How do mobile digital payments work?

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

- 1. Add your Diners Club Corporate Cards to your digital wallet
- 2. Use your device to make in-store, and in-app purchases
- 3. Track purchases through your mobile digital wallet

Which Diners Club Corporate Cards can I use for mobile digital payments?

You may use your Diners Club Travel and Entertainment and One Card. For tips on adding them to your device, please see the FAQs for Apple Pay[®], Samsung Pay[™], Google Pay[™] and BMO Harris Bank Masterpass[™].

Do I get the same protection on unauthorized transactions as I do with my physical Diners Club Corporate Card?

Yes. Please contact your Card Program Administrator for complete information on the "Master Coverage" Program.

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, Samsung Pay or BMO Harris Bank Masterpass, 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 BMO Harris Bank Masterpass, 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 physical Corporate Card?

If you get a new physical 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 Diners Club 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.

Can I use my mobile wallets outside of the United States?

For corporate credit card purchases you can use Mobile Wallets where they are accepted outside of the US.

Get to know Apple Pay®

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

Please visit <u>Apple</u> for a current list of supported devices.

How do I add my Diners Club corporate credit 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 the security code you typically use with your iTunes[®] accountTo 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 <u>Apple</u>.

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 <u>Apple</u>.

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 Diners Club Corporate card as your default card preference by tapping "Default Card" and selecting your Diners Club Corporate 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 <u>http://www.icloud.com/</u>(Opens Overlay) and selecting the option for "Lost Mode." You will also be given the option to "Erase All" on <u>http://www.icloud.com/</u>(Opens Overlay). This will delete all cards from Apple Pay. If in doubt regarding the status of your Diners Club Corporate 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 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 card and you can continue to use them, but it will delete your card information from Apple Pay. Simply follow the process described above to reenter your cards.

Get to know Google Pay[™]

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

Please visit <u>Google</u> for a current list of supported devices.

How do I add my Diners Club Corporate credit card to Google Pay?

Open the Android 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 <u>Android</u>.

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 <u>Android Device Manager</u> 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 physical Diners Club Corporate 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 card and you can continue to use them, but it will delete your card information from Android Pay. Simply follow the process described above to reenter your cards.

Get to know Samsung Pay [™]

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

Please visit <u>Samsung</u> for a current list of supported devices.

How do I add my Diners Club corporate credit cards to Samsung Pay?

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

- 1. Log in to Samsung Pay using your Samsung account
- 2. Follow the set-up prompts (such as creating your four-digit Samsung PIN)
- 3. Touch "Add card"
- 4. 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. For a full list of participating merchants, please visit <u>Samsung</u>.

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 <u>Find My Mobile</u> service to remotely lock or erase your cards within Samsung Pay. With Find My Mobile, you can even choose to wipe your entire device.

If your Diners Club Corporate 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 card 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.

Get to know BMO Harris Bank Masterpass [™]

What type of device do I need to use with BMO Harris Bank Masterpass?

Since it is an online payment service, Masterpass works both online and with participating mobile devices. Please visit <u>Masterpass</u> for a current list of supported devices.

How do I add my Diners Club Corporate credit cards to BMO Harris Bank Masterpass wallet?

Open the BMO Harris Bank Masterpass wallet on your phone (if you don't have it, simply download it from <u>Google Play</u>.)

- 1. Enter the details
- 2. Create a PIN, accept the terms, and follow the steps
- 3. Take a photo of your card

Do all merchants accept BMO Harris Bank Masterpass?

Your BMO Harris Bank Masterpass is accepted at many of your favorite stores. For a full list of participating merchants, please visit <u>Masterpass</u>.

How do I shop in-store with my BMO Harris Bank Masterpass app?

It's easy to make in-store purchases with BMO Harris Bank Masterpass at a contactless terminal. Open your BMO Harris Bank Masterpass wallet, (via your PIN or fingerprint) and hover your phone over the reader. You will need a compatible Android device to make tap & pay purchases in-store.

How do I shop online with BMO Harris Bank Masterpass?

Masterpass can make online shopping even easier. You no longer need to enter every credit card detail when shopping online. Instead, simply do this:

- 1. When you're ready to check out on a website, click or tap the Masterpass button
- 2. If you have an account, simply sign in and choose your card and shipping address to complete your purchase. If you don't have a Masterpass account, create one in a few moments.

Is BMO Harris Bank Masterpass safe?

Your Masterpass account comes with multi-tiered security to help keep your information private. Plus, when you check out in stores using the app, a unique number is shared with the retailer instead of your

actual card details (those are kept under wraps). That means your information is more protected, so you can shop less worry.

How are BMO Harris Bank Masterpass payments kept safe and secure?

You can shop with ease at any online shop that displays the "Masterpass" button. Every payment will be protected by MasterCard's global network in partnership with BMO Harris Bank.

You can confirm your identity through an added security question, and choose the optional Mobile Verification of your online order via text. In addition, all data is transferred to the merchant over an encrypted channel.

What should I do if my digital device is lost or stolen? Enjoy added peace of mind —at least when it comes to your card information. Your Diners Club Corporate credit card information is not on your device, and Masterpass comes with multi-layered security for added protection. To be extra-safe, consider signing into your BMO Harris Bank Masterpass online account and changing your password.

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