

## 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 Harris Bank debit and credit cards to your digital wallet
2. Use your device to make in-store, and in-app purchases
3. Track purchases through your digital wallet

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

You may use your BMO Harris Bank consumer credit cards, and consumer debit cards and small business debit cards. For tips on adding them to your device, please see the FAQs for Apple Pay®, Samsung Pay™, and Google Pay™.

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

Yes.

#### **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 Harris Bank 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 Harris Bank 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 Harris Bank card as your default card preference by tapping "Default Card" and selecting your BMO Harris Bank 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 Harris Bank 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 Harris Bank 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 Harris Bank 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 Harris Bank 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.

### **How do I add my BMO Harris Bank credit and debit 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 [Samsung](#).

### **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 [Find My Mobile](#) 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 BMO Harris Bank 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.

## Get to know BMO Harris Bank Masterpass™

As of April 10, 2019 BMO Harris Bank Masterpass digital application is no longer available. You can continue to use BMO Harris Bank Masterpass when shopping online. You also have the ability to load your BMO Harris Bank debit or credit card to your preferred digital wallet for Apple Pay, Samsung Pay and Google Pay.

### **Since Masterpass is no longer available, will I still have the right to dispute transactions previously initiated with the BMO Harris Bank Masterpass?**

Yes, you have the right to submit claims within pre-established time frames under Regulation E, which is a Federal Reserve regulation that outlines rules and procedures for electronic funds transfers (EFTs).

### **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.
3. 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.

### **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.

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<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 <http://www.mastercard.us/zero-liability.html>

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