

Mobile Wallet User Guide



What is Mobile Wallet?

Mobile Wallet is a service that allows you to securely add and access your debit card, credit card, or various loyalty cards through your smartphone or tablet. This enables you to easily make secure payments either online or in person just by using the registered Mobile Wallet on your device. One of the benefits of this service is the ability to go touchless or contactless for your payments and purchases.

Is Mobile Wallet Secure?

Mobile Wallet offers increased security as your method of payment. Once verified through the Mobile Wallet application of your choice, your payment information is encrypted and secured within your device. When information is submitted during the payment process, your actual account number is never transmitted. Instead, an encrypted payment token or code is used, which is randomly generated and changes each time Mobile Wallet is used. And since most major Mobile Wallet applications require the use of a screen lock or biometric authentication, keeping your payment information on your device makes it harder to access than if someone were to come across your purse or wallet.

Can I use Mobile Wallet as a Bank Client?

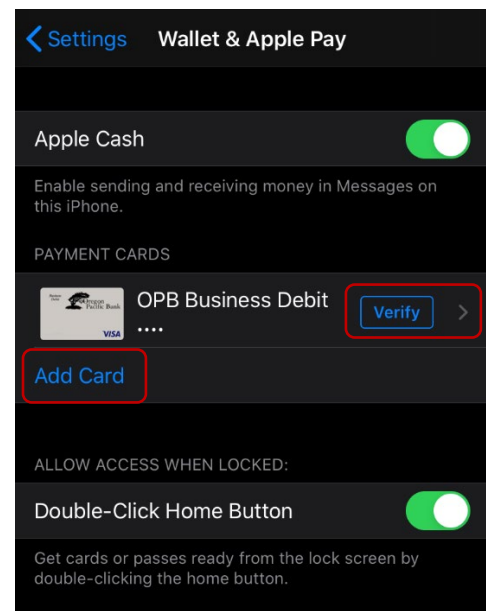
All Oregon Pacific Bank clients who have been issued a Visa debit for either personal or business use can add those cards to their Mobile Wallet. Oregon Pacific Bank issued Visa Debit cards are compatible with all Mobile Wallet third party providers that accept Visa debit card. Compatibility may vary depending on the make and model of your mobile device.

If you have any questions concerning Mobile Wallet or need some help getting set up, give us a call at (800) 997-7121.

How to Add a Card to Apple Pay

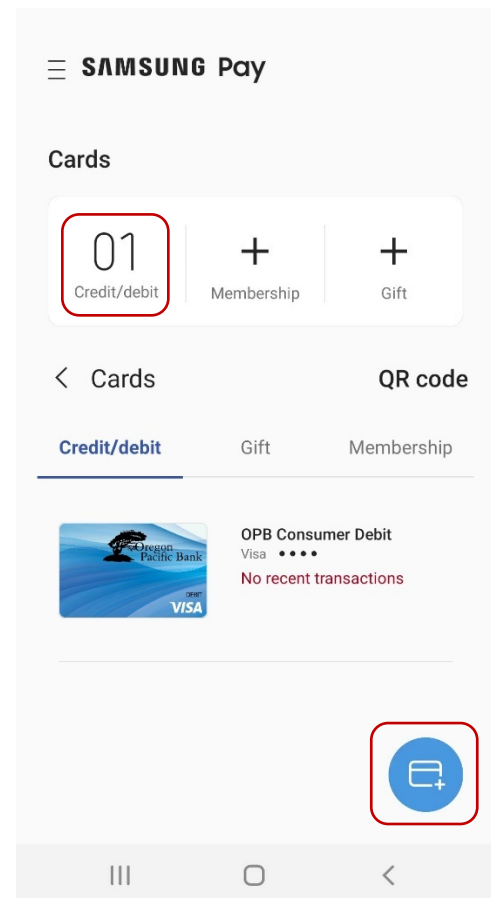


1. Open Settings and touch **Wallet & Apple Pay**.
2. Tap **Add Credit or Debit Card**.
3. Scan the card or enter the details manually.
4. Choose a method for how to verify your card, if one is available, or contact our call center for verification.
5. Enter the correct security code in the **Card Details** section.
6. **Accept** the Terms and Conditions.
7. Your card should now be ready to use with Apple Pay.



How to Add a Card to Samsung Pay

1. From the device's home screen, touch **Apps**.
2. Touch **Samsung Pay**.
 - a. If the app is not already installed, download from Google Play.
3. Touch **Add a credit or debit card**.
4. Align your card inside the frame to automatically detect the card number and expiration date. a. Touch **Enter card manually** if your device cannot detect the card information.
5. Enter the remaining information and touch **NEXT**. If requested, enter your billing address and touch **SAVE**.
6. Review the terms and conditions for accuracy, and then touch **AGREE TO ALL**.
7. Choose a method for how to verify your card, if one is available, or contact our call center for verification.
8. Touch **DONE** to complete the process.



How to Add a Card to Google Pay

1. Navigate to Google Play™ Store to download **Google Pay**.
2. From the app, tap the **Add** icon to add a card.
3. Line up the card in the photo viewer and take the picture.
 - a. Alternatively, tap **Add Manually** then enter the required info (e.g., card number, expiration date, etc.). *Note that a screen lock is required to use Google Pay.*
4. After card has been added, tap **Activate**.
5. Select the preferred screen lock type then follow the onscreen instructions for setup.
6. Enter the 3-digit security (CVC) number on the back of card, then enter the street address.
7. Confirm the card details then tap **Continue**.
8. Scroll through and read the Terms of Service then tap **Accept**. The card should now be visible in Google™ Pay.
9. Choose a method for how to verify your card, if one is available, or contact our call center for verification.
10. Touch **DONE** to complete the process.

