



Digital Wallet Frequently Asked Questions

What is a Digital Wallet?

Digital Wallets are a new way for cardholders to make purchases using compatible devices both in a store and within apps. The service uses tokenization, which replaces your physical payment card account number (PAN) with a unique string of digital numbers, or token. Many times you will hear this process being referred to as a Virtual Card Number. Because tokenization replaces PAN numbers, sensitive account information is never shared. Virtual Card Numbers created in a Digital Wallet can be used for mobile proximity payments at a physical point of sale using the Near Field Communication (NFC) chip embedded in a compatible device and for mobile remote payments such as in-app purchases. The entire process happens in the background in a way that is invisible to the cardholder.

What makes this different than using my debit card?

Digital Wallets use a tokenization system that improves the security of card information. Each time you use your phone to make a purchase a one-time number is generated and provided to the merchant. This number will not be used again, and even if the data is breached anywhere in the process, it can't be used to defraud the core account.

How secure and private are Digital Wallets?

To learn more about your Digital Wallet's security and privacy please visit the Google Pay website, Apple website, Samsung Pay website, or Masterpass website, depending on your device.

What do I need to use a Digital Wallet?

To learn more about your devices capabilities please visit the Google Pay website, Apple website, Samsung Pay website, or Masterpass website, depending on your device.

How do I add my Mascoma Bank debit card to my Digital Wallet?

To learn more about adding your Mascoma Bank debit card to your specific Digital Wallet, please visit the Google Pay website, Apple website, Samsung Pay website, or Masterpass website, depending on your device.

Can I make a purchase using a card other than the card I've designated as my default card?

When you use your Digital Wallet to make an in-store purchase, your screen will show your default card at the top of your device's screen. Your other cards will be stacked at the bottom of the screen. To use a card other than your default card, tap the stack of cards at the bottom of the screen, then select the one you'd like to use to make your payment.

Where and how can I use my Digital Wallet to pay in store or within apps?

You can use your Digital Wallet to pay in stores that accept contactless payments. Visit the Google Pay website, Apple Website, Samsung Pay Website, or the Masterpass website for a list of the participating merchants and mobile apps, or look for one of these symbols at checkout:



Some stores might have these symbols on their card readers and point of sale terminals, but they might not be currently set up to accept contactless payments.

How do I use my Digital Wallet within Apps?

With a compatible device, you can use Google Pay, Apple Pay, Samsung Pay, or Masterpass to pay within apps when you see the following buttons as a payment method. Look for these buttons in apps:



How do I return an item I bought using my Digital Wallet in a store?

Depending on the merchant's policy, you may need to use a fingerprint and the contactless reader when instructed by the merchant. When using your device with your Digital Wallet, the merchant will not recognize your physical card but will access the associated Virtual Card Number to credit your return. For some returns the merchant may ask you to provide the last 4 digits of your Virtual Card Number. You can find your Virtual Card Number on the card details screen on your Digital Wallet app. To learn more about returning an item bought with either Google Pay, Apple Pay or Masterpass please visit Google Pay website, Apple website, Samsung Pay website, or Masterpass website, depending on your device.

What if my physical Mascoma Bank debit card is lost or stolen?

If your physical Mascoma Bank debit card should become lost or stolen please contact us immediately at 603-448-3650 or 888-MASCOMA(627-2662). By reporting your card lost or stolen any Digital Wallet transaction using the Virtual Card Number associated with your physical card will be blocked. It is recommended that you remove the lost or stolen card from your Digital Wallet on your device and add your replacement card once activated.

What if my device with my Digital Wallet is lost or stolen?

With Google Pay, Samsung Pay, or Masterpass you authorize each purchase with your PIN. With Apple Pay, you authorize each purchase with Touch ID or your passcode. These features help prevent other people from using your Digital Wallet compatible device.

You may choose to cancel your physical Mascoma Bank debit card by calling 603-448-3650 or 888-MASCOMA(627-2662). This will cause any Digital Wallet transaction using the Virtual Card Number associated with your physical debit card to be blocked.

Can I continue to use my physical Mascoma Bank debit card if I deactivate my card in my Digital Wallet?

When you deactivate your debit card in your Digital Wallet, only your device-specific Virtual Card Number is deactivated or removed. Your physical card number is not saved on the device, and you can continue to use your physical debit card normally.

***Please visit Google Pay, Samsung Pay, Apple Pay, and Masterpass for the most up-to-date information and technical assistance. Mascoma Bank is not responsible for the features or functionality of the service.**