

Mobile Wallets

What they are and why they might be right for you.



Whether it's breakfast time or bedtime, in today's world you won't find many people very far from their phones. As smartphones become more and more useful, they become more indispensable, and mobile wallets are part of that equation. *So, are they a good choice for you?*

What is a mobile wallet? Mobile wallets are smartphone apps – Community Bank offers Apple Pay®, Google Pay™, and Samsung Pay® – where you enter and store your debit cards.

Why do people like it? Two of the biggest benefits are the added convenience and security.

1. You can use mobile wallet at more than a million stores across the U.S. and this number is growing all the time. Look for this symbol when you're ready to check out. 
2. Mobile wallets provide more security because they use random payment codes that change with every transaction, so the process is actually more secure than using your physical card.

Can you use your mobile wallet for online shopping?

Yes. The process eliminates having to enter all your card information, so you reduce your exposure to fraud.

How do I set up my Community Bank debit card in my mobile wallet? Open the mobile wallet app on your Apple, Google or Samsung device. Select to add cards from the menu and follow the instructions. One of the following authentication methods may be used to complete your card setup: PIN, passcode, pattern, fingerprint, email, text, or message to contact bank.

What's the downside? With usage growing exponentially, there doesn't seem to be a major drawback. Because its safety and convenience features are so attractive, mobile wallets will continue to make transacting easier and your smartphone even more important.

What if your smartphone is lost or stolen?

Each wallet has protection built in (such as a PIN, face recognition, thumbprint, etc.), so even if your phone is stolen, the cards in the mobile wallet won't be accessed. As an extra precaution, you can go to Apple, Google or Samsung's website, and put your phone in LOST mode.



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