

Introducing Digital Wallets!

Exciting news: As a Southeastern Bank cardholder, your debit cards are now digital wallet-ready! Add your cards to your mobile device's digital wallet and use **Apple Pay®**, **Google Pay™** or **Samsung Pay®** for quick and secure contactless payments with participating merchants.

What Are Digital Wallets?

Digital wallets are secure, virtual versions of your physical wallet that allow you to store your debit card information on your mobile device. With apps like Apple Pay®, Google Pay™ and Samsung Pay®, you can make purchases online, in-store or in-app without needing your physical card.

Why Use Digital Wallets?

- **Enhanced Security**

When using digital wallets, card details are not shared with merchants. Instead, your card is replaced with a secure digital token used for payments. These tokens work with cryptograms, codes specific to each transaction, to help protect sensitive information and reduce the risk of fraud.

- **Quick, Contactless Payments**

Simply tap or hold your phone near the payment terminal—no need to swipe, insert or fumble for cash.

- **Added Convenience**

Use your digital wallet for in-store, online or in-app purchases. Pay confidently wherever you see the Apple Pay®, Google Pay™ or Samsung Pay® logos listed below:

Apple Pay® | **Google Pay™** | **samsung pay®**

- **Peace of Mind**

Built-in authentication features like Face ID, Touch ID or your device passcode add another layer of protection.

Getting Started Is Easy:

1. Open your digital wallet app (Apple Pay®, Google Pay™ or Samsung Pay®) on your mobile device.
2. Follow the prompts to add your Southeastern Bank debit card.
3. Choose how you'll be authenticated:
 - Text message with 1x passcode to linked phone number (**preferred method**). Depending on your device settings, the code may prefill. If not, key it in; or
 - Call to SHAZAM, our debit card provider, at 1.866.205.9449. (This particular number is for authentication only.)
4. Tap, pay and enjoy added convenience and security!

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Other Information:

- **PINs**

You should not have to enter a PIN for contactless transactions; however, some merchant terminals, including gas pumps, may prompt you for one or require you to bypass by pressing the green button on the terminal.

- **Family Dollar**

Physical card must still be used at Family Dollar and various other merchants who accept contactless payments. MasterCard is working with these merchants to address this issue.

- **Lost or Stolen Device(s)**

Contact us immediately if your device is lost or stolen so we can suspend or deactivate your wallet.

- **Expiring Cards**

Your digital wallet will remain associated with its physical counterpart for expiring cards.

Southeastern Bank is committed to providing technology to help you manage your finances securely and conveniently. Whether you choose to bank digitally, visit us in person or both, our goal is to provide the resources you need with the personalized customer service you value.

We're excited about digital wallets and hope you are, too. Please contact us if you have questions or need assistance getting started!