Frequently Asked Questions (FAQs)
DIGITAL WALLET

Q: **What are the benefits of digital wallets?**

A: Digital wallets simplify the purchasing experience by largely eliminating the need to enter and re-enter the account number when purchasing on a connected device. They can also help prevent mobile payments fraud by removing sensitive card account information from the payment process.

Benefits:

- Enhances transaction efficiency
- Improves transaction security
- Provides a secure method for third-party enablement
- Reduces the risk of fraud in digital channels

Q: **What will change due to having my card available in digital wallet?**

A: Other than the convenience of being able to pay for purchases using the digital wallet on your phone, transactions will be processed the same as they are now.

Q: **Do all merchants accept digital wallets?**

A: The acceptance of digital wallet payments is fully dependent on the merchant's readiness or capability to enable the appropriate technology to support tokenized transactions.

Q: **Can digital wallets be used at ATMs?**

A: Digital wallets are specifically for point-of-sale (POS) transactions at this time.

Q: **Who should I call with questions about transactions associated with my digital wallet?**

A: Call our Electronic Banking department at 920-645-6193 just as you would for any debit card transaction.

Q: **What if I have an issue with my Apple, Samsung or Google Wallet?**

A: If you have an issue with Apple Pay, Samsung Pay or Google Pay, then you should reach out to your phone carrier as that is not something we have any control over.

Q. **How do I set up a card in Apple Pay?**

A: To add a card on iPhone:

1. Go to Wallet and tap ➕.
2. Follow the steps to add a new card. Watch the demo to see how it works. If you're asked to add the card that you use with your Apple ID, cards on other devices, or cards that you've recently

removed, choose them, then enter the card security codes. You might be required to download an app from your bank or card issuer to add a card to Wallet. In China mainland, you might be required to create or update a 6-digit passcode.

3.   Tap "Next". Your bank or card issuer will verify your information and decide if you can use your card with Apple Pay. If your bank or issuer needs more information to verify your card, they'll ask you for it. When you have the information, go back to Wallet and tap your card.

4.   After your bank or issuer verifies your card, tap "Next". [Then start using Apple Pay](#).

To add card on iPad:
1. Go to Settings>Wallet & Apple Pay.
2. Tap Add Card
3. Follow the steps to add a new card. If you're asked to add [the card that you use with your Apple ID](#), cards on other devices, or cards that you've recently removed, choose them, then enter the card security codes.
4. Tap "Next". Your bank or card issuer will verify your information and decide if you can use your card with Apple Pay. If your bank or issuer needs more information to verify your card, they'll ask you for it. When you have the information, go back to Settings > Wallet & Apple Pay and tap your card.
5. After your bank or issuer verifies your card, tap "Next". [Then start using Apple Pay](#).

To add card to Apple Watch:
1. Open the Apple Watch app on your iPhone, and go to the My Watch tab. If you have multiple watches, choose one.
2. Tap Wallet & Apple Pay.
3. Follow the steps to add a card. To add a new card, tap Add Card If you're asked to add If you're asked to add [the card that you use with your Apple ID](#), cards on other devices, or cards that you've recently removed, choose them, then enter the card security codes.
4. Tap "Next". Your bank or card issuer will verify your information and decide if you can use your card with Apple Pay. If your bank or issuer needs more information to verify your card, they'll ask you for it. When you have the information, go back to Wallet & Apple Pay and tap your card.
5. After your bank or issuer verifies your card, tap "Next". [Then start using Apple Pay](#).

Q: **How do I set up a card in Samsung Pay?**
A: If Samsung Pay did not come preloaded on phone, go to app store and download it. Once installed, open Samsung Pay and tap "Get Started". Enter a new PIN for Samsung Pay and then enter it again to confirm. The initial set up should walk a customer through adding cards, but if it doesn't or another card needs to be added, follow the directions below:
1. Open Samsung Pay on your phone.
2. Tap Menu in the top left corner and then tap Cards.
3. Tap Add Card (blue +card icon), and then tap Add credit/debit card.
4. Follow the on-screen instructions to register your card.
5. When you add a card, you must agree to the card's terms and conditions.
6. NOTE: You can add and manage up to ten cards, including credit and debit cards. You can also add unlimited gift cards to your account.

Q: **How do I set up a card in Google Pay?**
A: If not already available on phone, download Google Pay. Open the Google Pay app and follow the setup instructions. You may be asked to set up a screen lock on your Android device.

Google Pay works with PIN, pattern, password, fingerprint or retinae scanning screen locks. It will not work with facial recognition or screen locks like Smart Unlock or Knock to Unlock.

To set up a card on an Android device, follow the instructions below:
1. Open the Google Pay app. If you have multiple accounts in Google Pay: At the top left, tap Menu. Tap the Down arrow and choose an account.
2. At the bottom, tap Payment.
3. At the bottom, tap Add + > Credit or debit card.
4. Use the camera to capture your card info or enter it yourself.
5. If you're asked to verify your payment method, choose an option from the list.
6. Find and enter the verification code.
7. Note: After you add a card, you might see a small charge on your account from Google Pay. This charge checks that your card and account are valid. It will not affect your balance and will go away soon.

Q: **What is tokenization?**
A: Tokenization is the process of replacing the traditional payment account card account number (PAN) with a unique digital token in online and mobile transactions.