



## Mobile Wallet—Frequently Asked Questions

Mobile wallet is available to you! Make in-store payments with this convenient payment method instead of paying with cash or carrying physical debit cards. Linking your Norstar debit card to your digital wallet is a safe and secure payment method, as your card information is never shared with the business when you make a payment.

### **What is Mobile wallet?**

Mobile wallet is a form of technology that allows you to carry a digital version of your debit card on your mobile device, allowing you to pay for goods by waving your smartphone or smartwatch over the merchant's chip reader instead of swiping or inserting your debit or credit card. Mobile wallet allows you to make a purchase in a store, in an app, or even on a website with a participating merchant all with a compatible mobile device or watch.

### **Is my information Secure?**

During a transaction, the merchant receives a unique digital code, or token, to complete the transaction. In this process, your actual card number is never provided and makes it nearly impossible for a fraudster to get your card information.

### **How to make a purchase?**

**Making In-Store Purchases:** Many retail stores accept digital wallet payments. Look for a symbol at the checkout counter that indicates your digital wallet is accepted. Then, open your digital wallet app, you will be required to verify your identity using either your fingerprint, facial recognition, or a passcode/PIN depending on your device. Hold your device near the terminal. Once authenticated, the transaction will take just a second to process and will notify you when it has been completed.

**Paying Online:** When shopping online, look for an option to pay with your digital wallet during checkout. Select your digital wallet, and you'll be prompted to confirm the payment using your security method.

### **How to Set Up Mobile Wallet?**

1. **Download the App:** Most devices have a mobile wallet app preloaded, depending on the device you utilize. For iPhones, the app is called "Wallet" while on Samsung and Android devices the app is called "Google Pay" or "Samsung Pay" respectively. If your device does not have the app, it can be downloaded from the appropriate app store for your device.
2. **Add Your Information:** Open the app and follow the prompts to add your personal information, including your name, address, and payment information. Be prepared to enter your debit card or scan your card to begin entry into the app.
3. **Secure Your Wallet:** Most digital wallets require you to verify your account and/or create a PIN or use biometric data (like fingerprint or facial recognition) for security.