



# UNITED BANK & TRUST

## ▶ **MOBILE WALLET & PERSON TO PERSON PAYMENTS**

United Bank & Trust just made shopping even easier! Using your phone to pay is faster, safer, and more convenient.

A mobile wallet is a digital means of keeping your payment information ready for use on your smart-phone. You can now add your United Bank & Trust debit card to your mobile wallet, allowing you to make payments anywhere that Apple Pay, Google Pay, or Samsung Pay is accepted.

Person-to-Person payments (P2P) is an online technology that allows customers to transfer funds from their bank account or credit card to another individual's account via the Internet or a mobile phone.



## ▶ **APPLE PAY**

### MOBILE WALLET

- ▶ Open your Wallet App to add your debit card.
- ▶ Tap on the **Pay Cash** card.
- ▶ Tap **Set up Now**.
- ▶ Tap **Continue**.
- ▶ Tap **Agree** after reading the displayed Terms and Conditions.
- ▶ Tap **Continue**.
- ▶ Tap **Add Card** and enter in requested information to verify your identity, then tap **Continue**.



### PERSON TO PERSON PAY

- ▶ Open iMessages on your apple device.
- ▶ Start a new iMessage conversation with the person you'd like to send money to.
- ▶ Tap the **Apple Pay** button at the bottom of the screen.
- ▶ Enter the dollar amount you would like to send.
- ▶ Tap **Pay** or **Request**.
- ▶ Tap the **Send Button** (it is a white arrow in a black circle.)
- ▶ Authorize the payment from an Apple Pay-linked debit card. On iPhone 8 and older, you authorize with Touch ID, while on iPhone X, you double-click the side button to activate Face ID for authorization.

### HOW TO ADD YOUR BANK ACCOUNT (AFTER ADDING YOUR DEBIT CARD)

- ▶ Open Settings on your mobile phone.
- ▶ Tap on **Wallet & Apple Pay**.
- ▶ Tap on **Apple Pay Cash**.
- ▶ Tap **Bank Account**, then tap **Add Bank Account**.
- ▶ Enter the **073922843 for bank routing number** and your **account number**, then tap **Next**. Re-enter the bank's routing number and your account number to confirm your information, then tap **Next** in the top right corner.

\*Apple pay-to-pay is only compatible with other Apple products.

\*You only need to add your bank account into Apple Pay if you intend on withdrawing money from your Apple Pay card.

## ▶ GOOGLE PAY



### MOBILE WALLET

- ▶ Make sure your phone is running Android Lollipop (5.0) or higher.
- ▶ Download Google Pay.
- ▶ Open the Google Pay app and follow the setup instructions.
- ▶ When you're asked to, add a card.
- ▶ You may be asked to set up a screen lock on your Android device. Google Pay works with PIN, pattern, password, fingerprint, or retina scanning screen locks. It won't work with screen locks like Smart Unlock or Knock to Unlock.
  - ▶ To make purchases in stores: Make sure your device meets software standards, has NFC, and NFC is turned on. Your phone must also have HCE.
  - ▶ If you have another in-store payment app on your phone: In your phone's Settings app, make Google Pay the default payment app.
  - ▶ If your Google Pay app disappeared after you open it for the first time, it may be because the app is not in your main screen. To show it again, in your device settings, change the Home Screen setting to Drawer or Show all apps.

### PERSON TO PERSON PAY

- ▶ Open your Google Pay App to add your debit card.
- ▶ Tap **Send** at the bottom of the screen.
- ▶ Choose the person you want to send money to.
- ▶ Enter the amount you want to send, tap **Send**.
- ▶ On the confirmation page, tap **Change** next to the Payment Method section.
- ▶ Tap **Add Bank Account**. Type the name of the account and select the account type.
- ▶ Enter **073922843 for bank routing number** and your **account number**, then tap **Save**.
  - ▶ If Google prompts you to sign into your Online Banking profile, do so.
  - ▶ Otherwise, tap **Test Deposit**. Google will make a small deposit into your bank account in 1-3 business days. After you receive payment, open the Google Pay app and tap **Verify Your Bank Info**, entering the deposit amount when prompted.

## ▶ SAMSUNG PAY



### MOBILE WALLET

- ▶ Open Samsung Pay on your phone.
- ▶ Tap **GET STARTED**.
- ▶ Enter a PIN to use for Samsung Pay, and enter it again to confirm.
- ▶ If it's your first time using Samsung Pay, you will be asked to add payment cards.
- ▶ Add your cards or tap **Samsung Pay Home** to skip this step for now.
- ▶ Then, tap **OK**.

### PERSON TO PERSON PAY

- ▶ Unfortunately Samsung Pay does not currently have a pay-to-pay option within their Mobile Wallet app. You can download Google Pay onto your Samsung device if you would like a pay-to-pay option.

\*While you can link your United Bank & Trust accounts to any of these convenient payment options, we are not associated with nor do we endorse a specific vendor. If you have any app specific questions, please contact the payment vendor directly.