

## Your digital wallet FAQs

Get the information you need to make digital payments with confidence.

### **The Basics**

#### **How do digital payments work?**

There are slight differences per device, but generally, you can set up digital payments like this:

1. Add your BMO debit and credit cards to your digital wallet
2. Use your device to make in-store, in-app, and online purchases
3. Track purchases through your digital wallet

#### **Which BMO cards can I use for digital payments?**

You may use your BMO Mastercard® consumer or business credit and debit cards. For tips on adding them to your device, please see the FAQs for Apple Pay®, Samsung Pay™, and Google Pay™. Please note, as of November 5, 2019 we no longer offer BMO Masterpass™.

#### **Are my BMO digital wallet payments protected by Mastercard's Zero Liability<sup>1</sup>?**

Yes, including transactions you had made with BMO Masterpass™.

#### **Will merchants receive my physical card number?**

No. When you add a card to your digital wallet, it will be assigned a digital account number. Your digital wallet whether it's Apple Pay, Google Pay, or Samsung Pay, will use this digital account number when you make a purchase.

#### **What's an in-app purchase?**

An in-app purchase involves buying content, services or items within an application on your device. You can use your digital wallet to make these in-app purchases — simply select Apple Pay, Google Pay or Samsung Pay at checkout.

#### **Will the card image in my digital wallet match my physical card?**

The image may not be an exact match, but this will not affect how your card works within your digital wallet.

#### **What if I get a new credit or debit card?**

If you get a new card, you will need to go into your digital wallet, delete your existing card and add your new card.

#### **Why am I being asked to call BMO to verify my card?**

There may be extra security steps during the registration process. If you choose to not use the one-time password provided, you can simply call the number provided so we can verify your card. Then look for a message within your digital wallet letting you know your card is ready.

## **Get to know Apple Pay®**

### **What type of device do I need to use with Apple Pay?**

Please visit [Apple](#) for a current list of supported devices.

### **How do I add my BMO credit and debit cards to Apple Pay?**

On your iPhone® or iPad®, you'll need to do the following:

1. Go into your Settings and open "Wallet & Apple Pay"
2. Tap "Add credit or debit card"
3. Follow the steps to add your new card. (If it asks to add a card associated with your iTunes® account, simply enter your security code.)

To add to your Apple Watch®, you need to have your iPhone available and have your Apple Watch paired to your device. On your iPhone select the Watch app and scroll down and select "Wallet & Apple Pay", tap "add credit or debit card," and follow the prompts using your iPhone.

For additional information on adding your Apple® devices to Apple Pay, visit [Apple](#).

### **Do all merchants accept Apple Pay?**

Not at this time. However, Apple Pay is accepted at more than one million locations across the U.S., as well as within your favorite apps.

For a full list of participating merchants, please visit [Apple](#).

### **How do I manage my cards and set up my default card within Apple Pay?**

You can manage your cards in Apple Pay on your device by going to Settings, "Wallet & Apple Pay". When you're there you can set your BMO card as your default card preference by tapping "Default Card" and selecting your BMO card.

### **What if my iPhone or iPad is lost or stolen?**

If your device is lost or stolen, you can suspend Apple Pay by using the "Find My iPhone" app or visiting [www.icloud.com](http://www.icloud.com) (Opens Overlay and selecting the option for "Lost Mode." You will also be given the option to "Erase All" on [www.icloud.com](http://www.icloud.com) (Opens Overlay. This will delete all cards from Apple Pay. If in doubt regarding the status of your BMO cards in Apple Pay, please contact us by using the number on the back of your card. If you find your phone, you can unsuspend Apple Pay by following the prompts on your phone or via "Find My iPhone" app.

**Please note:** Find My iPhone must be enabled in iCloud® settings on your device before you can locate it with this app.

If your BMO card is lost or stolen, please call 1-888-340-2265.

### **If I erase my iPhone or iPad, does that cancel my physical cards or can I continue to use them?**

Erasing your iPhone or iPad has no impact on your physical credit or debit cards and you can continue to use them, but it will delete your card information from Apple Pay. Simply follow the process described above to re-enter your cards.

## **Get to know Google Pay™**

### **What type of device do I need to use with Google Pay?**

Please visit [Google Pay](#) for a current list of supported devices.

### **How do I add my BMO credit and debit cards to Google Pay?**

Open the Google Pay wallet on your phone (if you don't have it, simply download it from [Google Play](#)).

1. Touch the + sign in the bottom right corner
2. Touch "Add a credit or debit card"
3. Take a photo of your card, or enter the information manually

### **Do all merchants accept Google Pay?**

Not at this time. However, Google Pay is accepted at more than one million stores across the U.S., as well as within your favorite Android apps.

For a full list of participating merchants, please visit [Google Pay](#)

### **How do I manage my cards within Google Pay?**

Simply tap on your card and scroll down to view your card details (such as your transactions).

### **What if my Android phone is lost or stolen?**

You can use [Android Device Manager](#) to instantly lock your phone from anywhere. You can also use the Android Device Manager to secure your phone with a new password and even wipe it clean of your personal information.

If your BMO card is lost or stolen, please call 1-888-340-2265.

### **If I erase my Android phone, does that cancel my physical cards or can I continue to use them?**

Erasing your Android device has no impact on your physical credit or debit cards and you can continue to use them, but it will delete your card information from Google Pay. Simply follow the process described above to re-enter your cards.

## **Get to know Samsung Pay™**

### **What type of device do I need to use with Samsung Pay?**

Please visit [Samsung](#) for a current list of supported devices.

**Note:** Samsung Pay comes preloaded on compatible phones and will install when you install the operating system update. Learn more about [Samsung Pay](#).

### **How do I add my BMO credit and debit cards to Samsung Pay?**

Open the Samsung Pay app on your phone.

1. Log in to Samsung Pay using your Samsung account
2. Follow the set-up prompts (such as registering your fingerprint or creating your four-digit Samsung PIN)
3. Tap Menu (the three horizontal lines) in the top left corner, and then tap Cards.
4. Tap "Add card"
5. Take a photo of your card, and enter the additional information manually

### **Do all merchants accept Samsung Pay?**

Not at this time. However, Samsung Pay is accepted almost anywhere you can swipe or tap your card.

### **How do I manage my cards within Samsung Pay?**

Simply tap on your card and scroll down to view your card details (such as your transactions).

### **What if my Samsung device is lost or stolen?**

Your information within Samsung Pay is only accessible with your fingerprint or Samsung PIN.

You can use Samsung's [SmartThings Find](#) service to remotely lock your phone. When you lock your phone through SmartThings Find, Samsung Pay will automatically be locked too. Samsung Pay will request the card issuer to suspend any transactions made on your phone until you find it and re-verify your identity. You can also choose to completely wipe your device. [Learn more](#) about how to manage Samsung Pay if your phone or watch is missing.

If your BMO card is lost or stolen, please call 1-888-340-2265.

### **If I erase my Samsung phone, does that cancel my physical cards or can I continue to use them?**

Erasing your Samsung device has no impact on your physical credit or debit cards and you can continue to use them, but it will delete your card information from Samsung Pay. Simply follow the process described above to re-enter your cards.

<sup>1</sup>Pay only for purchases that you have authorized on your Mastercard card. Unauthorized purchases are not your responsibility. Conditions and exceptions apply.

Get details [www.mastercard.us/zero-liability](http://www.mastercard.us/zero-liability)

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