



FARMERS SAVINGS BANK MOBILE WALLET

Farmers Savings Bank consumer and business debit cards are now available to be added on smart phone mobile wallet applications.

Customers will need to call our Bookkeeping department to activate their cards once they have added them to a mobile wallet application on their smart phone.

How to get started...

- Add your FSB debit card to your phone's mobile wallet or download one from your app store.
- Authenticate your identity with a PIN, fingerprint, or iris/face scan.
- Then tap to pay at participating businesses.
- You will receive payment confirmation on your mobile device. (If enabled on device)

Frequently Asked Questions:

What is Mobile Wallet?

A mobile wallet is a way to carry your debit card information in a secure digital form on your mobile device. Instead of using your physical plastic card to make purchases, a mobile wallet allows you to pay with your smartphone, tablet, or smartwatch in stores, in apps, or on the web.

Why is Mobile Wallet called tokenization?

Your payment card information, such as the 16-digit primary account number found on your card, is replaced with a randomly-generated value (token) that can be securely stored on Apple and Android devices and used to make purchases. Your checking and credit card account numbers are not stored on the device, on Apple or Google servers or with the merchant. This helps to reduce the potential for fraud.

The tokenization process is invisible to you and happens behind the scenes. It also helps 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.

How do I use my FSB debit card with a Mobile Wallet?

To add your debit card to Apple Pay, Samsung or Google Pay, simply open the selected app, tap the "+" sign and follow instructions to add card information and to activate the card. Farmers Savings Bank customers will need to call our Bookkeeping Department to activate your card for mobile wallet access after you have uploaded your debit card into your mobile wallet.



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Where do I find the wallet on my phone?

Apple, Samsung and Google Pay come pre-installed on most newer iOS and Android devices, or you can download the apps from your app store.

How do I know my card number is secure on my phone?

Mobile wallets provide the same benefits and protection as your physical card, with the convenience of making secure in-store and in-app transactions on your Apple Pay, Samsung Pay and Google Pay equipped devices. Information that you upload to a mobile wallet gets encrypted, making it potentially safer than carrying physical cards with you.

Can I add more than one card on my mobile wallet?

Yes, you can add several cards in to your mobile wallet. You will only have one primary card, which defaults to the first payment card that was added in your mobile wallet.

Where can I use my mobile wallet?

Many retailers offer updated payment processing terminals that accept mobile wallets. Samsung Pay, for example, is currently accepted at over 10 million stores in the U.S, while Apple Pay is also accepted at millions of stores. Even e-commerce companies have begun to adapt their systems to mobile wallet technology.