

# ***Mobile Payments***

***Google Pay   Apple Pay   Samsung Pay***

# Terms & Definitions

***Near Field Communication (NFC)*** - The ability to transfer small amounts of data or electronic key between mobile devices.

***Token or Virtual Credit/Debit Card.*** A artificial or virtual method of transferring monies or information from from the User to the Bank. The Merchant only sees the Token or Virtual Card

The Financial Institutions supplies the equipment and the encryption at the point of sale. The Bank must approve the security of the mobile device.

# ***Security***

## ***Mobile Devices Security***

Banks requires mobile devices to use one or more steps to initiate a sale securely

1. Initial unlock
2. Unlock to activate the application

Both methods can use - Pin, Pattern, Password or Biometric

# How to Setup & Use

1. Download the Application

- Apple Pay - AppStore

- Google Pay - Google Play Store

- Samsung Pay - Google Play Store

1. Apple Pay works only on Apple Products

- Google Pay works on “All” Android Phones

- Samsung Pay works only on Samsung Products

# How to Setup Mobile Payment

1. Once you have downloaded the application, you must associate a Debit/Credit Card with the application. G Pay user can also associate loyalty cards

## Using Tap and Pay

Most Merchants using Tap & Pay Systems use all three Apple Pay, G Pay or Samsung Pay.