

FAQ

What you need to know about **Mobile Wallet**

*FNBT Core Operations
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INTRODUCTION

Our next big step forward in security for FNBT customers is *mobile wallet*. 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 be prepared for customer questions. If you have more questions or better answers, give us a call in Core Operations. We want to provide the best information available.

ABOUT THE SERVICE

Which mobile pay services will work with my FNBT debit card?

Your FNBT debit cards will now work with Apple Pay, Google Pay (formerly Android Pay) and Samsung Pay – three of the most widely used mobile wallet apps. These apps come preinstalled on the newest Apple, Android and Samsung devices. If you are using an older device, check to see if your device and operating system are compatible.

How does Mobile Wallet work?

Mobile Wallet apps securely store debit card information so you can make in-person and in-app purchases at participating merchants.

Simply open your mobile wallet app and follow the instructions to enter your FNBT debit card information. Once you have entered your card information on your



phone, you'll be able to use your device to make purchases in stores and restaurants with payment terminals that are set up to accept *Near Field Communications* (NFC) payments. Simply open your mobile wallet app and hold your phone near the reader. Also, Android Pay and Apple Pay have various options to make in-app purchases through online merchants. If this merchant isn't equipped yet, don't worry. Just swipe your debit card.

At stores, look for the following NFC symbol on the payment terminal. It also appears on some gas pumps. More merchants will be adding NFC technology every month.



Is mobile wallet secure?

Yes, your mobile wallet transmits a token but *it does not transmit your actual card numbers* to the store at checkout. Plus your card information is encrypted in your phone. A separate security code is generated for each transaction. Enter a passcode or use your device's fingerprint or facial recognition ID feature. These steps provide strong protections against card fraud and are designed to keep your card data from thieves. These features are in addition to security features FNBT already employs to guard against fraud.

Can I use mobile wallet anywhere?

Use your FNBT debit card with your mobile wallet app at participating Apple Pay,

Google Pay, or Samsung Pay retailers. Please call us at 405-224-2200 if you have questions on your mobile wallet.

MAKE IT HAPPEN

How do I turn this service on?

Simply find the mobile wallet app on your phone. Open it and tap the “+” sign (in Samsung or Apple), or the “0” (in Google). Follow instructions to add card information to activate each card. *You may also enter credit cards or cash if your service allows it.*

The card must be verified, naturally, so the app itself may reach out to the bank and then send you a verification code. In some cases, it may ask you to call 833-201-8674 for verification. If you fail the verification process, then call FNBT.

Can I add my cards to mobile wallet on my Apple or Google watch?

If you have an Apple Watch or Google Watch, load your cards to both devices at the same time *so you'll need verification only once*. But don't worry. If you enter your cards on your watch at a later time than your phone, you'll need to verify them, but that's not difficult. On Apple devices, you can register your card up to nine times.

What happens when my card expires?

Delete your expired card and then load your new card into your mobile wallet.

Will wallet pay work at Walmart?

Yes at some stores. But Walmart also has its own electronic payments app called Walmart Pay. You can download it, add your FNBT Debit card, and use it at Walmart exclusively.

Are any cards not allowed in mobile wallet?

Your ATM-only cards provided by FNBT are not eligible for use through mobile wallet.

TROUBLESHOOTING

What if I change phones?

If you stop using your phone, be sure to remove your debit cards from the mobile wallet app on your phone. Anyone can use your mobile wallet if they know your passcode.

What happens if my phone is lost or stolen?

If your device is ever lost or stolen, notify your carrier immediately because the carrier can disable or wipe the phone clean.

What if I lose my debit card?

Please contact FNBT at 405-224-2200 as soon as possible. We will deactivate and replace your physical card.

- 1) If your card is *compromised* (someone commits fraud against you), the bank sends you a replacement card. Your mobile wallet is automatically updated with the new card. It won't work in mobile wallet until you receive your new physical debit card by mail, and you activate it.
- 2) If you *lose* your card, call the bank to order a new one. In this case, you'll need to remove the old card from your mobile wallet and enter the new card's information.
- 3) If your card *expires* at its regular expiration date, the bank will send you a new card. You'll need to remove the old card from your mobile wallet and enter the new card's information.

In addition, if you have our powerful and free app called SecurLOCK, you can use it to turn your card off at will – the moment you know it's missing. This increases your security dramatically because *a thief can't use a debit card that is turned off*.

Download SecurLOCK today in your app store and load your FNBT debit cards. It really works. Or, ask an FNBT banker to help you.

Can I remove the token or digital account number stored on my device?

Yes, when you remove a payment card from Apple Pay or Google Pay 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 check or credit card.

If I sell or give away my device, what will happen to the information on it?

When 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 FNBT immediately so that we can disable the token on your behalf.

Are my purchases protected against fraud?

Yes. Whether you use a token or a physical Visa card, you will not be liable for any unauthorized transactions using your Visa debit card if 1) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, and 2) upon becoming aware of a loss or theft, you promptly report the loss. Please call the number on the back of your card for more information.

How will transactions appear on my statement?

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

Will my receipts look different?

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.

Can I add my eligible FNBT cards to a mobile wallet on more than one device?

Yes.

Can I store more than one FNBT card in my mobile wallet?

Yes.

Are there transaction amount limits?

Your transaction limits within your phone's mobile wallet platform are the same as your FNBT checking account for a debit card.

How do I dispute transactions made with my mobile wallet debit card?

Call us about suspicious transactions on your account, whether they are made by mobile wallet, debit card or personal check.

Is there a waiting period before I can add my card?

No. When you receive your new card, just follow the instructions above to enter your card in your mobile wallet. It should work same-day.

ABOUT THIS NEW TECHNOLOGY

What is Near Field Communication (NFC) and how does it work?

NFC is a form of contactless communication between devices like smartphones or tablets and compatible readers. NFC enables the transfer of payment token information – not your account information – from your smartphone to your merchant. See the NFC symbol above. Look for it at participating merchants.

How do I view recent transactions made with my FNBT debit card via Apple Pay, Google Pay, or Samsung Pay?

View recent transactions within your phone's mobile wallet platform and on our convenient and free smartphone app, *FNBT Mobile*, or through our free online banking.

What is a virtual card or device-specific account number?

A virtual card or device-specific account number is the mobile form of your debit card. This number is created when you add your debit card to your phone's mobile wallet platform, and it's different from your physical card number to keep your account information safe. Notice it looks different too; that FNBT debit card image in your mobile wallet is different from the card in your wallet.

What is a token and "tokenization?"

In a mobile wallet transaction, your debit card information, such as the 16-digit primary account number on your card, is replaced with a randomly-generated value (token) that can be securely stored on your smartphone to make purchases. Your check and credit card account numbers are not stored on the device or on Apple or Google servers or with the merchant. This helps to reduce the potential for fraud.

The tokenization process is invisible, but it works behind the scenes to simplify checkout by eliminating the need to enter and re-enter your account number when buying items in mobile applications "in-app" or at the point-of-sale.