

# **Mobile Wallet - FAQ's**

What is Mobile Wallet?

A mobile wallet is a digital way to carry your NCB debit card information on your mobile device. Instead of using your physical plastic card to make purchase, you can pay with your smartphone, tablet or smartwatch

Is a Mobile Wallet secure?

Before you use a mobile wallet service, look into what security measures the wallet provides to help protect your card information. With some mobile wallets your full card number is not visible to merchants when you make a purchase. Some mobile wallets also have a way to disable the service if your card or mobile device is lost or stolen. Tokenization creates a unique randomized set of numbers to be used at each new transaction, so your real card number is never used from your phone. For added security on some smart phones, enable the Fingerprint/Touch ID/Facial Recognitions security feature. You may need to contact the bank to confirm activation.

What Mobile Wallet capabilities are accessible to North Central Bank customers?

North Central Bank offers Apple Pay, Google Pay, Samsung Pay, Fitbit Pay, Garmin's Fitpay and Masterpass

Where can you use a Mobile Wallet type payment?

Apple Merchants, Google Pay Merchants, Samsung Pay, Fitbit Pay, Garmin's Fitpay and Masterpass work nearly anywhere you can swipe your Mastercard card, including the majority of U.S. retail locations. Refer to your local OS carrier for additional specific details.

Can I put multiple cards on my device?

Yes. At this time, Apple allows multiple devices. (newer devices can add up to 12 cards). Android is unlimited. You can select a default card or choose between multiple cards. Multiple cards can be added to Samsung Pay. These include credit cards, debit cards, and private-label credit cards (store credit cards). There is no limit to the number of gift cards that can be added to Samsung Pay. Please refer to your specific device and operating system.

How do you pay with your Mobile Wallet at the merchant?

To pay with your Mobile Wallet at a point of sale terminal, open your card, then hold your phone near the point of sale terminal. You may feel a vibration as the card goes through. There will be a "Done" or "Checkmark" indicating the transaction went through.

My device is lost or stolen and I want to delete my Card. What should I do?

If you believe your device or NCB Debit Card information has been lost, stolen, or compromised in any way, call North Central Bank immediately at the number on the back of your card to suspend service. For iPhone or iPad, you can go to the Find My iPhone app to temporarily suspend or permanently remove the ability to make payments from your device, even if your device is offline. If you suspend your NCB Debit Card(s) using Find My iPhone, you can reactivate your NCB Debit Card(s) simply by unlocking your device and entering your Apple ID "Passcode" when prompted. For any supported Apple device, you can always go to [icloud.com/settings](https://icloud.com/settings), choose the application device and delete your NCB Debit Card(s).

Once I add my NCB Debit Card, how can I suspend the ability to make payments or remove the Card from my device?

To remove your NCB Debit Card on iPhone 6 or later, iPad Air 2 and iPad mini 3, select "Remove Card" in the "Wallet & Apple Pay" section of your device "Settings" or on the back of your Card in the Wallet app. You can also visit [icloud.com/settings](https://icloud.com/settings) to remove your Card or go to Find My iPhone to temporarily suspend or permanently remove the ability to pay with your Cards on your device. To remove your Card on Apple Watch, go to "Wallet" on your Apple Watch device, select your Card then hold and tap "Delete" to remove your Card. Additionally, you can remove your Card using the Apple Watch app on your iPhone. Open the Apple Watch app, select "Wallet & Apple Pay", then select your Card and navigate to the bottom and tap "Remove Card." Please note that you can always visit [icloud.com/settings](https://icloud.com/settings) to remove your Card on Apple Watch. For an Android device, open the Google Pay app. At the top left, touch your name, then choose the account you want to remove a card from. Tap the card you want to remove, scroll down, then tap remove card. For additional specifics, please refer to your local OS carrier.

How do I get a refund for something I purchased?

The merchant can process the return like any other return. Some merchants may need to see the physical card or the image of the card on your phone. You would follow the same steps you used when making the purchase.

If you need to make a return for a purchase made with Apple Pay you can receive refunds to your account. The key difference is that you may be asked to provide to the cashier the last four digits of your Device Account Number instead of the last few digits of your Card number. To find the last four digits of your Device Account Number for your Card, visit the "Wallet & Apple Pay" section of your device "Settings" or on the back of your Card in the Wallet app.

I'm having a problem with my device's software or hardware. What should I do?

If you are having difficulty with your software or hardware, please contact Apple, Google, Samsung, Fitbit pay or Garmin.

Can you set push notifications when you have Mobile Wallet transactions?

Yes, you can update those push notifications in your settings.

How do you update your card information, address, and contact information in Apple Pay?

You can change the address, email or phone number you use for paying within the apps at any time. Go to Settings> Wallet & Apple Pay to update your information. To update the billing address for a card, go to Settings> Wallet & Apple pay, tap a card, and then tap the billing address.

If I receive a replacement NCB Debit Card, do I need to update my Card information with Mobile Wallet?

No. Your device account number is connected to your new NCB Debit Card number automatically. You can use your Card in Mobile Wallet to make transactions before receiving your new plastic card.