Mobile Pay

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When a customer uses a mobile payment app like Google Pay or Apple Pay, it generates a virtual card or a digital version of their credit or debit card. This virtual card is designed to enhance security and convenience for online and in-store payments. To proceed, you will need to request the virtual card number associated with their Google or Apple Pay account. To locate the Virtual Card Number, follow the steps below.

- **On iPhone**
  - Open the Wallet app and tap the Card
  - Tap the number icon  to see the details

- **On Android**
  - Open the Google Wallet app or go to wallet.google.com
  - Select Payment methods
  - To find card details, click the card

Virtual Card Numbers (VCN)

- When you use a virtual card for a purchase, the app replaces your physical card number with a unique virtual card number. This virtual number hides your personal payment details, safeguarding you against fraud and unauthorized access.
- It acts as a protective layer, ensuring that your actual card information remains undisclosed during transactions.
- How It Differs from Physical Cards

    - A virtual card does not have a physical counterpart; it exists only in digital form.
    - The virtual card number, expiration date, and CVC (Card Verification Code) may differ from your physical card.
    - Some issuers even change the virtual card number or CVC for different merchants or transactions, adding an extra layer of security.

- In-App Transactions
    - Virtual cards work seamlessly within mobile apps, enabling you to pay securely without disclosing your physical card details.