Mobile Wallet: FAQs

Mobile Wallet – Reach for your phone instead of your wallet

Introducing a new convenient and secure way to pay!

Mobile Wallet is an electronic version of carrying your debit card information on your mobile device.
Instead of using your physical card to make purchases, you can pay with your smartphone, tablet or smartwatch.

For more information on each wallet, FAQs and how to set up for a specific wallet, please **click on the specific icon** below that will take you to the support website for each wallet Troy Bank & Trust is proud to offer.

Apple Pay®

Google Pay™

Samsung Pay™

Fitbit Pay™

Garmin Pay™

Setting Up Your Mobile Wallet

Setting up your mobile wallet is easy. Simply download the corresponding app from your app store or start from your device's wallet and follow the on-screen step-by-step instructions. Here are links to the set-up instructions for each:

How to Set Up Apple Pay

How to Set Up Samsung Pay

How to Set Up Google Pay

How to Set Up Fitbit Pay

How to Set Up Garmin Pay

Contact Us

Mobile Wallet Customer Support
844.644.8330
Hours: 7:30 am – 10:00 pm CT
7 days a week

TB&T Customer Service Department
334.807.5110
888.258.8769 ext. 5110
customerservice@troybankandtrust.com

Please note: our TB&T Customer Service Department is available by telephone during regular business hours and will reply to emails during regular business hours.

For more information and FAQs on the TB&T Mobile Wallet service, please see the information below:

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Helpful Hints: Before you add your TB&T Debit card, avoid any issues by making sure -

Card Status –

Confirm the status of your card:

- The card is active
- The card has not been flagged and is in good standing
- The card has been activated

SecurLOCK conflict –

Confirm card controls are turned OFF for the debit card that is being enrolled

- Which means – if you have Card Controls turned on (all or just Online Transactions) for your debit card in SecurLOCK, the Mobile Wallet enrollment will be rejected. This is due to the verification transaction sent from Visa to TB&T to verify the card information. The transaction is sent as an eCommerce transaction/ Online purchase which is therefore denied by SecurLOCK if Online Transactions is disabled. For more
- information about SecurLOCK: https://www.troybankandtrust.com/ebankingservices/debitcards Once
- you have successfully added the card to Mobile Wallet, you can then turn back on your normal card controls in SecurLOCK

Data connection –

Make sure your "Wallet" in your device is set to use Cellular Data and not just WIFI

Apple –

- Settings/Cellular/scroll down until you see Wallet – and make sure you see it is clicked "on" and showing as green

Android –

- Settings/Data Usage/ Make sure you are on the Mobile Tab & scroll down to look for Google Pay or Samsung Pay –
- Click on the App
- Make sure you don't see this on the screen

Apple Specific -

Confirm Address Match

- The billing address of the iTunes account on the iPhone being used for provisioning must match the card address that TB&T has on file.

The Basics

WHAT IS A MOBILE WALLET?

A mobile wallet lives on your mobile device and provides a convenient and secure way to make payments. It can help reduce your risk of fraud as mobile wallets are harder to steal or copy than physical cards and cash.

WHAT ARE MOBILE PAYMENTS?

Mobile payments convert your debit card into a digital token. This allows merchants to accept in-store and online payments and transactions to be initiated with mobile devices via that token through a contactless payment or NFC technology.

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WHAT IS NEAR FIELD COMMUNICATION (NFC) TECHNOLOGY?

NFC is a short-range wireless technology that allows two devices to exchange information quickly, securely and conveniently at close proximity. NFC technology is used to transmit tokenized payment card information from your phone to a contactless payment terminal without sending your actual card information.

WHAT IS A TOKEN AND TOKENIZATION?

Your payment card information, such as the 16-digit primary card number found on your card, is replaced with a randomly-generated value (token) that can be securely stored on Apple and Android devices and used to make purchases. Your check and debit card account numbers are not stored on the device, on the applicable wallet servers or with the merchant. This helps to reduce the potential for fraud. The tokenization process is invisible to you and happens behind the scenes. It also helps to simplify checkout by eliminating the need to enter and re-enter your card number when buying items in mobile applications "in-app" or at the point-of-sale.

HOW DOES MY MOBILE WALLET TRANSMIT PAYMENT DETAILS?

When shopping in-store, hold the device in front of a contactless reader. The token information stored on the device is transmitted directly to that contactless reader.

WILL MERCHANTS RECEIVE MY PHYSICAL CARD NUMBER?

No. When you add a card to your mobile wallet, it will be assigned a digital account number. Your mobile wallet will use this digital account number when you make a purchase.

WHAT MOBILE WALLETS ARE AVAILABLE WITH MY TROY BANK & TRUST DEBIT CARD?

Depending on your mobile device, Apple Pay®, Samsung Pay™, Google Pay™, Fitbit Pay™ and Garmin Pay™ are available.

WHICH TROY BANK & TRUST CARDS CAN I USE FOR MOBILE PAYMENTS?

You may use your Troy Bank & Trust consumer debit cards. For tips on adding them to your device, please see the section “Setting Up Your Mobile Wallet” in the FAQs above.

ON WHICH DEVICES DO THESE WALLETS WORK?

For a list of compatible devices, please see the wallet support links in the FAQs above – click on the icons to view the websites.

HOW DO I GET A MOBILE WALLET?

If it is not already loaded on your phone, go to the App Store or Google Play, install the applicable application and follow the prompts to add your card information. You will then receive a One Time Passcode to authenticate your card.

WHAT IS A ONE TIME PASSCODE (OTP)?

OTP is an authentication service that sends a numeric value generated by Visa to you via email or text message. Following receipt of the OTP, enter it into your Mobile Wallet within 30 minutes. Once entered, your card is activated. If the OTP does not match the original value, you will be directed to a call center to verify your identity and complete the activation.

IS THERE A FEE TO USE A MOBILE WALLET?

There is no cost to use Mobile Wallet; however, wireless carrier fees may apply.

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Convenience and Usage

HOW DOES A MOBILE WALLET WORK?

- ✓ Download the mobile wallet app for your phone
  (for specific wallet instructions – click on the icon located in the FAQs above)
- ✓ Add your TB&T Debit Card information to the mobile wallet
- ✓ When you check out at participating merchants, access the mobile wallet and choose your card
- ✓ If you're making an in-store purchase, just hold your mobile device at the terminal

HOW DO I USE MY MOBILE WALLET?

Use your mobile wallet to make purchases at retail store locations by holding your mobile device up to the card reader. When checking out at participating merchants, access the mobile wallet app and select your Troy Bank & Trust debit card. It also allows you to make quick in-app purchases without having to enter your card information.
(for specific wallet instructions – click on the icon located in the FAQs above)

WHERE CAN I USE MY MOBILE WALLET?

The different Wallets are used at millions of grocery stores, boutiques, restaurants, and hotels that have NFC-enabled terminals that are updated to accept Apple Pay, Google Pay, Samsung Pay, Fitbit Pay and Garmin Pay. They can also be used online within Apps. For a list of merchants, please visit the links above for each Wallet.

WILL THE CARD IMAGE IN MY MOBILE WALLET MATCH MY PHYSICAL CARD?

The image may not be an exact match, but this will not affect how your card works within your digital wallet.

HOW DO I CHANGE MY DEFAULT CARD TO MY TB&T DEBIT CARD?

The debit card associated with your iTunes® account or the first card you add to Passbook® is your default card. To change your default card:
Go to Settings > Passbook & Apple Pay
Tap Default Card.
Choose a new card.

HOW WILL TRANSACTIONS APPEAR ON MY STATEMENT?

Transactions made through mobile wallets will appear as debit card transactions as they currently do on your statements today.

WHAT PAYMENT INFORMATION WILL APPEAR ON MY PURCHASE RECEIPT?

Receipts for purchases made with mobile wallets may display the last four digits of your token, which is different from the last four digits of your payment card number.

I WANT TO RETURN SOMETHING I PURCHASED USING THIS SERVICE. CAN I?

Yes. The cashier can use the Device Account Number to find the purchase and process the return, just as they would with a traditional card. However, individual merchants' return policies may vary.

CAN I ADD MY ELIGIBLE TB&T DEBIT CARD TO MY MOBILE WALLET ON MORE THAN ONE DEVICE?

Yes, you can add your eligible TB&T Debit Card to the mobile wallet on multiple eligible devices.

CAN I STORE MORE THAN ONE TB&T DEBIT CARD IN MOBILE WALLET?

Yes, you can add multiple eligible TB&T Debit Cards to your mobile wallet.

WILL MY SCORECARD DEBIT REWARDS BE ELIGIBLE WITH MOBILE WALLET TRANSACTIONS?

ScoreCard Debit Rewards will be eligible with Mobile Wallet Transactions. Troy Bank & Trust's ScoreCard debit program is set up to only score on signature point-of-sale transactions. If the merchant submits a transaction as a PIN transaction, the cardholder will not earn bonus points for the transaction. If the merchant submits a transaction as a signature transaction, the cardholder will earn 1 point for every $2 spent for the transaction.

WHO DO I CONTACT WITH QUESTIONS ABOUT MY MOBILE WALLET?

Please contact our Mobile Wallet Customer Support at:
844.644.8330 ● Hours: 7:30 am – 10:00 pm CT ● 7 days a week

Security and Data Privacy

ARE MOBILE WALLETS SECURE?

The safety and security of your account information is of the highest importance.

As a security measure, you will receive a "verification required" message when adding your card to any of these payment solutions. Once verified, an on-screen message will appear stating that the card is ready for use. This verification is part of our multi-layered approach to security in payments.

When you enter your card information in a mobile wallet it is encrypted, and a token is created, which is then used for transactions. The token replaces your card number, so it is never exposed.

When you make payments using a mobile wallet: Your full card number is not shown to the merchant. And all transactions are monitored by our risk and fraud detection systems.

Additionally, consumers will be required to set up a passcode or Touch ID for their device. You will need to unlock your device to make most purchases.

HOW DO MOBILE WALLETS KEEP MY PAYMENT INFORMATION SECURE?

By using tokens, mobile wallets prevent your payment card information from being exposed when making purchases. This reduces the risk of your payment data being stored or compromised because only the token is passed on and your payment card information is never shared with the merchant. In addition, if your device is ever lost or stolen, you will not need to cancel your payment card, only the token, which can be quickly disabled and then reissued.

- In the event you lose your TB&T Debit Card or device, please contact our Mobile Wallet Customer Service at 844.644.8330 as soon as possible so that we can remove your payment card from your mobile wallet and your tokens from the lost or stolen device.

WILL MERCHANTS RECEIVE MY PHYSICAL CARD NUMBER?

No. When you add a card to your mobile wallet, it will be assigned a digital account number. Your mobile wallet will use this digital account number when you make a purchase.

CAN I REMOVE THE TOKEN OR DIGITAL ACCOUNT NUMBER STORED ON MY DEVICE?

Yes, when you remove a payment card from the mobile wallet on your device, the token is also removed. Even though you remove your card from your mobile wallet, you will still be able to make purchases with your physical debit card.

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ARE MY MOBILE WALLET TRANSACTIONS PROTECTED AGAINST FRAUD?

Mobile wallet transactions come with 24/7 fraud monitoring and Visa® Zero Liability protection. Your mobile wallet transaction activity will be included in your SecurLOCK Equip™ account activity alerts.

WHAT IF MY CARD IS LOST OR STOLEN?

Please contact the following as soon as you can to ensure your debit card number and token on your device is canceled:

- ✓ **844.644.8330 - Mobile Wallet Customer Service - deactivate the token on your device. Hours available 7:30 am – 10:00 pm CT, available 7 days a week**
- ✓ **334.807.5110 or toll free at 888.258.8769 ext. 5110 - TB&T Customer Service Department cancel your debit card, order a new debit card and report fraud on your card - during normal banking hours**
- ✓ **800.500.1044 - Non-banking hours Debit Card Fraud Department - cancel your debit card available 24/7**

WHAT IF MY DEVICE IS LOST OR STOLEN?

If your device is lost or stolen, please call our Mobile Wallet Customer Service at 844.644.8330 so we can quickly suspend or remove your payment cards from your mobile wallet and your tokens from the lost or stolen device. You can continue to use your physical plastic card without interruption.

WHAT SHOULD I DO WHEN I RECEIVE A NEW OR REPLACEMENT CARD?

Currently when you receive a new card or replacement card with a new expiration date, you will need to go into your mobile wallet, delete your existing card and add your new card.

WHAT HAPPENS TO MY MOBILE WALLET WHEN I REPLACE, SELL, OR GIVE AWAY MY DEVICE?

When replacing, selling, giving away or disposing of your device, you should make sure to remove all payment cards 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 our Mobile Wallet Customer Service at 844.644.8330 so that we can disable the token on your behalf.

WHAT IF I AM HAVING TROUBLE ADDING A CARD TO MY MOBILE WALLET?

Contact our Mobile Wallet Customer Service at 844.644.8330 with your card information. For security reasons, you may need to provide additional verification.

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WHAT ARE THE WEARABLE WALLETS – FITBIT PAY™ AND GARMIN PAY™?

Fitbit Pay™

Fitbit Pay is an easy way to make purchases at millions of stores around the globe—right from your watch, no phone or wallet necessary.

- Conveniently make purchases on the go without a wallet or smartphone.
- Compatible with iOS and Android smartphones for setup.
- Once a card is loaded and activated, you can leave your phone at home.
- Uses industry-standard tokenization to help keep your info private.
- Shop confidently with the fraud protection given to your debit card.
- Private information is never shared with retailers or Fitbit.
- Works at millions of retailers worldwide—anywhere that accepts contactless payments.
- Add up to 6 credit or debit cards to your Wallet in the Fitbit app.
- See your latest Fitbit Pay transactions right in the Fitbit app.

Garmin Pay™

No cash? No problem. With Garmin Pay contactless payment solution, you can leave your wallet or even your smartphone at home, and make purchases using only your smartwatch. Available almost anywhere you can tap your card, your Garmin Pay wallet is quick to access from the watch menu with just a few quick taps.

- Lets you leave cash, cards and your smartphone at home
- Available almost anywhere you can tap your card to pay
- Fast access; make contactless payments with a few quick taps

WHERE CAN I USE FITBIT PAY AND GARMIN PAY?

Use Fitbit Pay and Garmin Pay to purchase items in any store that accepts contactless payments. To determine if the store accepts Fitbit Pay and Garmin Pay, look for this symbol on the payment terminal:

For more information about Fitbit Pay and Garmin Pay, please see the support links in the FAQs above – click on the icon and Set Up link to view the support links.

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Disclaimers

Not available for Troy Bank & Trust VISA credit card. Only available for Visa Consumer and Business debit cards issued by Troy Bank & Trust.

Not all retailers accept mobile wallet payments. Look for the symbol or icon representing the mobile wallet app you use prior to making purchases. Additionally, the retailer must also accept Visa.

Availability of your mobile wallet may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may apply.

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