swipe up or open the app.
- Authorize with your fingerprint or PIN.
- Hold your phone over the card reader or next to the magnetic stripe card reader.
- Keep your phone by the reader until it confirms your payment was accepted.

<https://samsung.com/us/support/>

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## WHAT IS DIGITAL WALLET?

A digital wallet refers to an electronic device or online service that allows an individual to make electronic transactions. This can include purchasing items on-line with a computer or using a smartphone to purchase something at a store. WSB offers digital wallet so customers can use their debit or credit card to make purchases on their phone.

## WHAT DO I NEED TO HAVE DIGITAL WALLET?

All you need is a WSB Debit or Credit Card (personal or business) and a phone that offers Apple Pay, Samsung Pay, or Google Pay.

## IS THERE A FEE FOR DIGITAL WALLETS?

No, this is a FREE service offered by WSB.

## WHAT LAYERS OF SECURITY ARE USED WITH DIGITAL WALLET?

There are essentially three layers of security used to protect your card when using digital wallet:

1. EMV Chip Authentication (unique verification code sent with each transaction that cannot be replicated);
2. PIN for card is used; and
3. Phone security is required to use (your passcode, thumb print, or facial recognition).

With most card-present transactions, two layers of security are used: EMV Chip and PIN.

## WHAT HAPPENS WHEN MY CARD EXPIRES?

When your card expires and you activate your new card, you'll need to:

- Go into Wallet app and remove your card
- Select "Add A New Card", take a photo of your card, and follow the prompts to complete

Activating your physical card will NOT automatically update your digital wallet app. You'll need to complete the steps above to continue to use your card. Not completing the steps above after activating the new card may cause the digital wallet to be declined.

## WHY DO WE CALL SHAZAM TO VERIFY WHEN THE APP SAYS CALL WSB?

Shazam is WSB's card provider, and they provide this verification service for WSB customers.

## WHAT WILL I BE ASKED WHEN VERIFYING MY CARD?

You may be asked some of the following: Your name, your financial institution, your address, your card number, your SSN, and transaction information (businesses and dollars spent).

## DOES BRELLA WORK FOR DIGITAL WALLETS?

Yes, your digital debit card and physical debit card are essentially the same thing. Any blocks/restrictions that are set up within Brella apply. You will receive a fraud alert when you set up your digital wallet.



## DOES ICLOUD NEED TO BE SET UP ON MY IPHONE TO USE DIGITAL WALLET?

Yes, Apple Pay requires that iCloud be set up in order for Apple to work.

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## IF I HAVE A PASSCODE ON MY PHONE AND A PIN FOR MY DEBIT CARD, WHEN DO I USE EACH NUMBER WHEN DOING DIGITAL WALLET?

You use your phone passcode when you approach the terminal and it asks for your code to continue the transaction. Then once you move to the merchant's terminal, you use your PIN associated with the card to complete the transaction as you would if the card was present.

## DO I NEED TO HAVE DATA ON MY PHONE FOR DIGITAL WALLET TO WORK?

Yes, data needs to be turned on so that the machine and your phone can communicate.

## WHAT IF I HAVE ISSUES VERIFYING MY CARD?

What if I call in to verify my card and they say no such card exists? Most likely that means that either the expiration date, card number, or security code are not correct. All three need to be correct in order to set up. For this and other issues, simply delete the card and start the process over again.

## WILL MY DIGITAL WALLET TRANSACTION LOOK DIFFERENT IN MY ACCOUNT?

Transactions using a digital wallet service should usually look like any other card transaction. The only exception would be when using Google Pay as it may come through as GOOGNFC, Mobile Purchase, or Mobile wallet.

## WHAT IF MY WSB CARD IS LOST OR STOLEN OR NEEDS TO BE REPLACED?

If you receive a new or replacement card, you may need to go through the initial set-up process again to provide/update the payment details in the digital wallet app.

**If you believe your card has been lost or stolen, call us immediately at [337-826-3641](tel:337-826-3641). If it's after hours, call Shazam at [1-800-383-8000](tel:1-800-383-8000) for debit cards and TCM Bank at [1-800-883-0131](tel:1-800-883-0131) for credit cards.**

For a replacement debit card, contact us at 337.826.3641. Please note, there will be a card replacement fee, per card.

## WHAT DEVICES OFFER DIGITAL WALLET SERVICES?

- Apple Pay will work with iPhone models equipped with Face ID or Touch ID, except for iPhone 5s.
  - iPad Pro, iPad Air, iPad, and iPad mini models with Touch ID or Face ID
  - Apple Watch
- Google Pay will work with almost any device running Android version 4.4 or later that has NFC (Near Field Communication).
- Samsung Pay will work with Galaxy 6/Note 5 or newer.



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