Digital Wallet Transaction Guide

Empowering the Financial World

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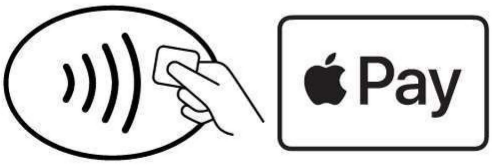
Compatible Devices

Digital Wallet	Compatible Devices
Apple Pay	iPhone models with Face ID iPhone models with Touch ID, except iPhone 5s
Samsung Pay	Galaxy S10 , Galaxy S10+ , Galaxy S10e ,Galaxy Note9, Galaxy S9+, Galaxy S9, Galaxy Note8, Galaxy S8+, Galaxy S8, Galaxy S7 edge, Galaxy S7, Galaxy S6 edge+, Note 5, Galaxy A8+, Galaxy A7 (2017), Galaxy A5 (2017), A5 (2016), A7 (2016), Galaxy A9 Pro and Galaxy J7 Pro
Google Pay	Google Pay is compatible with the majority of modern Android devices across a wide variety of manufacturers and form factors, including mobile phones, tablets, and Wear OS by Google devices.

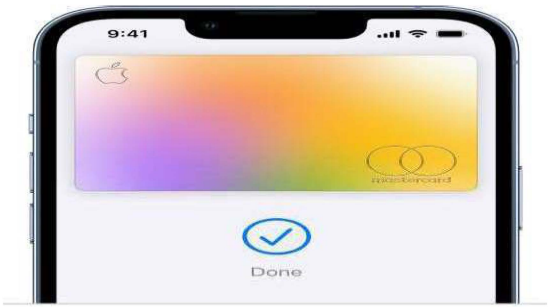
APPLE PAY CHECKOUT

Conducting an In-store Transaction with Apple Pay®

1. Find places that accept Apple Pay
2. You can use Apple Pay wherever you see contactless payment symbols such as the following:



3. If your iPhone has Face ID, double-click the side button. If prompted, authenticate with Face ID or enter your passcode to open Apple Wallet. If your iPhone has Touch ID, double-click the Home button.
4. When your default card appears, glance at iPhone to authenticate with Face ID, or enter your passcode. To use a different card, tap your default card to see your other cards. Tap new card and authenticate.
5. Hold the top of your iPhone near the card reader until you see Done and a checkmark on the screen.



APPLE PAY TRANSACTIONAL ISSUES

Nothing appears on the Mobile Device or Terminal when Checking Out

1. Ensure the point of sale terminal is NFC Enabled.
    - At a store, look for one more of these symbols when checking out. These symbols denote a NFC capable terminal that accepts Apple Pay





2. Hold your phone within an ½ to an inch of the terminal.
    - Waving the device over the terminal will not trigger the payment screen on the device
3. Consult with the cashier/sales agent to ensure that the terminal is functioning properly.

Mobile Device displays a "Card Cannot be Read" or Similar Error Message

1. Re-attempt payment by placing phone near the terminal.
2. Check with the cashier/sales agent to ensure that the terminal is functioning properly.
3. If terminal is functioning properly, please reach out directly to Apple Support, as this may be an application or hardware/software related issue.
    - https://getsupport.apple.com/?caller=psp&PGF=PGF90000

Apple Pay Transaction is Declined at Checkout

1. Verify that the issue is not related to the payment card (e.g., insufficient funds, incorrect PIN, etc).
2. If done check mark appeared on the mobile device but the merchant did not receive payment, Ask the cashier for help. The merchant's terminal may have a problem accepting payments.

SAMSUNG PAY CHECKOUT

Conducting an In-store Transaction with Samsung Pay®

1. On your home screen or lock screen, swipe up from the bottom of the display to open Samsung Pay, Make sure NFC is turned on in the mobile device- On the Apps screen, tap Settings → NFC, and then drag the NFC switch to the right Your default debit or credit card will show up on the screen. If you have multiple cards set up, simply swipe left or right to switch to the card you wish to use.
2. To enter payment mode, tap the Fingerprint or Iris button if you have Samsung Pay secured with the biometric sensor, or the "PIN" button if you want to enter your PIN. If you have Samsung Pay secured via the fingerprint sensor, tap the sensor with your finger and the payment mode will activate.
3. Touch the back of the phone to the payment terminal or card machine. You might need to touch the phone to the side of the card machine in some cases. You have 30 seconds to do so, but if time runs out, simply repeat step 2.
4. You may be required to enter your card's PIN on the terminal or card machine to authorize the payment.
5. When payment is successful, you will see "Done" and a checkmark on the display of the device.

SAMSUNG PAY TRANSACTIONAL ISSUES

Nothing appears on the Mobile Device or Terminal when Checking Out

1. Ensure that the card reader/terminal supports Samsung Pay.
    - Samsung Pay utilizes Magnetic Secure Transmission (MST) that mimics the magnetic strip on a physical card. This allows Samsung Pay to work on virtually any terminal with a card reader.
        i. Please reference this link for more information on device placement for payment terminals: http://www.samsung.com/us/support/answer/ANS00045350/
    - Samsung Pay will NOT work with card readers that prompt cardholders to insert their card into a slot. These are most commonly found at gas stations, bus/train stations, and vending machines.
2. Remove any thick cases/covers on the device as they can obstruct the communication between the device and payment terminal.

Mobile Device displays a "Card Cannot be Read" or Similar Error Message

1. Re-attempt payment by placing phone near the terminal.
2. Check with the cashier/sales agent to ensure that the terminal is functioning properly.
3. Make Samsung Pay the default payment app on your device.
    - Go to **Settings – NFC & Payment – Tap and Pay**
4. If terminal is functioning properly, please reach out directly to Samsung Pay Support, as this may be an application or hardware/software related issue.
    - Navigate to and touch **Apps - Samsung Pay**
    - Touch the **More Options** icon. Then, touch **Help**
    - To send an email inquiry, touch **Contact Us** or **Call Customer Service**

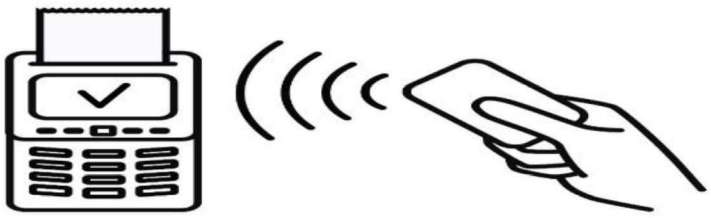
Samsung Pay Transaction is Declined at Checkout

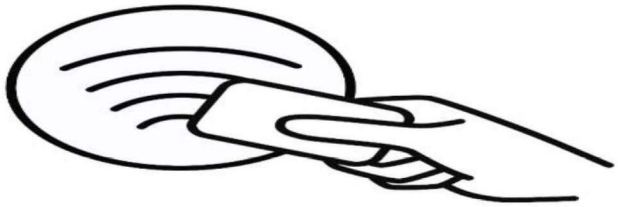
1. Verify that the issue is not related to the payment card (e.g., insufficient funds, incorrect PIN, etc).
2. If done check mark appeared on the mobile device but the merchant did not receive payment, Ask the cashier for help. The merchant's terminal may have a problem accepting payments.

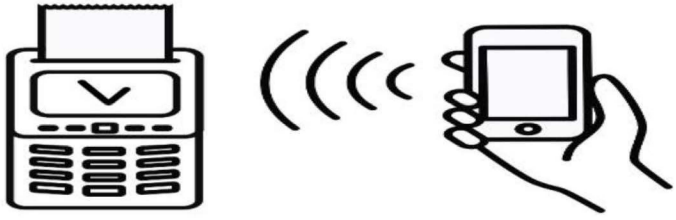
GOOGLE PAY CHECKOUT

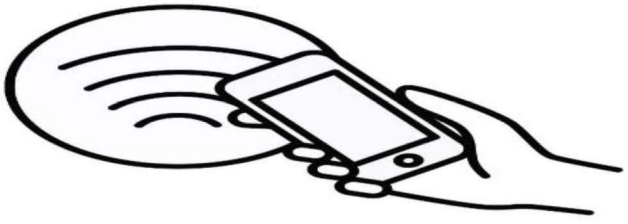
Conducting an In-store Transaction with Google Pay®

1. Unlock your phone and Open the Settings app in the mobile and tap "Connections," or "Connection preferences," depending on your device, Make sure NFC is turned ON.
2. Hold the back of your device close to the payment terminal for a few seconds.
3. Wait until the payment is completed — a blue checkmark will appear on your screen when it is.
4. If required, enter your PIN code or sign the receipt.
5. When payment is successful, After a moment you should see a check mark appear indicating that the purchase is complete.









Google Pay Transactional Issues

Nothing appears on the Mobile Device or Terminal when Checking Out

1. Ensure the point of sale terminal is NFC Enabled.
    - At a store, look for one more of these symbols when checking out. These symbols denote a NFC capable terminal that accepts Google Pay



2. Hold your phone within a ½ inch to an inch away from the terminal.
    - Waving the device over the terminal will not trigger the payment screen on the device
3. Hold you phone a different way.
    - The NFC antenna may be located either at the top or bottom of your device
4. Make Google Pay the default payment app on your device.
    - Go to **Settings – NFC & Payment – Tap and Pay**
5. Consult with the cashier/sales agent to ensure that the terminal is functioning properly.

Mobile Device displays a "Card Cannot be Read" or Similar Error Message

1. Re-attempt payment by placing phone near the terminal.
2. Check with the cashier/sales agent to ensure that the terminal is functioning properly.
3. If terminal is functioning properly, please reach out directly to Google Support, as this may be an application or hardware/software related issue.
    - https://support.google.com/androidpay/?hl=en#topic=6224823

Google Pay Transaction is Declined at Checkout

1. Verify that the issue is not related to the payment card (e.g., insufficient funds, incorrect PIN, etc).
2. If device vibrated and a green check mark appeared, but the merchant did not receive payment, ask the cashier for help. The merchant's terminal may have a problem accepting payments.