**Frequently asked questions to assist Enterprise Bank customers with Digital Wallets.**

**What is a Digital Wallet?**
Digital Wallets are a new way for cardholders to make purchases using compatible devices both in a store and within apps. The service uses tokenization, which replaces your physical payment card account number (PAN) with a unique string of digital numbers, or token. Enterprise Bank refers to this token as a Virtual Card Number; however, Android Pay® refers to it as a Virtual Account Number, Apple® refers to it as a Device Account Number and Samsung Pay refers to it as a Device Account Number. Because Virtual Card Numbers replace PAN numbers, sensitive account information is never shared. Virtual Card Numbers created in a Digital Wallet can be used for mobile proximity payments at a physical point of sale using the Near Field Communication (NFC) chip embedded in a compatible device and for mobile remote payments such as in-app purchases. The entire process happens in the background in a way that is invisible to the cardholder.

**What makes this different than using a plastic card?**
Digital Wallets use a tokenization system that improves the security of consumer card information. Each time a consumer uses their phone to make a purchase, a one-time number is generated and provided to the merchant. This number will not be used again, and even if the data is breached anywhere in the process, it can't be used to defraud the consumer's core account. This will increase consumer security and decrease costs to card issuers related to data breaches and card reissuance.

**How secure are Digital Wallets?**
To learn more about your Digital Wallet's security and privacy, please visit either the Android Pay website, Apple website or the Samsung Pay website, depending on your device.

**How does the Digital Wallet keep my information private?**
To learn more about your Digital Wallet's security and privacy, please visit either the Android Pay website, Apple website or the Samsung Pay website, depending on your device.

**What do I need to use a Digital Wallet?**
Android Pay is available in the United States to customers with compatible Android™ devices running Android version 4.4 (KitKat) or higher.

Apple Pay® is available in the United States to customers with compatible Apple devices running the latest version of iOS. To learn more about which devices are compatible with Apple Pay please visit the Apple website.

Samsung Pay is available in the United States to customers with compatible Samsung Galaxy devices. To learn more about Samsung Pay compatible device, please visit the Samsung Pay website.

**How do I add my Enterprise Bank debit card to my Digital Wallet?**
To learn more about adding your Enterprise Bank debit card to your specific Digital Wallet, please visit either the Android Pay website, Apple website or the Samsung Pay website, depending on your device.

**Why am I being asked to call Enterprise Bank to verify my card?**
This is an extra security step. Simply call the number provided so we can verify your card. Then look for a confirmation message letting you know your card is ready for either Android Pay, Apple Pay or Samsung Pay, depending on your device.

**What should I do if I have an issue adding my Enterprise Bank debit card to my Digital Wallet?**
You may contact our Customer Service department by calling 877-671-2265 or local at 978-459-9000. The Customer Service department is open during normal business hours (i.e. Monday through Friday 8:00-5:00 PM EST and Saturday 8:30-12:30 PM EST).

**Can I make a purchase using a card other than the card I've designated as my default card?**
When you use your Digital Wallet to make an in-store purchase, your screen will show your default card at the top of your device's screen. Your other cards will be stacked at the bottom of the screen.

To use a card other than your default card, tap the stack of cards at the bottom of the screen, then select the one you'd like to use to make your payment.

**Where and how can I use my Digital Wallet to pay in a store or within apps?**
You can use your Digital Wallet to pay in stores that accept contactless payments. Visit the Android Pay website, Apple website or the Samsung Pay website for a list of participating merchants and mobile apps, or look for one of these symbols at checkout:



Some stores might have this symbol on their card readers and point of sale terminals, but they might not be currently set up to accept contactless payments.

**Using Android Pay and Apple Pay within Apps**
With a compatible device, you can use Android Pay or Apple Pay to pay within apps when you see the following buttons as a payment method. Look for these buttons in apps:
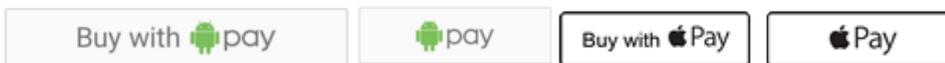


**How do I pay using my Enterprise Bank debit card on my Apple Watch™?**
Once you've added your Enterprise Bank debit card to Apple Pay, paying in stores is quick and easy. Just double-click the side button and hold the face of your Apple Watch up to the contactless reader. A gentle pulse and a tone confirm that your payment information has been sent. Want to switch cards when you're paying? After double-clicking the side button, just swipe to browse through your cards and hold the face of the Apple Watch near the reader to pay.

**How do I return an item I bought using my Digital Wallet in a store?**
Depending on the merchant's policy, you may need to use a fingerprint and the contactless reader when instructed by the merchant.  When using your device with your Digital Wallet, the merchant will not recognize your physical card but will access the associated Virtual Card Number to credit your return. For some returns the merchant may ask you to provide the last 4 digits of your Virtual Card Number. You can find your Virtual card Number on the card details screen in your Digital Wallet app. To learn more about returning an item bought with either Android Pay or Apple Pay please visit the Android Pay website or the Apple website depending on your device.

**What if my physical Enterprise Bank debit card is lost or stolen?**
If your physical Enterprise Bank debit card should become lost or stolen then you will want to call us immediately. You may call our Customer Service department by calling 877-671-2265 or local at 978-459-9000 to report your card lost or stolen. By reporting your physical Enterprise Bank debit card lost or stolen any Digital Wallet transaction using the Virtual Card Number associated with your physical card will be blocked. It is recommended that you remove the lost or stolen card from your Digital Wallet on your device. You can then add your replacement card into your Digital Wallet at any time.

**What if my device with my Digital Wallet is lost or stolen?**
With Android Pay or Samsung Pay, you authorize each purchase with your PIN. With Apple Pay, you authorize each purchase with Touch ID™ or your passcode. These features help prevent other people from using Android Pay, Apple Pay or Samsung Pay on your compatible device.

You may also choose to cancel your physical Enterprise Bank debit card by calling us at 877-671-2265 or local at 978-459-9000. This will cause any Digital Wallet transaction using the Virtual Card Number associated with your physical Enterprise Bank debit card to be blocked.

**Can I continue to use my physical Enterprise Bank debit card if I deactivate my card in my Digital Wallet?**
When you deactivate your card in your Digital Wallet, only your device-specific Virtual Card Number is deactivated or removed. Your physical card number is not saved on the device, and you can continue to use your physical Enterprise Bank debit card normally, as long as you didn't request to deactivate the physical card as well.

**If I erase my device with my Digital Wallet, does that cancel my physical cards or can I continue to use them?**
Erasing the information on your device with your Digital Wallet will have no effect on your physical cards. You can continue to use your cards as you normally would. Erasing your device will delete cards from your Digital Wallet and they can no longer be used. You can add your Enterprise Bank debit card back into your Digital Wallet at any time.

*The information contained on this page was compiled by Enterprise Bank in an effort to educate our customers on Digital Wallet services. All details were accurate to the best of our knowledge at the time this information was published (June 2016). Please visit the Digital Wallet's website for the most up-to-date information and technical assistance. Android Pay, Apple Pay and Samsung Pay are a third party service and Enterprise Bank is not responsible for the features and functionality of the service.*