



Due to COVID-19, our world continues to face challenges related to hygiene, and the exchange of cash comes into question. Benefits such as Google Pay and Apple Pay may assist in reducing physical contact needed to spread the disease by reducing or even eliminating the need to handle cash.

What is a Mobile Wallet?

Mobile wallets or e-wallets are apps used on smartphones where you store your financial credentials from your debit and credit cards. Your phone then becomes your physical wallet, aside from it holding cash or coins. At a retailer's store or drive thru, simply place your phone near the register to make your purchase. Many businesses, especially today, accept mobile wallet apps.

Three Major Mobile Wallet Providers

There are three major wallet providers: Google Pay, Apple Pay and Samsung Pay. These apps are often times pre-installed on their respective smartphones. However, they are not interchangeable. For example, you can only use Apple Pay on Apple phones and only Samsung phones use Samsung Pay. Google Pay will work on any Android phone and iPhone. The Nymeo Debit Card and Credit Card can be used with either Google Pay or Apple Pay.

Using Your Mobile Wallet

Using a mobile wallet to make payments is simple and uncomplicated. You just may wonder why you didn't start using it before!

Steps:

1. Download your preferred app onto your smartphone.
2. Input information from your selected account, such as a Nymeo checking account.
3. Load the app while in the checkout line.
4. Touch your phone to the checkout terminal.
5. You're finished paying!

Benefits of the Mobile Wallet

Fraudsters are constantly finding ways to grab credit card information. A big benefit of mobile wallets, aside from convenience, is that they don't provide any of your financial information when you pay, even to the retailer. This makes it more secure than the traditional way of using credit or debit card transactions. Also, this form of payment requires no person-to-person contact.

If you have questions about adding your Nymeo Visa Credit or Debit card to your Mobile Wallet app, give us a call at 855-436-4100.

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