

Mobile Wallet Help Guide

What is a mobile wallet?

A [mobile wallet](#) is an app on your mobile device that stores payment information from a credit card or debit card, then allows you to use your device to tap and make purchases. There are a number of different mobile wallets that are compatible with specific devices. Like a credit card, your mobile wallet will only work at retailers that accept your device as a payment method. The major mobile wallets are **Apple Pay, Google Pay and Samsung Pay**. The apps come integrated in your mobile devices. There are also mobile wallets you can download from the app stores, including wallets from merchants such as PayPal, Walmart and Starbucks.

What is the benefit of a mobile wallet?

- The main benefit of a mobile wallet is convenience. First, you can store all your payment card information in one place, so you don't have to carry the cards with you. For some, that could mean no longer carrying a wallet. Also, mobile wallet transactions tend to be quicker than paying with cash or a credit card. This allows you use your phone as “tap-to-pay” at any terminals accepting tap-to-pay transactions.
- The second main benefit is that it protects your card information by replacing your card number with a second random number known as a token or device account number. This means your card information is not shared with the merchant when you make a purchase and even if their system is compromised, your card information is secure.

How do I use a mobile wallet?

- First, you will need to attach your card to the mobile wallet. Typically, you will enter your card information in the mobile wallet settings on your device. You will need to check for instructions for your specific mobile wallet.
- Once your card is attached to a mobile wallet, you can use it at any merchants that accept contactless payments. Just look for the mobile wallet symbols below at checkout.

How secure are mobile wallet transactions?

Depending on your type of device, transactions are protected by requiring either “Touch ID”, “Face ID”, “Iris ID” or your device “Passcode”. Of course, you will need to keep your device and Passcode secure as well. All of your payment information will be encrypted on your device and only specific transaction information will be displayed. Provided you secure your actual device, mobile wallet transactions are some of the most secure payment methods available today.

Can I add multiple cards to my device?

Yes, you can add multiple cards to your device.

- Apple Pay allows up to 8 cards per device.
- Google Pay does not have a limit on cards per device except for gift cards which is limited to 5 per device.
- Samsung Pay allows up to 10 cards per device.
- Other mobile wallets will set their own limits for number of cards.

Can I add my card to multiple devices?

Yes, you can add your card to multiple devices.

- Apple Pay allows you to add your card to 10 devices.
- Google Pay allows you to add your card to 10 devices.
- Samsung Pay does not limit the number of devices.

How will mobile wallet transactions appear on my United Bank Statement?

Using a mobile wallet will not affect how transactions appear on your bank statement. The merchant name, transaction amount and date of the purchase will be displayed, just as if you swiped or inserted your card.

How will mobile wallet transactions appear on my receipt or within the mobile wallet app?

Your receipt and transactions within the mobile wallet app will show the last 4 digits of the device account number rather than your card number.

How do I set the billing address for my card in my mobile wallet?

Typically, your billing address will be set in your settings with your device. You will need to be sure your billing address matches the address the bank has on file for your card. If you encounter difficulties, please contact customer service for assistance.

How do I set my card as the default payment in my mobile wallet?

Typically, you will indicate the default card in the settings on your device.

How do I update my expiration date for my card?

To change the expiration date for your card, you will need to delete it from your mobile wallet and add it back. It is likely that it will recognize some of the information, but be sure to double check all the details.

What do I do if my card is lost, stolen or compromised?

Please give United Bank customer service a call and they can assist you. Be sure to tell the agent that you use a mobile wallet.

United Bank Call Center 7am-8pm – 7 days a week – 770-567-7211

United Bank Automated Phone System – 24/7 – 770-567-2400

VISA Call Center- 1-800-847-2911

What do I do if my device is lost or stolen?

Depending on the type of device, you may be able to deactivate the mobile wallet remotely. Otherwise, please give United Bank customer service a call and they will be able to assist you.

United Bank Call Center 7am-8pm – 7 days a week – 770-567-7211

☐ For Apple Pay:

- iPhone or iPad, you can go to the Find My Phone app to temporarily suspend or permanently remove the ability to make payments from your device.
- For any supported Apple Device, you can always go to icloud.com/settings, choose your device and delete your cards.

Be cautious depending on your last backup to icloud.

☐ For Samsung Pay:

- Go to Samsung's "Find My Mobile" to help you find, lock and erase your device.

☐ For Google Pay:

- Go to Android Device Manager to help you find, lock and erase your device.

For additional information on specific mobile wallets, click below:

[Apple Pay Help Guide](#)

[Google Pay Help Guide](#)

[Samsung Pay Help Guide](#)

Or visit their support pages:

[Apple Pay](#)

[Samsung Pay](#)

[Google Pay](#)