Citizens Bank

Serving San Juan County since 1905.

Digital Wallet Cardholder FAQs

• What is Tokenization?

A payment token is a substitute number used in place of the real card number to initiate a payment transaction. Tokenization is the process of replacing the real card number with a unique substitute value called a token card number. Token card numbers can range from 13 to 19 digits and look and act like real card numbers. Payment tokens simplify the purchasing experience for cardholders. Payment tokens also help mitigate risk by removing sensitive card information from the payment process.

• What are the benefits to me, the cardholder?

There are many benefits to making purchases with your Citizens Bank debit card using your digital wallet, including:

- **Convenience:** You don't have to worry about having your debit card with you or pulling it out of your wallet or bag while making a purchase.
- **Secure:** During a transaction, the merchant receives a one-time password or token to complete the transaction. In this process, your card number is never provided and makes it nearly impossible for a fraudster to take your card information.

• How does it work?

The exact method varies by terminal or device, but in most cases, you the cardholder simply holds the device close to the contactless reader on the merchant terminal. You may need to unlock the device or enter a passcode before making the payment.

• Are Digital Wallets Safe?

While you should always be concerned about your personal information, major digital wallet apps are widely considered to be safe. The real card information is never exposed, tokenized payments are very safe.

• What happens if I lose my device?

You will need to contact **Citizens Bank at 505-599-0100 or Shazam at 800-383-8000** when your device is lost or stolen.

Specifically, the digital wallet provider is strongly encouraging financial institutions to direct the user to self-service using the online or app version of "I've lost my device" and then put the device into Lost Mode. When the cardholder places their device in Lost Mode, all tokens in their wallet will be suspended.

If you wish to cancel your debit card and get a new card ordered, you can contact **Citizens Bank at 505-599-0100**.

• Where can I use it?

The number of merchants accepting tokenized payments is growing every day. You can look for the following symbols to identify where you can use your digital wallet.








• How do I add a card to my digital wallet?

On a qualifying device, you can download the digital wallet of your choice and then follow the directions that are displayed. Once the request is approved, you may begin using your digital wallet.

• Something went wrong when I tried to add a card to a wallet.

The initial set-up is the only piece of the new service which requires an active Internet connection for the duration of the process. Common reasons your request may have failed include:

- Network-related problems (bad or no Internet access; TSP/Issuer/Digital Wallet Provider outage)
- Device software/hardware issues
- Expired/Reissued card
- Card blocked (for example: not activated, reported lost, etc.)

• My device doesn't work at my local pharmacy (or another retailer).

Contact E Branch by phone 505-599-0100 or send an email to customercare@cbnm.com

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