

TOUCH. TAP. PAY.

MOBILE WALLET FAQs

What is a Mobile Wallet?

A Mobile Wallet is an app on your smartphone or other mobile device that stores payment information from a credit card or debit card, allowing you to use your mobile device to make purchases. At this time, only the TCB debit card is available to use with a Mobile Wallet.

Is the Mobile Wallet in The Cecilian Bank Online Banking or Mobile Banking App?

No, Mobile Wallet apps are separate and not linked to the TCB Online Banking or Mobile Banking App in any way.

Which Mobile Wallets are compatible with The Cecilian Bank's debit card?

At this time, Apple Pay, FitBit Pay, Garmin Pay, Google Pay, LG Pay, and Samsung Pay are compatible Mobile Wallets with the TCB debit card.

Why does it ask me to call the bank when I try to enter my card number into the Mobile Wallet?

The decision to allow your card information to be automatically accepted into the Mobile Wallet is made by the Mobile Wallet itself, not The Cecilian Bank. For example, Apple Pay decides if entering a new debit card into the Mobile Wallet is normal activity for your Apple ID. If you have entered other cards recently, it may accept your TCB debit card without having to call the bank for approval. However, if you recently changed your Apple ID password, the Mobile Wallet may require you to call The Cecilian Bank to approve the acceptance of your debit card into the Mobile Wallet. It is a security measure to ensure the owner of the debit card is authorizing the debit card to go into the Mobile Wallet.

Will all merchants accept my Mobile Wallet?

Like a credit card brand, your Mobile Wallet will only work at retailers that accept your mobile device as a method of payment.

Is my debit card number stored in the Mobile Wallet?

The Mobile Wallet apps do not store your actual card number. Mobile Wallets use methods such as encryption and tokenization to mask payment card account numbers. A unique digital token replaces the card number and is presented to merchants when making a transaction.

Can I store other payment card information in my Mobile Wallet?

Yes, in addition to your TCB debit card, you can store all your payment card information in your Mobile Wallet. Some Mobile Wallets even allow you to store gift cards, coupons, customer loyalty cards, event tickets, boarding passes, and more. Refer to your Mobile Wallet for more information.

Are transactions using the Mobile Wallet secure?

Yes, Mobile Wallet transactions are processed and protected like a debit card’s EMV chip, which is an embedded microchip designed to enable secure payment at compatible point of sale (POS) terminals.

How do I use the Mobile Wallet?

This varies by the mobile device and Mobile Wallet you are using and is not controlled by TCB. Open the Mobile Wallet app on your mobile device and follow the prompts you are given. Some mobile devices ask you to enter the mobile device’s PIN (not your debit card PIN) when you use the Mobile Wallet. Other mobile devices may also allow facial recognition or touch ID.

How will transactions made with the Mobile Wallet show on my statement?

Mobile Wallet transactions are processed as EMV debit card transactions and will appear on your statement just like other debit card transactions.

How do I handle disputes with the Mobile Wallet?

Disputes will be handled in the same manner as any other debit card transaction by calling the Customer Support Center at (270) 982-4TCB (4822).

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