

## FAQ – APPLE PAY/SAMSUNG PAY

**Q:** What is Apple Pay / Samsung Pay?

**A:** Apple Pay and Samsung Pay are mobile payment services that allow you to link your Hebron Savings Bank debit card to your Apple or Samsung mobile phone or Apple Watch. Once your debit card is linked to Apple Pay or Samsung Pay, you can pay for goods and services by holding your mobile phone (or Apple Watch) near the merchant's payment terminal.

**Q:** Where can I use Apple Pay and Samsung Pay?

**A:** Apple Pay and Samsung Pay are accepted at any contactless payment terminal. Contactless payment terminals are very common and typically marked with one or more of the symbols below. Note that a terminal with any of the below symbols will work. The terminal does not need to say Apple Pay and/or Samsung Pay specifically.



**Q:** Are Apple Pay and Samsung Pay safe?

**A:** Apple Pay and Samsung Pay are generally considered safer than using your actual debit card. When you pay using Apple Pay or Samsung Pay, none of your debit card information is provided to the merchant. Instead, a digital token is provided to the merchant that is good for that one transaction only. The token contains no identifying information (e.g., your name or debit card number). In addition, when you pay using Apple Pay or Samsung Pay, your device will require a password or biometric approval (fingerprint or facial recognition) to authorize the transaction. If your phone is lost or stolen, Apple Pay or Samsung Pay cannot be used without a password or biometric approval.

**Q:** What if my phone is lost or stolen?

**A:** If your phone is lost or stolen, Apple Pay or Samsung Pay cannot be used without a password or biometric information (fingerprint or facial recognition). All Apple Pay and Samsung Pay transactions require authorization to complete a purchase. If your phone is lost or stolen, your debit card is quickly and easily disabled in Apple Pay or Samsung Pay by calling 1-844-378-7081. Deactivating your debit card in your Apple Pay or Samsung Pay wallet does not deactivate your actual debit card, so you can continue to use your actual debit card if your phone is the only thing lost or stolen.

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**Q:** Is Apple Pay and Samsung Pay easy to use?

**A:** Apple Pay and Samsung Pay are very easy to use. Simply double-click the correct button on your phone or Apple Watch, and hold your phone or Apple Watch near the payment terminal. After the payment terminal recognizes your device, you must still enter your debit card PIN for extra security.

**Q:** Can I have more than one card attached to Apple Pay or Samsung Pay?

**A:** Yes, your Apple Wallet or Samsung Wallet (the mobile apps used to organize your payment cards) can contain multiple debit and/or credit cards. You can set a default card that will automatically be selected when you initiate a payment, but you can easily switch to any card in your digital wallet at the time of payment.

**Q:** How do I enroll my Hebron Savings Bank debit card with Apple Pay or Samsung Pay?

**A:** Please use the following links for detailed instructions on setting up your debit card with Apple Pay or Samsung Pay. Note – for the best experience, please ensure the bank has your correct email address and mobile phone number before enrolling your debit card in Apple Pay or Samsung Pay.

Apple Pay: <https://support.apple.com/en-us/HT204506>

Samsung Pay: <https://www.samsung.com/us/support/answer/ANS00045170/>

**Q:** How does Apple Pay compare to using chip or contactless cards?

**A:** Apple Pay authenticates in a similar fashion to chip and/or contactless cards, with one very important enhancement. Chip and contactless cards cannot identify who is holding the card. Apple Pay and Samsung Pay verify that the correct user has authenticated each transaction by requiring a password or biometric authentication.

**Q:** If I enroll my debit card with Apple Pay or Samsung Pay, can I still use my actual debit card?

**A:** Yes, enrolling and using your debit card with Apple Pay and/or Samsung Pay does not prevent you from using your actual debit card. They can be used interchangeably at any time.