


DIGITAL WALLET CHEAT SHEET (updated 8-28-19)

Compatible Devices

Digital Wallet	Compatible Devices
Apple Pay	iPhone X, iPhone XS, iPhone XS Max, iPhone XR, iPhone 8, iPhone 8 Plus, iPhone 7 Plus, iPhone 7, iPhone 6s, iPhone 6s Plus, iPhone 6, iPhone 6 Plus, iPhone SE, Apple Watch Series 1-4, Mac models with Touch ID
Samsung Pay	Galaxy Note9, Galaxy S9, Galaxy S9+, Galaxy S8, Galaxy S8+, Galaxy Note8, Galaxy S7, Galaxy S7 Edge, Galaxy Note5, Galaxy Note7, Galaxy S6 Edge, Galaxy S6 Edge+, Galaxy S6, Galaxy S6 Active, Gear S2 (NFC enabled only), Gear S3
Google Pay	Any NFC-enabled device running Android OS 5 (Lollipop) or higher is required for in-store purchases

APPLE PAY CHECKOUT

Conducting an In-store Transaction with Apple Pay®

- When prompted to pay, hold your device within a ½ inch to an inch of the contactless (NFC) terminal. An image of your card will appear on the screen.
 - If you have multiple cards within Apple Pay and wish to use a different one, tap the one on-screen to choose another
- Rest your finger on the Touch ID® sensor and wait for confirmation of your fingerprint verification.
- When payment is successful, you will see “Done” and a checkmark on the display of the device.
 - If you are prompted for Credit or Debit on the terminal, choose Credit. If you need to provide the last four digits of your card, use the Device Account Number. For iPhone, open Wallet, tap your card, then tap  to see the Device Account Number

APPLE PAY TRANSACTIONAL ISSUES

Nothing appears on the Mobile Device or Terminal when Checking Out

- Ensure the point of sale terminal is NFC Enabled.
 - At a store, look for one more of these symbols when checking out. These symbols denote a NFC capable terminal that accepts Apple Pay



- Hold your phone within an ½ to an inch of the terminal.
 - Waving the device over the terminal will not trigger the payment screen on the device
- Consult with the cashier/sales agent to ensure that the terminal is functioning properly.



Mobile Device displays a “Card Cannot be Read” or Similar Error Message

1. Re-attempt payment by placing phone near the terminal.
2. Check with the cashier/sales agent to ensure that the terminal is functioning properly.
3. If terminal is functioning properly, please reach out directly to Apple Support, as this may be an application or hardware/software related issue.
 - o <https://getsupport.apple.com/?caller=psp&PGF=PGF90000>

Apple Pay Transaction is Declined at Checkout

1. Contact our support number designated for Farmers & Merchants Bank customers, 833-213-6865.

SAMSUNG PAY CHECKOUT

Conducting an In-store Transaction with Samsung Pay®

1. To access your cards, swipe up from the bottom of the lock screen.
 - o Swipe to your desired card
2. When prompted to verify your identity, place your finger on the **home button**. To use your Samsung Pay PIN instead, touch **PIN** and enter your four-digit PIN.
3. When prompted to pay on the terminal, place the back of your device about ½ inch above the card or NFC reader on the payment terminal.

SAMSUNG PAY TRANSACTIONAL ISSUES

Nothing appears on the Mobile Device or Terminal when Checking Out

1. Ensure that the card reader/terminal supports Samsung Pay.
 - o Samsung Pay utilizes Magnetic Secure Transmission (MST) that mimics the magnetic strip on a physical card. This allows Samsung Pay to work on virtually any terminal with a card reader.
 - i. Please reference this link for more information on device placement for payment terminals: <http://www.samsung.com/us/support/answer/ANS00045350/>
 - o Samsung Pay will NOT work with card readers that prompt cardholders to insert their card into a slot. These are most commonly found at gas stations, bus/train stations, and vending machines.
2. Remove any thick cases/covers on the device as they can obstruct the communication between the device and payment terminal.



Mobile Device displays a “Card Cannot be Read” or Similar Error Message

1. Re-attempt payment by placing phone near the terminal.
2. Make Samsung Pay the default payment app on your device.
 - Go to **Settings – NFC & Payment – Tap and Pay**
3. Check with the cashier/sales agent to ensure that the terminal is functioning properly.
4. If terminal is functioning properly, please reach out directly to Samsung Pay Support, as this may be an application or hardware/software related issue.
 - Navigate to and touch **Apps - Samsung Pay**
 - Touch the **More Options** icon. Then, touch **Help**
 - To send an email inquiry, touch **Contact Us** or **Call Customer Service**

Samsung Pay Transaction is Declined at Checkout

1. Contact our support number designated for Farmers & Merchants Bank customers, 833-213-6865.

How to Conduct Transactions with Google Pay

Conducting an In-store Transaction with Google Pay®

1. Wake up and unlock your phone.
 - You do not need to open the Google Pay application
 - i. If you have multiple cards and wish to make another your default card, tap and hold the card you wish to use and drag it to the top of the wallet to make it the default payment card
2. Hold the back of the phone against the terminal or within ½ inch to an inch away from the terminal.
 - If prompted, choose “credit” regardless of the type of card
 - If using a debit card via Google Pay, the terminal may prompt you to enter your PIN number
3. If payment is successful, your phone will vibrate and a green check mark will appear on the device.
4. When payment is successful, you will see “Done” and a checkmark on the display of the device.

Google Pay Transactional Issues

Nothing appears on the Mobile Device or Terminal when Checking Out

1. Ensure the point of sale terminal is NFC Enabled.



- At a store, look for one more of these symbols when checking out. These symbols denote a NFC capable terminal that accepts Google Pay
2. Hold your phone within a ½ inch to an inch away from the terminal.
 - Waving the device over the terminal will not trigger the payment screen on the device
 3. Hold you phone a different way.
 - The NFC antenna may be located either at the top or bottom of your device
 4. Make Google Pay the default payment app on your device.
 - Go to **Settings – NFC & Payment – Tap and Pay**
 5. Consult with the cashier/sales agent to ensure that the terminal is functioning properly.



Mobile Device displays a “Card Cannot be Read” or Similar Error Message

1. Re-attempt payment by placing phone near the terminal.
2. Check with the cashier/sales agent to ensure that the terminal is functioning properly.
3. If terminal is functioning properly, please reach out directly to Google Support, as this may be an application or hardware/software related issue.
 - <https://support.google.com/androidpay/?hl=en#topic=6224823>

Google Pay Transaction is Declined at Checkout

1. Contact our support number designated for Farmers & Merchants Bank customers, 833-213-6865.



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