

TURN YOUR PHONE INTO A CREDIT CARD

At most stores that accept credit cards, you can pay with plastic just by tapping your phone on a wireless terminal. Follow this step-by-step guide to using a credit card ... without the card.

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AN
AARP
NEED TO
KNOW
GUIDE

1 FIND YOUR WALLET

A “digital wallet” is a smartphone app that securely stores your credit card information. The one you can use depends on the phone you have. Here’s how to find the three major wallets and their payment systems:



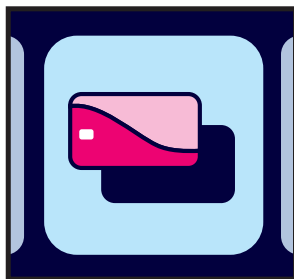
Apple Wallet:
Preinstalled on iPhones. It stores your credit cards to use with Apple Pay.



Google Wallet:
Usable on Android phones. Not preloaded on yours? It’s a free download from the Google Play store.



Samsung Wallet:
Preinstalled on supported Samsung Galaxy phones.



WHY IT'S SAFE

Because digital wallets replace your card information with a randomized identifier, your card information is never visible. “No one can steal your actual card number from that device if anyone were to get in,” says Jordan Carr, a program director at the Oasis Institute (oasisnet.org), a nonprofit that runs classes in technology and other subjects for older adults. A passcode, a fingerprint scan or facial recognition provides additional protection: All three wallets require a lock for your phone or app, so anyone who finds or steals your phone shouldn’t be able to use your credit cards.

2 ADD A CARD

Open your wallet by tapping the icon, then tap the “+” button (Apple and Samsung wallets) or “+ Add to Wallet” (Google Wallet). When prompted, aim your phone at the side of the credit card displaying its number. The card info should automatically load onto your phone. You can add details that don’t transfer or skip the photo and enter everything manually. The app will then spend a minute or less communicating with your card issuer.

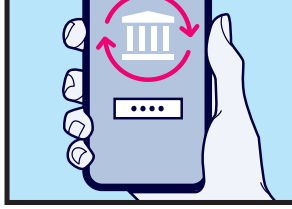


3 GET VALIDATED

For security purposes, your card issuer will verify that you’re the authorized



user. The process varies by wallet and card; your issuer may send you a verification code to enter in the app, or maybe you'll have to log in to your bank or card issuer's app. Once you've done this, your card will be added to the wallet and you'll be free to use it. Do you have more than one credit card to add? Hit the "+" button again and repeat the process.



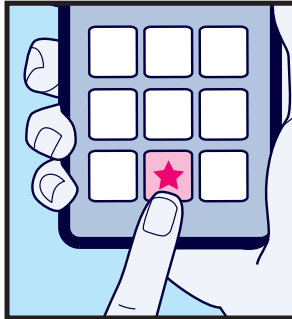
4 LEARN YOUR SHORTCUT

Shortcuts allow you to open your wallet directly from your phone's lock screen, making it faster and easier to pull up your card at checkout. The shortcut depends on the type of wallet you have:

Apple Wallet: Wake the lock screen, then double-click the side button for a facial scan or enter your passcode. With Touch ID, double-click the home button.

Google Wallet: On some devices, a small Wallet icon comes pre-installed at the bottom of the phone's lock screen. Tap on that icon and unlock your phone.

Samsung Wallet: Open the wallet's menu tab and tap "Settings," "Quick access," then "Quick access and default card." Choose your desired shortcut.



MORE FOR YOUR WALLET

Payment cards aren't the only items these wallets can replace for you. You can also use them to store loyalty cards, airline boarding passes, event tickets and more.

5 PAY WITH YOUR PHONE

To use your digital wallet at a store or restaurant, look for the contactless payment logo at a register. Pull up the digital wallet app on your phone, authenticate your identity and select the card you want to use. Then hold your phone an inch or less from the contactless reader. You'll usually hear a beep from the register. Depending on the type of phone you have, you may see the word "Done" or a checkmark inside a circle on your phone screen. That feedback confirms your payment has gone through.



NEED EXTRA HELP?

If setting up the digital wallet or using it in a store feels complicated, consider online classes from Senior Planet (SeniorPlanet.org), funded in part by AARP. This nonprofit holds free seminars on tech topics.

Kim Porter has written for U.S. News & World Report, USA Today, Yahoo Finance and other outlets.

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