

MEMBER NOTIFICATION: Unitus will be closed on November 26 & 27. As a reminder, you can access your accounts anytime using online or mobile banking. Thank you!  Close



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Personal Finances

June 16, 2020

One good way to shop safely as stores reopen: use your smartphone

Stores and restaurants are now reopening for the first time since the spread of COVID-19 forced most of us to stay home.

While you're in close quarters with others, you can get what you need while reducing risk, limiting exposure, and protecting yourself and your loved ones.



Secure digital payment options like Apple Pay and Google Pay can help you shop safely.

How? They enable you to pay without touching a thing. (Although some merchants will still have you punch in a PIN number).

Because these payment options require you to put your card information into your phone, we wanted to show you how these apps keep your information secure.



They are in some ways even *more secure* than traditional card swipes or chip readers. Here's how.

1. They prevent fraud by hiding your card details during transactions.

To complete a transaction, they each use a freshly-created unique virtual code, leaving your card number hidden. If a fraudster steals the merchant's transaction history to obtain your card number, they will be out of luck. They won't find your card information because it's not there. The transaction code they do find will not work again.

2. They limit exposure by concealing your card information.

With both services, your full card information is never stored on your

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phone and never shared with merchants. They both store your information only in one place, on a secure, encrypted server.

3. They prevent imposter purchases, ensuring only you can use it.

At the moment of transaction, both services require you to input your phone passcode to authenticate the payment. (You can also use classic biometric methods like Face ID or Touch ID.) Plus, in order to use either service, your phone must be “locked” by default. If your phone is ever switched to “unlocked” by default, both programs will automatically deactivate. That way, if someone “finds” your phone, they won’t have access. Only you can access the app.

4. They protect you if your phone is lost or stolen.

Here’s where they really shine versus traditional cards. If you lose your card, all a fraudster needs to do is pick it up to start making fraudulent purchases. If you lose your phone, they will need to crack your locked phone first – a huge hurdle for your average mischief-maker. Plus, Apple Pay lets you activate “lost mode” if you lose your phone – immediately blocking that device from making any transactions.

5. They protect your card details if your phone is lost or stolen.

There’s so much benefit here that this deserves one more bullet. Losing your card is a hassle – you have to call in, cancel it, and order a new one. If you lose your wallet, you have to do that for ALL your cards. But with these digital cards, you don’t even have to carry your physical cards with you. They can remain safe at home. This is just another potential safety and convenience benefit to using these.

*That said, you wouldn’t have to worry one second about fraudulent charges on a lost card if you had **Unitus Card Guard**. It’s a free app you can download today that helps you control your cards remotely.*

Other ways your ‘digital card’ can make shopping safer and easier

- Order groceries, clothing, takeout, and anything else you need, through direct retailers like Target and Macy’s, or through delivery services like Instacart, GrubHub, and PostMates.
- Order other necessary items online (through retailers like Amazon, Costco, anyone) – just add your Unitus debit card in their billing section to make online payments.
- Use it for streaming services like Spotify, Netflix, and those things that help us unwind from life’s stresses.

These digital payment options can be uniquely helpful right now, helping us avoid unnecessary contact while stores reopen. With our own health and our family’s health at stake, we hope this helped you understand how you can stay safe while we all venture back out together.

To learn more about where you can use them and how to get started, visit our [Digital Wallets page](#).

About the Author: *Jacob Schnee* joined Unitus as Marketing Specialist

in March 2015 and transitioned to Marketing Communications Specialist in March 2017.

His experience has spanned hospitality, business development, consulting, and marketing in various industries along the east coast, west coast and in between.

When he is not developing internal and external communications for Unitus, he is engaging in recreational fitness, studying personality types and exploring the outdoors with his wife, dog, and daughter.

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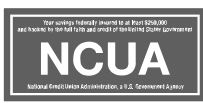
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