

# Mobile Payments

Cardholders can now make secure purchases in-store, in-app and online with mobile payments.

Cardholders can now securely load their credit card on to their mobile wallet and pay for goods and services in millions of locations with Apple Pay™, Android Pay™ and Samsung Pay™.



## Why mobile payments are important.

### Security

- Card number is not stored on device
- Retailer does not receive card information
- Unique device account number is assigned, encrypted and stored in the Secure Element on the device
- Each transaction is authorized with a one-time, unique security code - a token

This makes it nearly impossible for fraudsters to steal card information and make unauthorized purchases.

### Speed

Using mobile payments speeds up the payment process. Cardholders simply open the payment app, hold their device over the terminal and verify the purchase with their fingerprint or PIN. Apple Pay, Android Pay and Samsung Pay are accepted at millions of retailers.

### How to Enroll

To use the mobile wallet on a phone, simply find the Wallet app pre-installed on the device, or download it from the Google Play Store (for Android™ only). Follow the instructions for scanning fingerprints, entering a PIN and adding cards.