



## Digital Wallet FAQs

Digital wallets are gradually catching on as a convenient, alternative way to pay. You can add your Blue Ridge Bank's credit or debit cards to your digital wallet of choice.

### **What is a digital wallet?**

Much like a physical wallet, a digital wallet is a single place to store your credit and debit cards. The main difference is that a digital wallet lives on your smart device in the form of an app. Simply add a card to the app and you can use your device to make payments online and in-person.

### **Is my device compatible with digital wallets?**

Whether or not your device is compatible depends on the digital wallet you wish to use and the device you have. Common digital wallet apps include Apple Pay, Google Pay and Samsung Pay. In order to use your digital wallet in stores, you generally need a smartphone or smartwatch running a newer operating system and with near-field communication (NFC) technology.

### **Where can I get a digital wallet app?**

Many digital wallet-compatible devices come pre-installed with a digital wallet app. For example, all Apple Pay-compatible iOS devices come with Apple Pay installed. If your Android device doesn't have a digital wallet app installed, you can open the Google Play store and search for apps such as Google Pay.

### **How do I use a digital wallet?**

Open your digital wallet app and add the information for the credit and debit cards you want to use. Select which card will be your default payment option. Then, unlock your device and hold it close to the payment terminal. You'll then follow any prompts from the terminal.

### **Are digital wallets safe?**

Digital wallets are generally considered safer than physical cards. They have the benefit of tokenization, essentially meaning none of your personal information is shared, only a digital token provided by your card issuer. You can also beef up your security by requiring a fingerprint, PIN or other authenticator for your mobile device, preventing a thief from easily using any cards stored on it.

### **Where can I use my digital wallet?**

Digital wallet apps such as Apple's and Google's are currently accepted at millions of stores nationwide. Samsung Pay can be used virtually wherever magnetic strip cards are accepted, with some exceptions such as gas station pumps.