

## FAQs for Mobile Wallets

**1. What are the benefits to me, the cardholder?**

A mobile wallet is simply a new way for you to access your card, allowing you to pay at participating retailers with just a tap of your phone.

**2. Is my FNB card eligible for the service?**

Yes, all First National Bank cardholder's who hold a FNB debit card are eligible.

**3. Is my phone or iPad eligible for the service?**

The following devices support mobile wallets:

- iPhone & iPad
- Samsung & Android phones

**4. Is it safe? What happens if I lose my phone/device?**

Your real card information is tokenized and never exposed through the merchant's terminal making mobile payments very safe. If your device is lost, you should call FNB to suspend or deactivate your token. There is no need to hot card and replace the real card. If your device is replaced, you will need to re-install the app and re-enter your card information.

**5. How does it work?**

To make a purchase, you simply wave your phone over/under a merchant terminal that accepts token payments.

**6. Where can I use it?**

The number of merchants accepting tokenized payments is growing every day. Look for the following symbols to identify where you can use your digital wallet.



**7. How do I add a card to my mobile wallet?**

You will need to download the one of the mobile wallet apps onto your device and then follow the directions that are displayed. Once your request is approved, you may begin using your mobile wallet.

**8. Something went wrong adding my card to the wallet.**

Make sure you remain on an active Internet connection for the duration of the installation process. Other common reasons request may have failed include:

- Network-related problems (bad or no Internet access; Mobile Wallet Provider outage)
- Device software/hardware issues
- Expired/reissued card
- Card blocked (for example: not activated, reported lost, etc.)

**9. My phone doesn't work at my local pharmacy (or other retailer).**

Call FNB to authenticate your card using the last few transactions performed on the card to verify viability of the card.

**10. I've lost my card.**

Contact FNB, we will take the necessary steps to ensure your lost card is reported and that you receive a new card.