



## Mobile Wallet Frequently Asked Questions

### What is a mobile wallet?

Mobile wallet services offer the ability to store credit and debit card information virtually on your smartphone. It is a convenient, touch-free and secure way for you to make in-store and online purchases with merchants who accept mobile wallet payments. Additionally, using a mobile wallet service may help reduce fraud since mobile wallets are generally harder to steal or copy than physical cards and cash.

### How do I know if my smartphone is compatible with mobile wallet services?

Not all smartphones are equipped with NFC (Near Field Communication) technology. Check the settings on your smartphone to see if your device uses this technology.

### What mobile wallets are available?

Apple, Google, Samsung, LG, Fitbit, and Garmin digital wallets are available to Magnolia Bank debit card customers.

### How do I add my Magnolia Bank debit card to my mobile wallet?

For instructions specific to each app, please visit the links below:

- Google Pay - <https://support.google.com/androidpay/answer/6289372?hl=en>
- Apple Pay - <https://support.apple.com/en-us/HT204506>
- Samsung Pay - [www.samsung.com/us/support/answer/ANS00045170/](http://www.samsung.com/us/support/answer/ANS00045170/)

### What merchants accept mobile wallet payments?

For more information about where mobile wallet (NFC) payments are accepted, please visit the links below:

- Google Pay - <https://pay.google.com/about/where-to-use/>
- Apple Pay - <https://www.apple.com/apple-pay/where-to-use/>
- Samsung Pay - <https://www.samsung.com/us/samsung-pay/>

### Are there fees associated with using mobile wallet?

There is no charge to use a mobile wallet service. You can also use your eligible Magnolia Bank debit card on a mobile wallet app with no associated fees.

### How does a mobile wallet keep my payment information secure?

Mobile wallets use tokens which prevent your debit card information from being exposed when making purchases. Only the token is passed on to the merchant – not your debit card information. This reduces the risk of payment data being compromised. In the event that you lose your debit card or device, please contact Magnolia Bank as soon as possible so we may deactivate the token on your lost device.

### Can I remove the token stored on my device?

Yes. When you remove your debit card from the mobile wallet on your device, the token is also removed. If you remove your debit card from the mobile wallet, you are still able to make purchases with your physical debit card.

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

If your device is lost or stolen, please call Magnolia Bank at 270-358-3184 as soon as possible so we can suspend your debit card and token from the mobile wallet service.

**What if my debit card is lost or stolen?**

Please call Magnolia Bank at 270-358-3184 (call 844-890-6194 after bank hours) as soon as possible. We will deactivate and replace your debit card and assist with removing the lost debit card from your mobile wallet, and the tokens from your device.

**If I sell or give away my device, what will happen to the information on it?**

When selling, giving away or disposing of your device, be sure to remove all payment information from your mobile wallet. You may also perform a factory reset of your device to ensure all personal data including mobile wallet information is deleted. If you forget to do this, please contact Magnolia Bank at 270-358-3184 to disable the token on your behalf.

**Can I add my eligible Magnolia Bank debit card to a mobile wallet on more than one device?**

Yes. You can add your eligible Magnolia Bank debit card to a mobile wallet on multiple eligible devices.

**What are the benefits of using a mobile wallet?**

- Loyalty Card Storage - Link your merchant loyalty cards to your mobile wallet account using mobile wallet apps like Google Pay.
- Widespread Acceptance - Mobile wallets are now more widely accepted, making it possible for you to frequent a wide variety of businesses and easily pay for goods or services.
- Online Shopping - Since many websites are starting to accept mobile wallet payments, you can easily make purchases without having the specifics of your credit or debit card on hand.
- Organization - Storage of payment information makes it much simpler for you to run errands and shop.
- No Charge - You can use the mobile wallet app as much as you like, without any associated fees.
- Efficiency - There is no need to fiddle with various forms of payment to find the right card while you wait in line. With a mobile wallet, you can pay for anything as long as you have your smartphone handy.

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