



Digital Wallets Frequently Asked Questions

What are digital wallets?

Digital wallets allow you to make payments in person, on the web, and in stores with your Apple, Google, or Samsung device.

Who is eligible for digital wallets?

All activated debit cards are eligible to use digital wallets. All of our BINs (consumer, business, and HSA cards) are configured for this service.

How do cardholders enroll in the service?

Please visit the following links for instructions on enrolling in digital wallets.

[Enroll in Apple Pay](#)

[Enroll in Google Pay](#)

[Enroll in Samsung Pay](#)

How do cardholders use the service?

Please visit the following links to view a tutorial on how to enroll in digital wallets for your device

[How to Use Apple Pay](#)

[How to Use Google Pay](#)

[How to Use Samsung Pay](#)

Are there fees associated with the service?

There are no fees associated with the service.

What are the limits for digital wallet transactions?

The limits for digital wallet transactions are the same as the cardholders regular daily transaction limits.

A cardholder went to enroll in the service and they're being prompted to call a number for approval. Is this normal?

Yes, some applicants will need to call the number listed within the digital wallets application on their mobile device to enroll in the service. First tier support calls for digital wallet enrollment issues are handled by Fiserv. Occasionally, Fiserv will direct the customer to contact First National Bank of Waterloo if they are having trouble verifying the customers identity. If you receive a call from a customer regarding this, please forward the call to the Operations Department.

Do cardholders have to use mobile banking to use digital wallets?

No, customers can use digital wallets without being enrolled in mobile banking.

Can more than one card be enrolled per device?

Yes, cardholders can enroll as many cards as they wish on their device(s).

Are digital wallets safe?

Yes, digital wallets are considered safer than using a physical card. Digital wallets do not save the actual card number(s). Any card information saved on devices is encrypted. Unlike with typical debit card transactions, card information is never shared with merchants.

What happens when a cardholder receives a new or replacement debit card?

Cardholders will need to delete their old card from their digital wallets app and add their new card.

