First Palmetto Bank

Since 1904

Apple Pay and Google Pay
User Guide

Equal Housing Lender
Member FDIC

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First Palmetto Bank Mobile Wallet

Introducing Mobile Wallets

A NEW WAY TO PAY

Check out with a wave of your mobile device using Apple Pay or Google Pay. By linking your First Palmetto debit card to one of these digital payment options, you can shop in-store, in-app, or online from the convenience of your mobile device.

PAY WITH YOUR PHONE

What is a mobile wallet? It's an application (app) that you can download to your mobile device, or it may already be built into it. The Mobile Wallet app allows you to pay for purchases without having to physically carry your wallet or a card with you.

GET ORGANIZED

Depending on the options on your device, a mobile wallet can provide a place to store and organize coupons, loyalty programs, payment cards, tickets, car insurance identification, and anything else that can be turned into a digital item from its original paper or plastic form.

SAFE AND SECURE

It's easy to securely and conveniently keep your First Palmetto Bank debit card information on your smartphone, tablet or your smartwatch mobile wallet. Once your debit card information is stored in your Mobile Wallet, you can make payments simply by tapping or scanning your device anywhere mobile payments are accepted.

CHOOSING A MOBILE WALLET

Most devices have a mobile wallet app pre-installed, depending on the device you utilize. For iPhones, the app is called **Wallet**, while on Android devices the app is called **Google Pay**. If your device does not have the app, it can be downloaded from the appropriate app store for your device.

SUPPORTED MOBILE WALLETS

Apple Pay and Google Pay are the supported mobile wallets available for your First Palmetto Bank debit card. Follow the instructions in this guide to provision your smartphone with the mobile wallet on your specific device.

Apple Pay

To set up **Apple Pay®**, add your debit card to the pre-installed Wallet app on your eligible Apple device.

G Pay

To set up **Google Pay™**, add your debit card to the pre-installed Google Pay app on your eligible Android device.

Cardholder Authentication and Mobile Wallets

Important! It has become more important than ever for us to collect customers full and complete contact information at account opening, and to continuously validate and update that information during each interaction with the customer.

For mobile wallet card provisioning to be effective, it is critical that customer records are up-to-date with a correct mobile phone number and email address.

Cardholder authentication is a key component of provisioning a card in a mobile wallet. When a customer attempts to add a card to a mobile wallet, an additional authentication process will be performed within the mobile wallet app.

If customer records are up-to-date, the authentication process can be completed by receiving a One-Time Password via text message or email.

If customer records are NOT up-to-date, a Fiserv toll-free number is displayed in the wallet app during the authentication process. When a customer calls in, they will speak to a Fiserv call center associate who will attempt to authenticate the customer by obtaining the following information:

- Last 4 digits of SSN
- Card expiration date
- Recent transaction data (amount, merchant name)
- Last 4 digits of checking/savings account number
- Phone number on card record

If Fiserv is unable to authenticate the customer, they will refer the caller to the Bank.

How to add a card to Apple Pay®

FIRST PALMETTO BANK
Since 1904

Pay

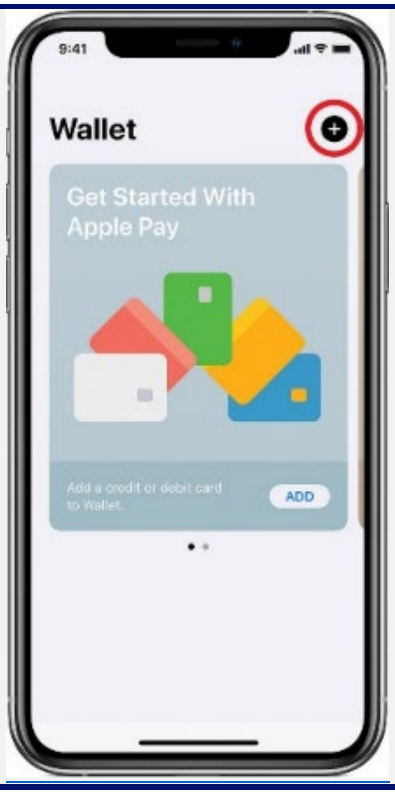
Pay safer and faster using your First Palmetto Bank debit card with Apple Pay®

Get started: Add your card to Apple Pay

Step 1

Open the **Wallet** app on your iPhone.

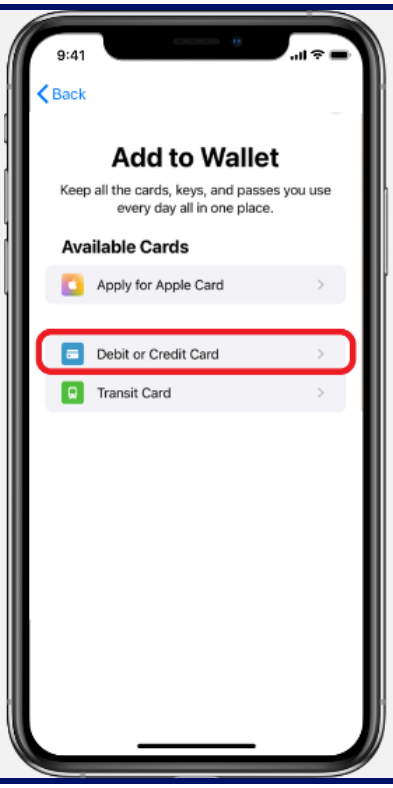
In the upper-right corner, tap **Add** ⊕.



How to add a card to Apple Pay®

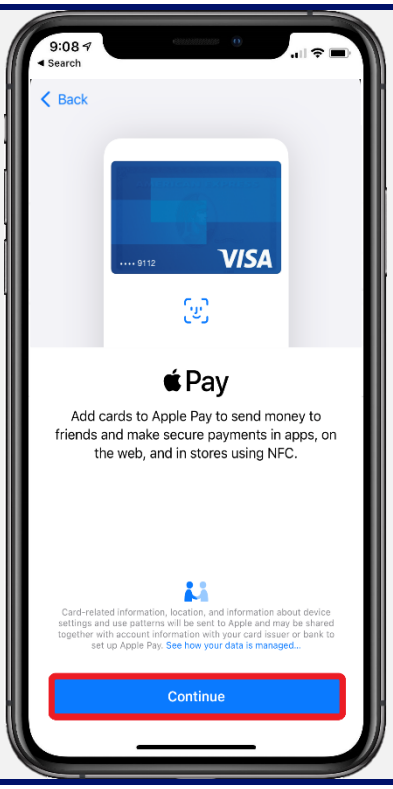
Step 2

Tap **Debit or Credit Card.**



Step 3

Tap **Continue.**

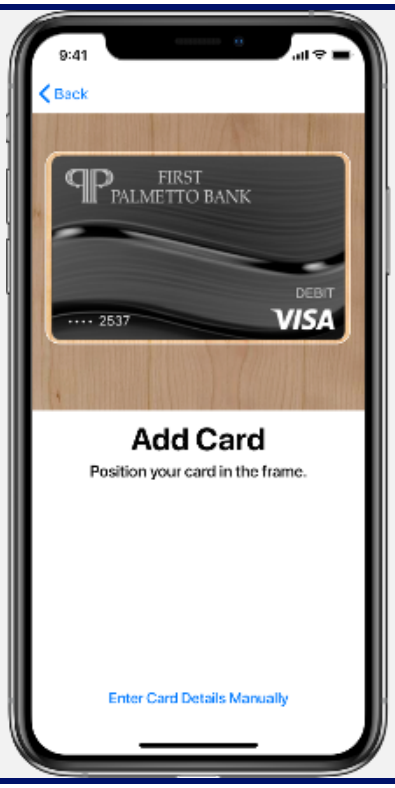


How to add a card to Apple Pay®

Step 4

Take a photo of your card or **Enter Card Details Manually**.

Note! Photo-detection only works with embossed numbers. If your card has flat numbers, you will have to enter your card information manually.



Step 5

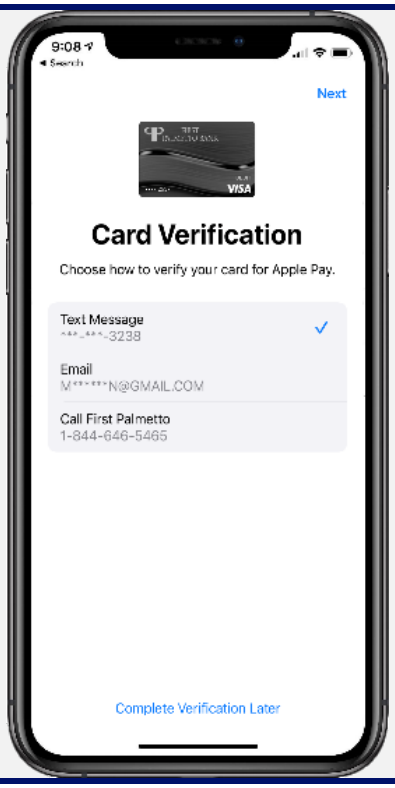
Enter your card's **expiration date** and **Security Code** (located on the back of your debit card).

How to add a card to Apple Pay®

Step 6

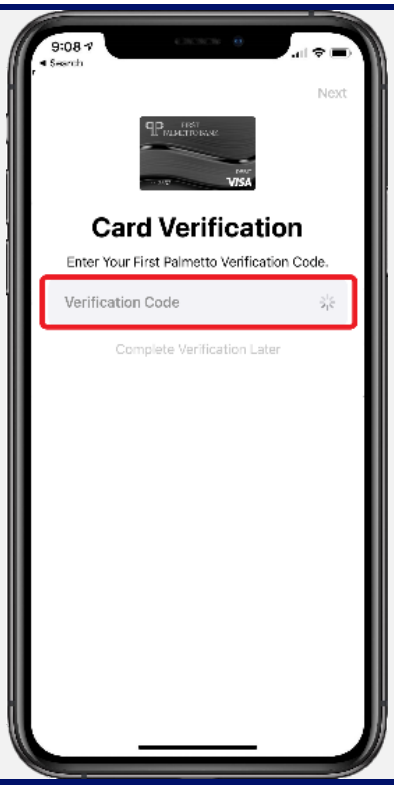
Card Verification: choose a method to verify your card for Apple Pay.

Note! See page 2 for important details regarding the card verification process.



Step 7

Enter the 6-digit **Verification Code**.



How to add a card to Apple Pay®

Step 8

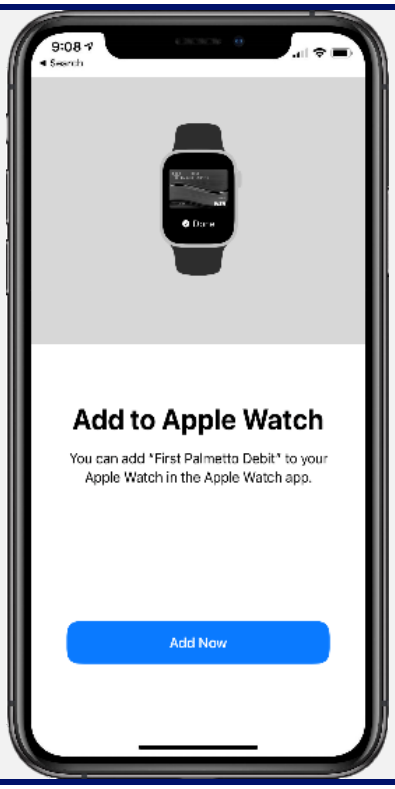
If you do not have an Apple Watch linked to the device, the **Card Activated** screen will appear and the setup process is complete.

Step 9

If you do have an Apple Watch linked to the device, this screen may appear after Step 7 allowing you to add your First Palmetto Bank debit card to your Apple Watch.

Tap **Add Now** and follow the on-screen instructions. The process is very similar to setting up Apple Pay on your phone.

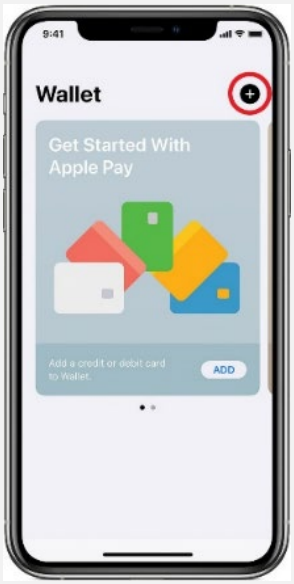
When clicking **Add Now**, your iPhone will launch the Apple Watch app. Upon returning to your Apple Wallet app, Step 8 should appear on your screen.



Overview: How to add a card to Apple Pay®

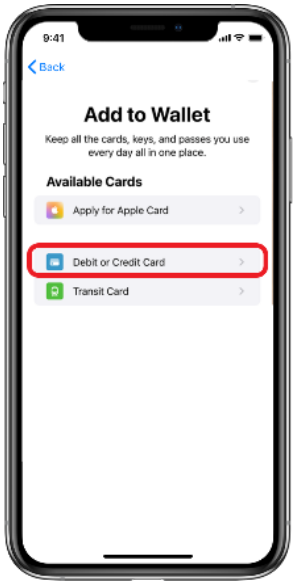
STEP 1

Open the **Wallet** app . In the upper-right corner, tap **Add** .



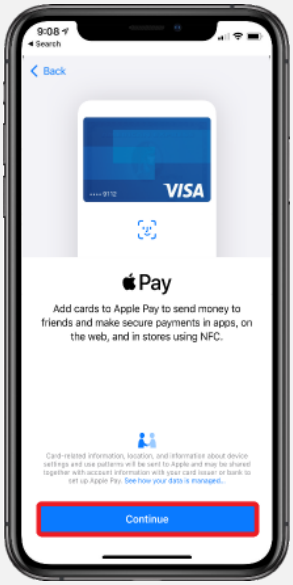
STEP 2

Select **Debit or Credit Card**.



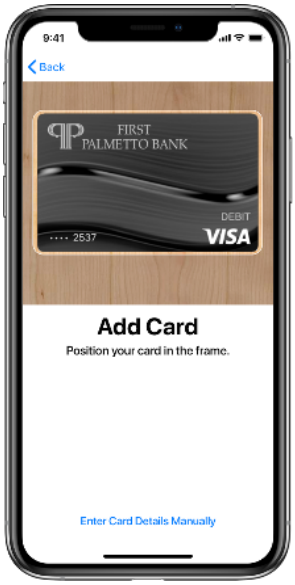
STEP 3

Tap **Continue**.



STEP 4

Take a photo of your card or **Enter Card Details Manually**.

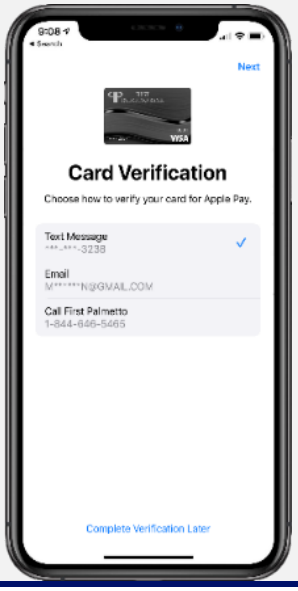


STEP 5

Enter your card's **expiration date** and **Security Code**.

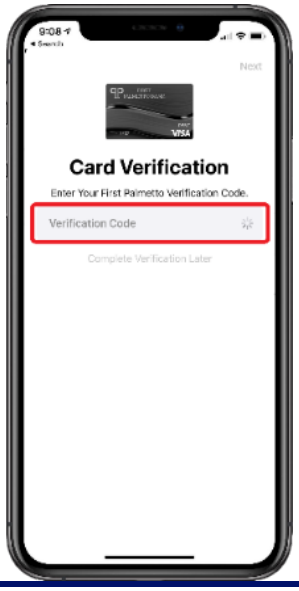
STEP 6

Choose a **Verification Method**.



STEP 7

Enter the **Verification Code**.



STEP 8

Card Activated. You've successfully added your card to Apple Pay.

How to use Apple Pay®

Paying in stores

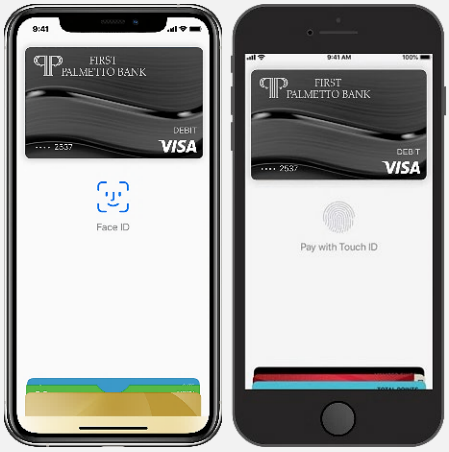
You can use **Apple Pay** at any store that accepts contactless payments. Look for one of these symbols at checkout:

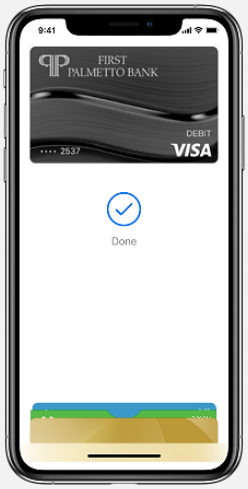
1. **Face ID**: Double-click the side button, then glance at iPhone to authenticate with Face ID, or enter passcode.

   Touch ID: Rest your finger on Touch ID without pushing the button.

2. Position the top of iPhone within a few centimeters of the contactless reader.

3. When the contactless payment is successful, a blue check mark will appear on your phone.





Paying in apps and on websites

You can also use **Apple Pay** in many of your favorite apps. Simply choose the **Apple Pay** button at eligible checkouts and skip having to enter your information manually. You may be asked to verify payment with Face ID, Touch ID (fingerprint), or your iPhone passcode.

Pay

Buy with Pay

How to add a card to Google Pay™

FIRST PALMETTO BANK
Since 1904

G Pay

Google Pay™ is the fast, simple way to pay at millions of places - online, in-apps, and in stores.

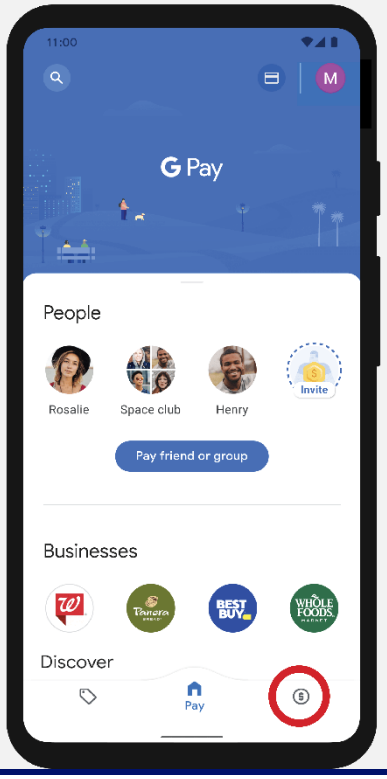
How to add a card to Google Pay™

Note! While the Google Pay app is available for both Android and Apple devices, these instructions are for Android smartphones.

Step 1

Open the **Google Pay** app .

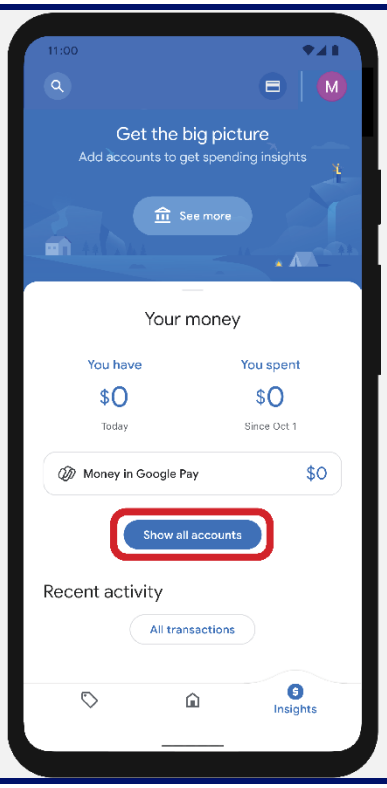
At the bottom, tap **Insights** .



How to add a card to Google Pay™

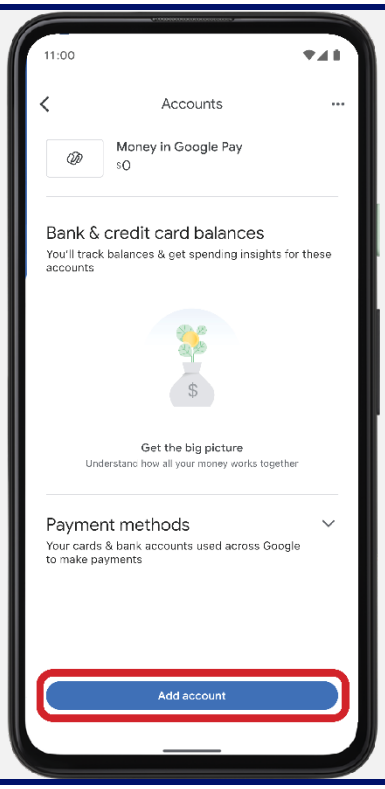
Step 2

Tap **Show all accounts**.



Step 3

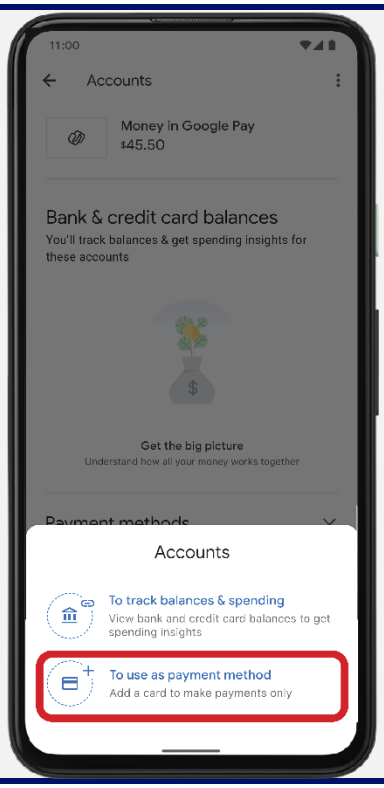
Tap **Add account**.



How to add a card to Google Pay™

Step 4

Tap **To use as payment method**.



Step 5

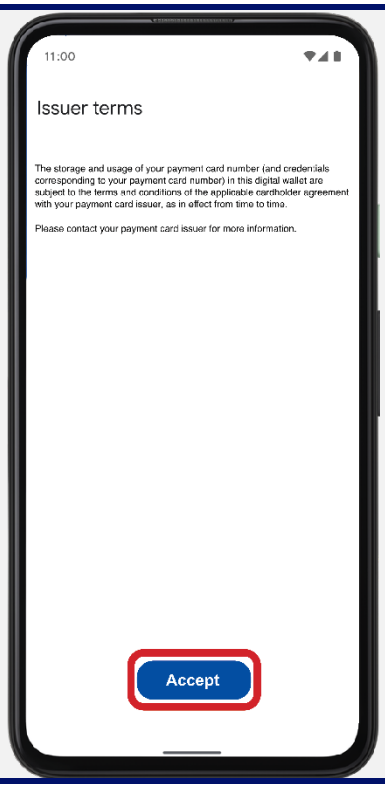
Take a photo of your card or **Enter Card Details Manually**.

How to add a card to Google Pay™

Step 6

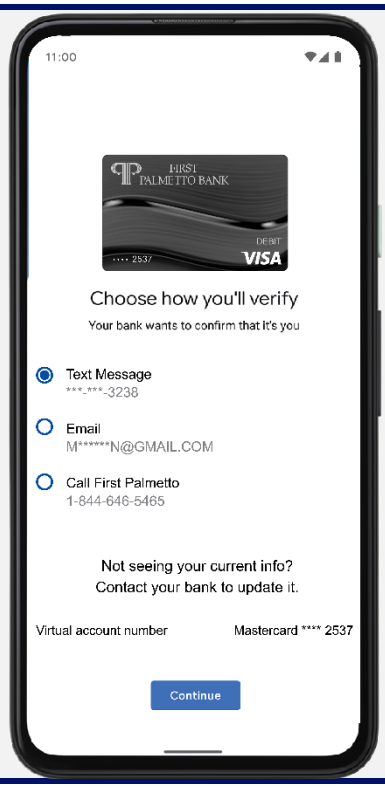
Review the Issuer terms and tap **Accept**.

If you're asked to verify your payment method, choose an option from the list then find and enter the verification code.



Step 7

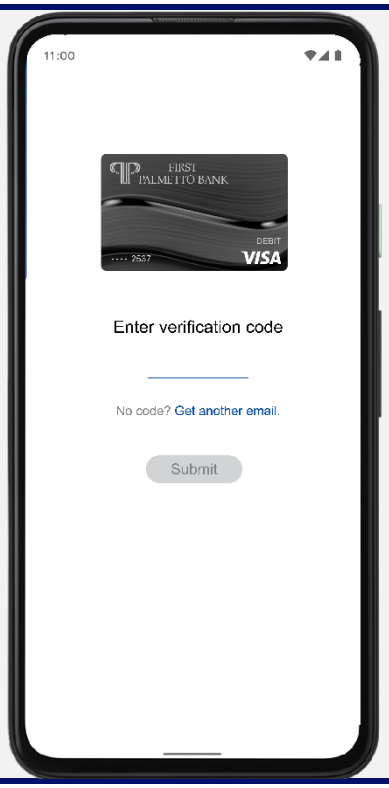
If you're asked to verify your payment method, choose an option from the list.



How to add a card to Google Pay™

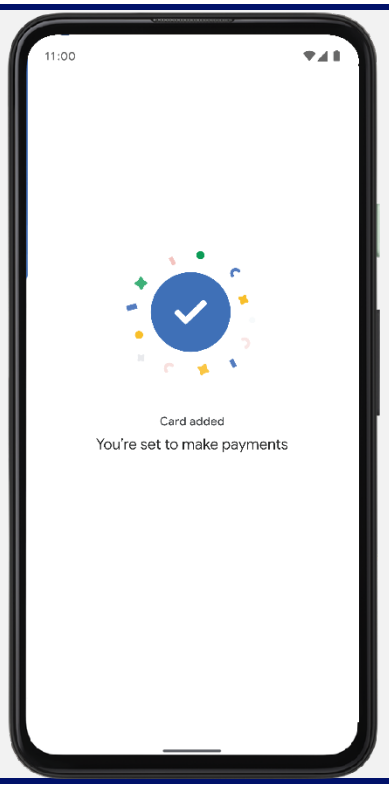
Step 8

Enter the **verification code**.



Step 9

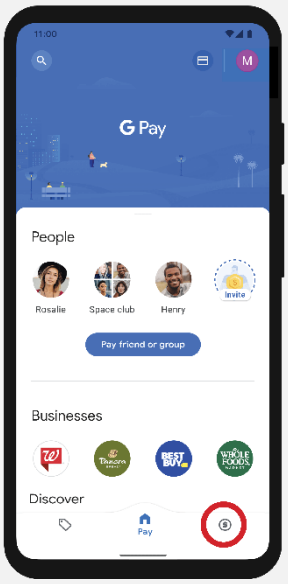
Enter the verification code.



Overview: How to add a card to Google Pay™

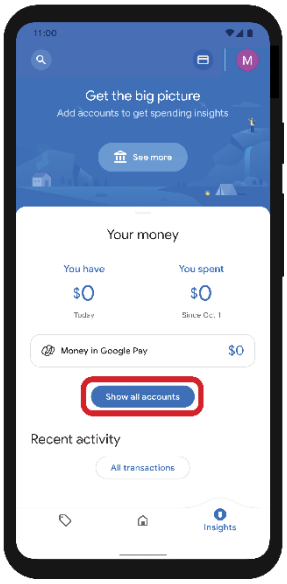
STEP 1

Open the **Google Pay** app. At the bottom, tap **Insights**.



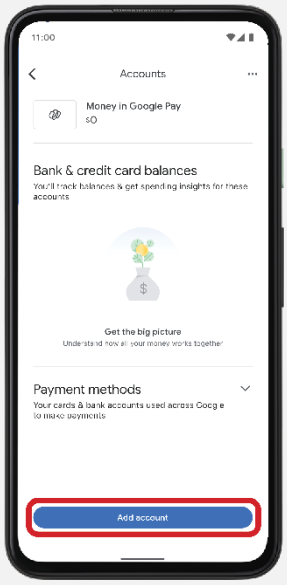
STEP 2

Tap **Show all accounts**.



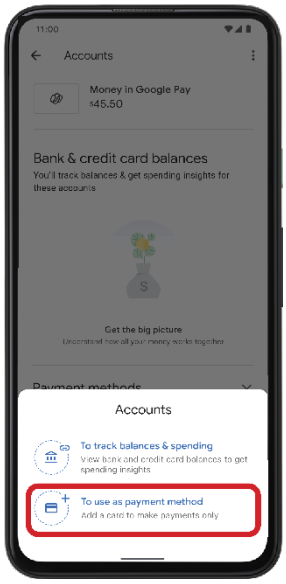
STEP 3

Tap **Add account**.



STEP 4

Tap **To use as payment method**.

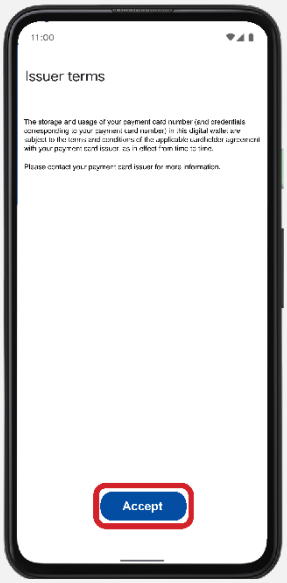


STEP 5

Take a photo of your card or **Enter Card Details Manually**.

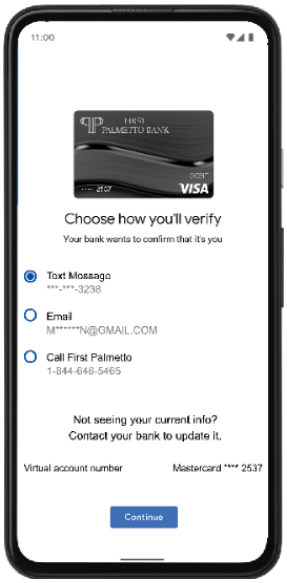
STEP 6

Review Issuer terms and tap **Accept**.



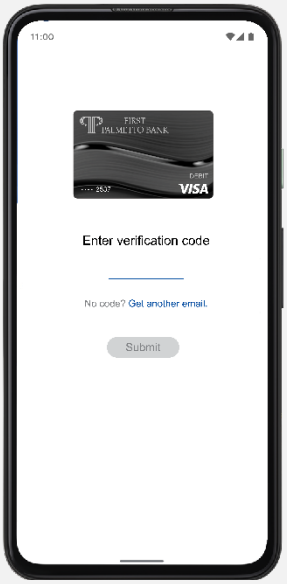
STEP 7

Choose how to verify your card for **Google Pay**.



STEP 8

Enter the **Verification Code**.



How to use Google Pay™

Paying in stores

You can use **Google Pay** with your Android phone at any store that accepts contactless payments. Look for one of these symbols at checkout:

1. Simply unlock your phone. You do not need to open the Google Pay app. Your default card will be used.

2. Hold the back of your phone close to the payment reader and near the contactless symbol for a few seconds.

3. When the contactless payment is successful, a blue check mark will appear on your phone.

Tip: If your phone doesn't connect with the payment reader, hold your phone closer to the payment reader and move it around slowly.

Paying in apps and on websites

You can also use **Google Pay** in many of your favorite apps. Simply choose the **Google Pay** button at eligible checkouts and skip having to enter your information manually. You may be asked to verify payment with fingerprint, PIN, or another preferred security measure on your device.

Buy with G Pay

G Pay

First Palmetto Bank Mobile Wallets

INTRODUCTION

First Palmetto Bank's debit cards can now be used with digital payment apps: Apple Pay and Google Pay. You should use it and understand it – both for your own security and to give your customers the best answers possible when they ask.

Here are some answers to help you prepare for customer questions. If you have more questions, please contact the IT department.

ABOUT THE SERVICE

What is a Mobile Wallet?

A mobile wallet is a digital payment app that allows you to securely add and access your debit card, credit card, or various loyalty cards through your smartphone or tablet. This enables you to easily make secure payments either online or in person just by using the registered Mobile Wallet on your device.

What is the benefit of 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 physical cards with you. Also, mobile wallet transactions tend to be quicker than paying with cash or a credit card.

Is Mobile Wallet secure?

Mobile Wallet offers increased security as your method of payment. Once verified through the Mobile Wallet application of your choice, your payment information is encrypted and secured within your device. When information is submitted during the payment process, your actual account number is never transmitted. Instead, an encrypted payment token or code is used, which is randomly generated and changes each time Mobile Wallet is used.

Is there a fee to use Mobile Wallet?

There is no fee to use First Palmetto Bank's mobile wallet service.

Which Mobile Wallets will work with my First Palmetto Bank debit card?

Your First Palmetto Bank debit cards will now work with **Apple Pay** and **Google Pay**.

Pay G Pay

These apps come preinstalled on the newest Apple, and Android devices. If you are using an older device, check to see if your device and operating system are compatible.

Can I use Mobile Wallet anywhere?

Use your First Palmetto Bank debit card with your mobile wallet app at participating Apple Pay or Google Pay retailers.

Are any cards not allowed in mobile wallet?

ATM-only cards provided by First Palmetto Bank are not eligible for use through mobile wallet.

What happens when my debit card expires?

Delete your expired card and add your new card to your mobile wallet.

What if my debit card is lost, stolen, or compromised?

Please contact First Palmetto Bank as soon as possible. We will deactivate and replace your physical card.

How will transactions appear on my statement?

No change. Your mobile wallet transactions will appear on your statement just like other debit card payments.

www.FirstPalmetto.com