



Social distancing is top of mind and many people are looking for ways to limit contact with the outside world, while still securely purchasing essential items. Many believe that using a debit or credit card online or in person is the safest way to make purchases; after all, most banks have instituted chips on debit and credit cards to help protect against fraud. However, using a digital wallet can make purchasing essential items even more secure, convenient and germ-free.

Here are answers to questions you may have about digital wallets and how you can use them in your everyday life, especially during a time when social distancing and information security is crucial.

## What is a Digital Wallet?

A digital wallet is a financial account that stores your personal information, such as debit and credit cards, and allows you to safely pay for items through an app or web browser at compatible check-outs. Customers can access their digital wallet on a laptop, tablet or smartphone and can use it for shopping, ordering food, or transferring money. This safe solution gives customers peace of mind knowing that their bank cards, driver's license, gift cards, and more are safely stored in one spot where they can easily access them.

## Different Types of Digital Wallets

While there are several different types of digital wallets, the digital wallet providers supported by Blackhawk Bank include:

- Apple Pay
- Samsung Pay
- Google Pay
- Fitbit Pay™
- Garmin Pay™



These vendors securely store your information, and when it comes time to pay for items online, users are able to quickly pay without having to enter their payment information on the website.

In addition, digital mobile wallets can be used to pay for items when you are out shopping. This is the most popular way people use their digital mobile wallet, as it has created a contactless way to pay for groceries, gas, and take-out meals. The three most commonly used digital mobile wallets include Google Pay, Apple Pay and Samsung Pay. The type of phone you have (iPhone, Android, or Samsung) determines which of these digital mobile apps you are able to download.

## How Do I Use My Digital Wallet?

If you are shopping online and wanting to use your digital wallet, look for your preferred digital wallet icon when it's time to pay. If an online merchant accepts digital wallet payments, there will usually be a button that offers quick payment through a digital wallet.

If you are shopping in stores and wanting to use your digital mobile wallet, look for the contact-less symbol when it's time to pay:



Once you're ready to submit payment, unlock your phone, pull up your digital mobile wallet app, hold it up to the payment register and wait for the all-clear to pop up on your screen!

- To get a full list of where you can use Apple Pay, click [here](#).
- For a full list of where you can use Google Pay, click [here](#).

## Are Digital Wallets Safe?

Digital wallets are considered very safe. Digital wallets encrypt user information and develop a token every time a transaction occurs. Merchants never see your personal information, which means it is less likely to be exposed in a data leak.

Additionally, carrying around a physical wallet is not all that safe. If you ever lose your wallet or have it stolen, all your information is in the hands of someone else who can easily access your money. A digital wallet, however, is considered safer than a physical wallet, as there are more safeguards in place that will prevent someone from obtaining your personal information.

At Blackhawk Bank, we strive to protect you, your funds and your information. To learn more about how Blackhawk Bank can help you, contact us today!

To learn more about Blackhawk Bank's digital wallets, click [here](https://www.blackhawkbank.com/personal/digital-wallets--fast-and-safe--your-device--your-choice-): <https://www.blackhawkbank.com/personal/digital-wallets--fast-and-safe--your-device--your-choice->