

MOBILE WALLET INTEGRATION FAQs

Mobile Wallet Integration

There is now a simpler way to pay using your J.P. Morgan Corporate Card.

Add your corporate card to the mobile wallet on your phone and enjoy the benefits:

- **Convenience.** You can access your card from your phone at a growing list of accepting merchants.
- **Quick & Easy Payments.** Payments are quick, with tap-and-go functionality.
- **Security.** A unique token is created in your mobile wallet and your card account details are never exposed.

When adding your card, you will be asked to authenticate by using a one-time passcode, which will be sent to the email address or mobile number currently on file with your Commercial Card. The one-time passcode could take up to five minutes to receive. Messaging and data charges may apply.

Get answers to your questions and learn the ins and outs of mobile payments below. Need additional help? Call the number on the back of your card (800-316-6056). When prompted press 0 to be connected to a representative.

Mobile Wallet Frequently Asked Questions

- Q: What is a mobile wallet?
 - A: A mobile wallet is a way to carry your credit card information in digital form on your mobile device. Instead of using your physical plastic card to make purchases, you can pay with your smartphone, tablet or smartwatch.
- Q: How do I set up and use Apple Pay, Google Pay or Samsung Pay on my mobile device?
 - A: Click on the following links for instructions on how to set up and use the following mobile wallets on your mobile device:
 - [Apple Pay](#)
 - [Google Pay](#)
 - [Samsung Pay](#)
- Q: Are mobile wallet transactions secure?
 - A: Yes. Third party mobile wallet transactions enjoy the same benefits and protection as transactions made with your physical card, with the added convenience of making secure transactions on the go.
- Q: Can I put my corporate card on multiple devices (smartphone, tablet, smartwatch)?
 - A: Yes. Corporate cards can be added to multiple devices.

- Q: What corporate cards can I add to a mobile wallet?
 - A: The following corporate cards can be added to Apple Pay, Samsung Pay and Google Pay:
 - Corporate Card
 - One Card
 - Purchasing Card

- Q: If I add my corporate card to my smartphone to use Android Pay, Apple Pay or Samsung Pay, will I be charged any new fees or rates?
 - A: We don't charge any fees to add or use your corporate card in any of the mobile wallets. However, an active data plan is required. Based on your wireless plan and mobile carrier's offering, additional message and data charges may apply. Your credit card terms and conditions apply to all purchases.

- Q: Where can I use a mobile wallet?
 - A: Mobile payments are becoming more accepted at merchants around the globe as more cardholders are using them.
Click on the link below for a list of merchants accepting mobile payments:
 - [Apple Pay](#)
 - [Google Pay](#)
 - [Samsung Pay](#)

- Q: How would transactions made with a mobile wallet appear on my statement?

A: Mobile wallet transactions on your statement will appear the same as the transactions made with your physical card.

- Q: How does a mobile wallet work when I travel outside of the US?
 - A: You can make mobile wallet payments wherever they are accepted if your card is authorized for international purchases.

Based on your wireless plan and mobile carrier's offering, additional message data charges may apply. Foreign transaction fees may apply if applicable to your wireless plan and your corporate card account.

- Q: What happens if I am traveling and my card is blocked?
 - A: Authorizations on a mobile device follow the same rules as authorizations with a plastic card. If unable to authorize the transaction, you should select the "Call J.P. Morgan" button in your wallet.

- Q: What if I lose my device?
 - A: If you lose your phone, notify your carrier and follow your carrier's recommended lost or stolen procedures.

- Q: What if I want to remove my card from my mobile wallet?
 - A: To remove your card from your mobile wallet, open the mobile wallet on your phone and follow steps within the wallet to delete it.

- Q: I received a replacement card. Do I need to update my mobile wallet?
 - A: If you received a replacement card due to lost, stolen or fraudulent activity on your account, the old card will no longer appear in your mobile wallet. Activate your replacement card and add it to your mobile wallet.

If you received a replacement card because your card expired, activate your replacement card and the card in your mobile wallet will update automatically.
- Q: Can a program administrator set up my mobile wallet?
 - A: Only you, the cardholder, can set up a card in your wallet.
- Q: Can a Samsung Pay, Apple Pay or Google Pay token be used for recurring charges, subscriptions or bills (Amazon Prime, etc.)?
 - A: Mobile wallet applications cannot be used for recurring charges/subscriptions.

How to Set Up and Use Apple Pay

- Q: What is Apple Pay?
 - A: Apple Pay is a payments feature integrated into the Wallet® app on your iOS device that lets you add your corporate credit card to make purchases at participating retailers in stores, using Near Field Communication (NFC) technology or in app.
- Q: How does Apple Pay work?
 - A: To add your eligible corporate card, follow the link to Apple.com above. Apple Pay provides the same benefits and protection as your physical card, with the convenience of making secure transactions on your iOS device. Use Apple Pay anywhere contactless payments are accepted and to make purchases in app with participating apps.
- Q: Which of my devices are compatible with Apple Pay?
 - A: You can use Apple Pay in stores on your iPhone X, iPhone 8, iPhone 8 Plus, iPhone® 7, iPhone® 7 Plus, iPhone® 6, iPhone® 6S, iPhone® 6 Plus, iPhone® 6S Plus and Apple Watch™ with compatible iPhone 5 or later & Apple Watch Series 3, 2 & 1. Apple Pay can also be used in-app with your iPhone X, iPhone 8, iPhone 8 Plus, iPhone® 7, iPhone® 7 Plus, iPhone® 6, iPhone® 6S, iPhone® 6 Plus, iPhone® 6S Plus, iPad Air™ 2, iPad Pro, iPad mini 3, iPad mini™ 4 and Apple Watch™ with compatible iPhone 5 or later and Apple Watch Series 3, 2 & 1. You can use also use Apple Pay on the web in Safari with MacBook Pro with Touch ID and Mac Model introduced in 2012 or later with Apple Pay-enabled iPhone or Apple Watch.
- Q: How do I get Apple Pay on my device?
 - A: Apple Pay is integrated into the Wallet app, which comes pre-installed on your eligible iPhone X, iPhone 8, iPhone 8 Plus, iPhone® 7, iPhone® 7 Plus, iPhone® 6, iPhone® 6S, iPhone® 6 Plus, iPhone® 6S Plus, iPad Air® 2, iPad Pro®, iPad mini® 3 and iPad mini® 4. You will be given an opportunity to configure Apple Pay upon setup of your new device. If you already have established an iTunes® account, the credit card that is on file will be made available to you to immediately upon Apple Pay setup. You will have the ability to add additional eligible corporate credit cards by using the iSight® camera to instantly capture your card details or by entering them manually. Please note, Apple Pay on the Apple Watch will not be set up through Wallet. You can load your corporate cards

to the Apple Watch app on the paired iPhone. An alert will be displayed on the watch upon card activation.

■ Q: How do I pay using Apple Pay?

■ A: **In-Store Purchases**

To make an in-store purchase with your iPhone X, iPhone 8, iPhone 8 Plus iPhone® 7, iPhone® 7 Plus, iPhone® 6, iPhone® 6S, iPhone® 6 Plus or iPhone® 6S Plus, just hold your device near the contactless reader with your finger while holding down Touch ID™. A subtle vibration and beep will confirm the transaction is complete. To make an in-store purchase with your iPhone X, double –click the side button, then glance at iPhone X to authenticate with Face ID or enter your passcode. Hold the top of iPhone X within a few centimeters of the contactless reader until you see done and checkmark on the display. To make an in-store purchase with your Apple Watch, double-click the side button and hold the face of your device near the contactless reader. A gentle pulse and tone confirm that the transaction is complete.

In-App Purchases

To purchase in-app with your iPhone X, iPhone 8, iPhone 8 Plus, iPhone® 7, iPhone® 7 Plus, iPhone 6, iPhone 6S, iPhone 6 Plus, iPhone 6S Plus, iPad Air 2, iPad Pro, iPad mini 3, iPad mini 4 and Apple Watch, tap BUY with the Apple or Apple Pay button or choose Apple Pay as your payment method. To authenticate the Apple Payment, you will need to do the following below:

- iPhone X: Double click the side button then use face id or your passcode.
- iPhone 8 or earlier or iPad: Use touch id or your passcode.
- Apple Watch: Double click side button.
- MacBook Pro with touch ID: Use touch ID. If touch ID is off, tap the Apple Pay icon on the touch bar and follow the prompts on the screen.

■ Q: What is Near Field Communication (NFC) technology?

■ A: Near Field Communication (NFC) is a short-range wireless technology that allows two devices to exchange payment information quickly and conveniently at close proximity. Apple Pay uses NFC technology to transmit payment information from your phone to the contactless payment terminal.

How to Set Up and Use Google Pay

■ Q: What is Google Pay?

■ A: Google Pay provides owners of Android® devices the ability to use their Android phone to make in store, in-app and online payments using an eligible corporate credit card.

■ Q: How do I get Google Pay on my device?

■ A: Google Pay may be preloaded on select devices. If your device does not have the app, [simply download it from Google Play](#).

Google Pay requires that you sign-into your Google account before you register any credit/debit cards. During setup of Google Pay, you will be prompted to create a Google Pay PIN, pattern or password. For select devices running Google Marshmallow 6.0 or later, you may use your fingerprint to verify transactions.

■ Q: How do I add my corporate cards to Google Pay?

- A: Choose the Google Pay icon, and log in using your Google account information. If you do not already have a Google account, you can create one. Once logged in, touch ADD CARD in the Android Pay app to begin the process of adding your card. Center the card in the on-screen window and Google Pay will read the card number. Or you can enter the card number manually. Verify or enter the additional information such as Cardholder Name, Expiration Date and Security Code (CVV). Read and accept the Terms and Conditions for adding a card to a digital wallet by touching AGREE TO ALL. You may be prompted to select a delivery method for receiving a One Time Passcode, such as SMS or EMAIL or CALL IN. The One Time Passcode will be delivered to the destination selected. Enter the code received and touch SUBMIT. Once complete, your card is ready for use in Google Pay.

■ Q: How do I pay using Google Pay?

- A: Once your eligible corporate card is registered to Google Pay, you may select Google Pay as your default wallet. Settings vary by device manufacturer and model, so if you need help setting Android Pay as the default option for making mobile payments, please contact your mobile service provider. Once Android Pay is the default wallet, paying is as simple as unlocking your device and holding the device up to the NFC contactless reader at the POS. Ensure that your corporate card is set to the default card.

Google Pay indicates you when payment is ready to be processed.

For NFC contactless payments:

- Hold the phone above the NFC contactless reader on the payment terminal.
- The two devices should be almost touching.

■ Q: If the merchant or cashier asks for the last four digits of the card when I make a Google Pay transaction, what should I give them?

- A: In the event you are asked to provide the last four digits of the card when you make a Google Pay transaction, you should provide the merchant with the last four digits of the device account number or token, as that was the account number used in the purchase. You can locate the last four digits of the device account number in the Google Pay app on the Card details associated with the card you are using for your purchase, just tap on the card image to access the number.

■ Q: What is Near Field Communication (NFC) technology?

- A: Near Field Communication (NFC) is a short-range wireless technology that allows two devices to exchange payment information quickly and conveniently at close proximity. Google Pay uses NFC technology to transmit payment information from your phone to the contactless payment terminal.

How to Set Up and Use Samsung Pay

■ Q: What is Samsung Pay?

- A: Samsung Pay provides owners of select Samsung Galaxy devices the ability to use their Galaxy phone to make payments almost anywhere you can swipe or tap your corporate card.

■ Q: How does Samsung Pay work?

- A: Select Samsung Galaxy devices are equipped with Near Field Communication technology (NFC) that transmits the tokenized version of the credit card / debit card payment credentials securely to a

merchant terminal. In addition to NFC, Samsung Pay supports a new proprietary technology, Magnetic Secured Transmission (MST), which transmits the same secure tokenized credit card payment credentials. See below for more information about NFC and MST.

■ Q: How do I get Samsung Pay on my device?

- A: Samsung Pay is available with the Galaxy Note8, S8, S7, S7 edge, S6, S6 active, S6 edge+, S6 edge, Note5, Gear S2 (with NFC only) and Gear S3 through an app update. The availability will vary by mobile network operator. The app will appear when the cardholders install the operating system update. Samsung Pay will be a preloaded app on upcoming Samsung Iconic devices. The app is not available for download on unsupported devices.

■ Q: How do I add my corporate cards to Samsung Pay?

- A: Choose the Samsung Pay icon, and log in using your Samsung account information. If you do not already have a Samsung account, you can create one. Once logged in you can, touch ADD CARD in Samsung Pay app to begin the process of adding your card. Center the card in the on-screen window and Samsung Pay will read the card number. Or you can enter the card number manually. Verify or enter the additional information such as Cardholder Name, Expiration Date and Security Code (CVV). Accept the Terms and Conditions for adding a card to a digital wallet by touching AGREE TO ALL. You may be prompted to select a delivery method for receiving a One Time Passcode, such as SMS or EMAIL or CALL IN. The One Time Passcode will be delivered to the destination selected. Enter the code received and touch SUBMIT. Once complete, your card is ready for use in Samsung Pay.

■ Q: How do I pay using Samsung Pay?

A: Once your eligible corporate card is registered to Samsung Pay, you may access Favorite Cards by swiping up from the bottom of your screen.

The most recently added or used card is displayed. Swipe left or right to scroll through your registered payment cards.

■ Q: How do I pay using Samsung Pay?

- A: Once your eligible corporate card is registered to Samsung Pay, you may access Favorite Cards by swiping up from the bottom of your screen.

The most recently added or used card is displayed. Swipe left or right to scroll through your registered payment cards.

When you have the desired card selected, place your finger on the Home button. To use your Samsung Pay PIN, touch PIN. Then, enter your four-digit PIN.

Samsung Pay will indicate that you are ready to make a payment.

For NFC Payments

- Hold the phone above the NFC reader on the payment terminal.
- Align the camera with the NFC logo.
- The two devices should be almost touching.

For MST Payments

- Hold the phone closely to the terminal.
- Align the camera to face the magnetic stripe card reader.
- The two devices should be almost touching.

Using Samsung Pay on the Gear S3

- Simply press and hold the back key to launch Samsung Pay on your Gear S3.
- Rotate the bezel to select a card.
- Tap to pay at any NFC or MST terminal.

If necessary, complete the transaction on the payment terminal. For example, some merchants/terminals may prompt you to verify the total charges are correct while others will require a signature.

■ Q: What is Near Field Communication (NFC) technology?

- A: Near Field Communication (NFC) is a short-range wireless technology that allows two devices to exchange payment information quickly and conveniently at close proximity. Samsung Pay uses NFC technology or MST to transmit payment information from your phone to the contactless payment terminal.

■ Q: What is Magnetic Secured Transmission (MST) technology?

- A: Magnetic Secure Transmission (MST) replicates swiping a physical card at the payment terminal by securely sending payment information directly to the magnetic strip card reader without touching it. Samsung Pay uses NFC technology or MST to transmit payment information from your phone to the contactless payment terminal.