



Tap to Pay

A Simple Guide to Apple Pay & Google Pay

Why it's worth trying, and how to get started

Why Make the Switch?

Three good reasons to leave your wallet in your bag



Safer Than a Card

Your card number is never shown or shared. Every purchase uses a one-time code that can't be reused, even if someone saw it.



Faster Checkout

No digging for a card or counting cash. Just tap your phone near the reader, and you're done in a couple of seconds.

One Less Thing to Carry

Your cards are already on the phone you carry everywhere. No wallet to misplace, no cards to leave behind.

How It Actually Works

No magic — just three simple steps happening behind the scenes

1

Add Your Card

You enter your debit or credit card once into your phone's Wallet app.



2

Phone Makes a Code

For every purchase, your phone creates a brand-new, one-time-use code instead of your real card number.



3

You Tap to Pay

Hold your phone near the store's reader. The code is sent, the store approves it, and you're finished.

Your real card number is never sent to the store — not even to the cashier.

Is It Safe?

Yes — often safer than the physical card in your wallet



Locked to You

Every payment needs your face, fingerprint, or passcode. A stranger with your phone can't pay with it.



No Shared Numbers

Stores never see or store your real card number, so it can't be stolen from their systems.



Lost Phone? No Problem

You can instantly lock, locate, or erase your phone from another device, cutting off any payments.



You're Always in Control

You can remove a card or turn off the feature anytime in a couple of taps.

Setting Up Apple Pay

For iPhone — takes about five minutes



1

Open the Wallet app

It's the app with the credit-card icon, already on your iPhone.

2

Tap the plus sign (+)

You'll find it in the upper corner of the screen.

3

Choose “Debit or Credit Card”

Then follow the prompts to add a new card.

4

Scan or type your card details

Line the card up with the camera, or enter the numbers by hand.

5

Verify with your bank

Your bank will confirm it's you, usually by text message or phone call.

6

You're all set!

Your card now appears in Wallet, ready to use at checkout.

Setting Up Google Pay

For Android phones — also about five minutes



1

Open the Google Wallet app

Most Android phones already have it. If not, download it for free from the Play Store.

2

Tap “Add to Wallet”

Look for the plus sign or “Add” button on the main screen.

3

Select “Payment Card”

Choose to add a new debit or credit card.

4

Scan or type your card details

Line the card up with the camera, or enter the numbers by hand.

5

Verify with your bank

Confirm it's really you, usually by text message or phone call.

6

You're ready to pay!

Your card is now saved and ready to use at checkout.

Paying In Store

The same four steps, everywhere you shop

1



Find the Symbol

Look for the sideways “Wi-Fi”-looking symbol near the register or card reader.

2



Wake Your Phone

Press the side button or raise your phone — no need to open any app.

3



Confirm It's You

Use your face, fingerprint, or passcode when prompted.

4



Hold Near Reader

Hold the top of your phone near the reader until you see a checkmark.

No signature, no PIN, no card to hand over — usually finished in under 3 seconds.

Common Myths, Busted

Concerns we hear often — and the real story

MYTH

My card info could get stolen from my phone.

It's complicated to learn.

I need a brand-new, expensive phone.

FACT

Your real card number is never stored on your phone or shared. Each sale uses a one-time code.

It's simpler than swiping or inserting a chip card — just tap and confirm.

It works on most phones from the last several years, including many budget models.



Give It a Try

Safer than a card. Faster than cash. Set up once, use it everywhere.

Questions? Ask a family member, or a store associate can often help you set it up on the spot.