

How To Use Contactless Payment Methods & Technology

As we all continue to navigate the challenges of the COVID-19 situation, PlainsCapital wants to provide some tips for staying mindful of health and safety while maintaining your routine banking needs. We're lucky to be living in a tech-driven age where we can manage our finances through contactless payment methods and mobile banking services.

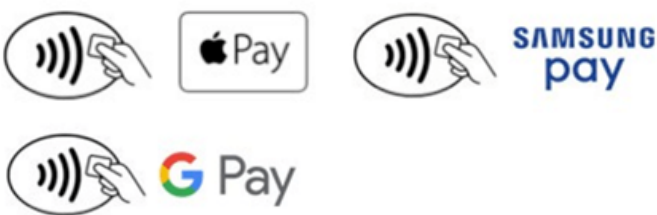
Anna Gomez, Branch Manager

Contactless payments are a great way to maintain good health practices and social distancing, while still making essential purchases. These payment methods allow for safe and convenient in-store purchases as well as secure and seamless online payments. Not to mention, the World Health Organization (WHO) encourages use of these payment methods to slow the spread of COVID-19.

Mobile Wallet

In these uncertain times, it's important to continue making essential purchases for food, pharmaceuticals and household supplies, which often require you to go in-store for many of these items. However, if you want to cut down on person-to-person contact at checkout, while grocery shopping or at the pharmacy, consider using contactless payment methods.

To set up your Mobile Wallet, simply link your PlainsCapital Bank Mastercard® with Apple Pay®, Samsung Pay® or Google Pay™ for quick, convenient and secure payments from your mobile device. You can use this method to pay in most stores, restaurants, taxis, vending machines, and many other places. While at checkout, look for the contactless payment methods symbols that indicate which payment types the retailer accepts.



How To Use

For Apple Pay: To use your default card, double-click the side button, then glance at your iPhone to authenticate with Face ID, enter your passcode, or rest your finger on Touch ID. Hold the top of your iPhone within a few centimeters of the contactless reader until you see 'Done' and a checkmark on the display.

For Samsung Pay: From the lock screen, swipe up from the small Samsung Pay bar. Select the card you want to pay with, then place your finger on the fingerprint scanner to verify, use the iris scan or enter your PIN. Hold the back of the phone against the payment terminal. If you're using a debit card through Samsung Pay, you may still need to enter the card PIN on the terminal. Once the payment is made you will get a notification that confirms the merchant name and the amount of your purchase.

For Google Pay:

Unlock your phone. Hold the back of your phone close to the payment reader for a few seconds. When you're done paying, a blue check mark will appear on screen. You do not need to open the Google Pay app to enable.

How It Works

In addition to the convenience of a no-touch transaction, you can pay with speed and security, instantly make payments with the press of a button, and reduce fraudulent activity with no card number shared at checkout. In most cases, you won't have to type in a PIN, eliminating any touch interaction during your payment process.

Card information can be loaded into your mobile wallet on Apple, Samsung or Google smartphones. You can upload the information by taking a photo of your card with your smartphone or typing in the information manually and once validated, the mobile wallet is ready to use.

Payment Security

And rest assured that these contactless payments are secure. Rather than inserting an EMV chip or swiping a card, it uses RF technology that sends payment information to the merchant's POS terminal directly, by hovering your device about an inch away from the terminal. Payments are made secure through industry standard encryption, where each device has its own unique secret key to generate a unique verification value or authentication code that identifies each transaction – no two devices have the same code. In addition, each payment transaction has its own dynamic data which cannot be used for other transactions if intercepted. Contactless payments ensure confidentiality, therefore the cardholder's name is not associated with the transaction.

Online Payments

With shelter-in-place orders across Texas, it's important to be vigilant when leaving the house for essential needs. While in some cases you may need to pick up a prescription or go to work at an essential place of business, there's so much that can be done online. You can pay bills through the PlainsCapital mobile app via our [Online & Mobile Bill Pay](#), which allows you to schedule one-time payments or set up recurring, automatic payments.

In addition, many grocery stores offer a grocery delivery service that allows you to order everything online and have it delivered to your doorstep in a few hours. These retailers include Kroger, Walmart, Target and Whole Foods, plus [Instacart](#) offers same-day delivery from local stores in your area.

At PlainsCapital Bank, we take the health and safety of our customers, community, and employees very seriously. When possible, use contactless payments and utilize our online and mobile banking solutions to decrease the spread of COVID-19. It's all of our responsibilities to do our part in this novel situation and we're here to help you navigate it best we can. If you have any questions, please contact us at 866.762.8392.

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