

DIGITAL WALLET & PEER-TO-PEER (P2P) PAYMENT SYSTEMS

A **digital wallet** is a contactless payment technology. It is used to electronically store an individual's payment options, such as credit and debit cards, so they can conveniently use a smartphone or smartwatch to make purchases, rather than using a physical card. First National Bank customers can add FNB's debit cards to their digital wallet to make purchases and transfer money to other people. Apple Pay and Google Pay use this technology. Using a digital wallet may be limited by where a person shops. Not all merchants accept digital wallets.

1. Open your **Wallet App** to add your debit card.
2. Tap **Set Up Apple Pay Cash**.
3. Tap **Continue**.
4. Tap **Agree** after reading the displayed Terms and Conditions.
5. Tap **Add Debit Card**.
6. Enter in requested information to verify your identity, then tap **Continue**.



To add your Bank Account (after adding your debit card):

1. Open **Settings** on your mobile phone.
2. Tap on **Wallet & Apple Pay**.
3. Tap on **Apple Pay Cash**.
4. Tap **Transfer to Bank**.
5. Tap **Add Bank Account**.
6. Enter the 073902274 for bank routing number and your account number, then tap **Next** in the top right corner.
7. Re-enter the bank's routing number and your account number to confirm your information, then tap **Next** in the top right corner.

1. Open your **Google Pay App** to add your debit card.
2. Tap **Send** at the bottom of the screen.
3. Choose the person you want to send money.
4. Enter the amount you want to send. Tap **Send**.
5. On the confirmation page, tap **Change** next to the Payment Method section.
6. Tap **Add Bank Account**. Type the name of the account and select the account type.
7. Enter 073902274 for bank routing number and your account number, then tap **Save**.
 - If Google prompts you to sign into your Online Banking profile, do so.
 - Otherwise, tap **Test Deposit**. Google will make a small deposit into your bank account in 1-3 business days. After you receive payment, open the Google Pay app and tap **Verify Your Bank Info**, entering the deposit amount when prompted.



Peer-to-Peer (P2P) Payment Systems. We know that you have many options for making payments. With P2P Apps, such as: PayPal, Cash App, Venmo, etc., you can link your First National Bank account for easy access. You will need either your debit card or your bank account number and the First National Bank routing number (#073902274). Check with your P2P App for instructions on setting up account links. P2P Apps may charge fees.