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Google Wallet & Samsung Wallet

Tap to pay, loyalty cards, boarding passes and your Ohio ID — explained in plain English, one step at a time

A plain-English guide to paying with your Android phone

Take your time — you can't break it

Written for you by Bill — Bill's Home Tech

(330) 200-8042 · BillsHomeTech.com

For Android phones, Samsung Galaxy and smartwatches · facts current November 2026

What's Inside

This is your guide to Google Wallet and Samsung Wallet, the phone wallets on Android phones and Samsung Galaxy phones. Part 1 explains the basics and gets your screen lock ready. Parts 2 and 3 cover each wallet step by step. Part 4 covers passes, tickets, transit and your Ohio Mobile ID, and Part 5 is about staying safe. Read it in any order and at your own pace. If a screen looks a little different on your phone, the idea is still the same.

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PART 1

Getting Started

What a phone wallet is, which one is on your Android phone, and the few things you need before you pay for anything with it.

CHAPTER 1

A Note from Bill

Hello, and welcome. I'm Bill, and for more than 30 years I've helped people get comfortable with technology. Here in Portage County, more and more checkout counters have a little card reader with a wave symbol on it, and more and more people are asking me the same question: "Can I really pay with my phone, and is it safe?"

The short answers are yes, and yes, when it's set up the right way. If you have an Android phone, your phone wallet is probably **Google Wallet**. If you have a Samsung Galaxy phone, you also have **Samsung Wallet**, which used to be called Samsung Pay. This guide covers both, side by side, in plain English.

WHAT THIS DOES FOR YOU

What this guide does for you

It shows you how to put your debit or credit card on your phone, pay at the register with a tap, keep store loyalty cards and boarding passes in one place, and even carry your Ohio driver's license or state ID on your phone. Just as important, it shows you how to keep all of that safe, and what to do in the first ten minutes if your phone goes missing.

Who this guide is for

- Anyone with an Android phone or Samsung Galaxy who's curious about paying with a tap.
- People who'd like fewer plastic cards in their purse or wallet.
- Travelers who want boarding passes and their ID handy at the airport.
- Family members setting up a parent's phone who want clear steps to leave behind.

The big promise: you can't break it

Adding a card to your phone doesn't change the card or your bank account. Your plastic card keeps working exactly as before. If you remove the card from your phone, nothing is canceled. The one place to go slowly is the **screen lock**: your phone wallet depends on it, so pick a PIN you'll remember and never share it. This guide flags that clearly.

You're never stuck alone

Read this at your own pace, in any order. Start with Chapter 3, *Google Wallet or Samsung Wallet? Which One You Have* if you're not sure which wallet you have. And if you get stuck, call or text me at **(330) 200-8042**. Sometimes ten minutes with someone beside you is all it

takes.

— Bill

CHAPTER 2

What a Phone Wallet Is (and Why It's Safer)

A phone wallet is an app that holds digital copies of the things you'd normally carry in a leather wallet: debit and credit cards, store loyalty cards, gift cards, tickets, boarding passes, and in some states, your driver's license. At the store, you hold your phone near the card reader instead of swiping or inserting a card.

What it does for you

- **No digging for cards.** Your phone is usually already in your hand.
- **Your real card number stays private.** The store's register gets a stand-in number, not the number printed on your card.
- **Nobody else handles your card.** At a restaurant or gas pump, your card never leaves your sight.
- **Your phone must be unlocked by you.** A stranger who finds your phone can't just tap it to pay.
- **Loyalty and gift cards in one place,** so you stop forgetting the coupon card at home.

Tap to pay, contactless and NFC: the same thing

You'll see a few names for this. **Tap to pay** and **contactless** both mean you hold a card or phone near the reader. **NFC**, short for near field communication, is the tiny radio inside your phone that makes it work. It only reaches an inch or two, which is part of why it's safe: someone across the room can't pick it up.

Word	What it means
Contactless symbol	Four curved lines, like a sideways Wi-Fi sign. If the reader has it, you can tap.
NFC	The short-range radio in your phone that talks to the reader.
Default card	The card your phone uses unless you pick a different one.
Pass	Anything that isn't a payment card: loyalty card, ticket, boarding pass, ID.

GOOD TO KNOW

It's not the same as Zelle or Venmo

A phone wallet pays a **store** using a card you already have. It isn't a way to send money to another person. If someone asks you to "send it through Google Wallet," slow down; see Chapter 31, *Phone Wallet Scams to Know*.

CHAPTER 3

Google Wallet or Samsung Wallet? Which One You Have

Every Android phone can use **Google Wallet**. Samsung Galaxy phones also come with **Samsung Wallet**. They do much the same job, and if you own a Galaxy you can choose either one, or even keep both, as long as you pick one to be the "default" for tapping at the register.

	Google Wallet	Samsung Wallet
Phones	Most Android phones, including Pixel, Motorola and Samsung	Samsung Galaxy phones and Galaxy Watches
Sign-in	Your Google Account	Your Samsung account
Confirm payments with	Your phone's screen lock (PIN, pattern, password or a strong fingerprint)	Fingerprint or a Samsung Wallet PIN
Ohio ID	Yes, Ohio Mobile ID can be added (since August 31, 2026)	No Ohio support announced as of November 2026
Watch	Wear OS watches, such as Pixel Watch	Galaxy Watch

A little history on the names

- **Google Pay** was the old name you may remember. In the United States, the separate Google Pay app was shut down in June 2024, and **Google Wallet** is now the app you use. You'll still see a "G Pay" button on some websites; it uses the cards in your Google Wallet.
- Google Pay's send-money-to-a-friend feature went away in the U.S. at the same time.
- **Samsung Pay** became **Samsung Wallet**. Samsung Pass, Samsung's password and sign-in helper, now lives inside Samsung Wallet too. Cards you had in Samsung Pay carried over to the new app.

TIP

How to tell what's on your phone

Swipe up on your home screen to see all your apps. Look for **Wallet** with a colorful card icon (Google Wallet) or **Samsung Wallet**. If you have a Galaxy, you'll likely see both. That's fine.

CHAPTER 4

What You Need Before You Start

A few minutes of preparation saves a lot of frustration at the checkout line. Here's the short list for each wallet.

For Google Wallet

- An Android phone running **Android 9 or newer** with NFC (nearly every phone sold in recent years has it).
- A **Google Account** signed in on the phone.
- A **screen lock**: PIN, pattern or password, and a fingerprint if you like.
- A debit or credit card from a bank that supports Google Wallet. Most big banks and many credit unions do.
- A phone running its original software. Google says phones with modified ("rooted") software can fail its security check.

For Samsung Wallet

- A supported **Samsung Galaxy phone** running Android 9 or newer.
- A **Samsung account** signed in on the phone.
- A **Samsung Wallet PIN**, which you create during setup, and a registered **fingerprint** if you'd like to use it. Samsung keeps the PIN as a backup even if you use your fingerprint.
- A supported debit or credit card.

TIP

Have these handy

Your plastic card, your phone fully charged, a good Wi-Fi or cell signal, and access to the phone number or email your bank has on file. Your bank may text you a code to confirm the card is yours.

HEADS UP

That code is only for you

When your bank sends a code to confirm a card you're adding, type it into the wallet app yourself. Never read it to someone who called you. Chapter 31, *Phone Wallet Scams to Know* explains why.

CHAPTER 5

Your Screen Lock: The Key to Your Wallet

Your screen lock is what stops a stranger from paying with your phone. Both wallets insist on one. If you've never set a lock because it felt like a nuisance, this is the moment.

What Google Wallet accepts

Google says you can confirm a payment with a **PIN, pattern or password**, or with a strong ("Class 3") fingerprint or face unlock. Convenience features such as Smart Unlock, which keeps the phone unlocked at home or in your pocket, don't count. On a few phones, such as Pixel 7, face unlock can't be used to pay; use your fingerprint or PIN instead.

> **GOOD TO KNOW**
>
> **You won't have to unlock for every single tap**
>
> Google says if you've unlocked your phone in the last few minutes, you may not be asked again for the next purchase. After a short time, Wallet asks you to unlock again.

To set a screen lock on most Android phones

1. Open **Settings**.
2. Tap **Security and privacy** (on Samsung, **Lock screen and AOD** or **Lock screen**). If you can't find it, tap the search magnifying glass and type **screen lock**.
3. Tap **Screen lock** (or **Screen lock type**) and choose **PIN**.
4. Enter a PIN of at least four digits, then enter it again to confirm.
5. If offered, add a fingerprint. Rest the same finger on the sensor several times as the phone asks.

> **TIP**
>
> **Pick a PIN you'll remember, not your birthday**
>
> Avoid 1234, 0000 and your birth year. Six digits is stronger than four. Write it down and keep it somewhere safe at home, away from the phone.

HEADS UP

The PIN it asks for is your phone's, not your bank's

When your **phone** asks for a PIN, it means your phone's screen-lock PIN (or, in Samsung Wallet, your Samsung Wallet PIN). Never type your bank card's PIN into the phone. If the store's keypad asks for a debit PIN, that's the store's machine, the same as with your plastic card.

GOOD TO KNOW

If you remove the screen lock

Turning off your screen lock may remove your cards from the wallet as a safety measure. Google says this happens on a smartwatch, for example. You'd add them again after turning the lock back on.

PART 2

Google Wallet

Setting up Google Wallet, adding your card, paying with a tap, and fixing the hiccups.

CHAPTER 6

Getting the Google Wallet App

Many Android phones come with Google Wallet already installed. If yours doesn't, it's a free download from the Google Play Store, published by Google.

1. Open the **Play Store** app.
2. Tap the search bar and type **Google Wallet**.
3. Check that the developer listed under the name is **Google LLC**.
4. Tap **Install** (or **Update** if it's already there), then tap **Open**.
5. When asked, pick the Google Account you want to use. Most people have just one.

SCAM ALERT

Only one real Google Wallet

Fake "wallet" apps sometimes appear in app stores and on websites. Install only from the Play Store, from developer Google LLC. Never install a wallet app from a link in a text or email.

Finding it again later

- Swipe up from the bottom of the home screen to see all apps, and look for **Wallet**.
- Touch and hold the Wallet icon and drag it to your home screen so it's always handy.
- On many phones you can also add a Wallet shortcut to the Quick Settings panel you pull down from the top of the screen.

TIP

Keep it updated

Wallet updates itself with your other apps. If something stops working, open the Play Store, tap your profile picture, then **Manage apps & device**, and install any waiting updates.

CHAPTER 7

Turning On NFC and Making Google Wallet the Default

Two phone settings have to be right before tapping works: **NFC** must be on, and Google Wallet must be the phone's **default payment app**. Google says contactless payments won't work unless Wallet is the default.

Step 1: Turn on NFC

1. Open **Settings**.
2. Tap the search magnifying glass at the top and type **NFC**.
3. Tap the NFC result and make sure the switch is **on**.

Step 2: Make Google Wallet the default

1. In **Settings**, go to **NFC** (or search for **Contactless payments**).
2. Tap **Contactless payments**, then **Payment default**.
3. Choose **Google Wallet**.

GOOD TO KNOW

Menu names vary by phone

Google notes that steps differ a little by phone maker. On Samsung phones, NFC usually lives under **Settings > Connections**, as **NFC and contactless payments**. Searching Settings for "contactless" finds it on any phone.

TIP

Galaxy owners: pick one

If you want to use Google Wallet on a Samsung phone, set Google Wallet as the payment default here. If you'd rather use Samsung Wallet, pick that one instead. See Chapter 19, *Google Wallet and Samsung Wallet on the Same Phone*.

CHAPTER 8

Adding Your Debit or Credit Card to Google Wallet

This is the big step, and it only takes a few minutes. Sit somewhere with good light so the camera can read your card.

1. Open the **Google Wallet** app.
2. Tap **Add to Wallet** at the bottom of the screen.
3. Tap **Payment card**, then **New credit or debit card**.
4. Hold your card inside the frame on the screen so the camera reads it, or tap the option to **enter details manually**.
5. Check the name, number and expiration date, add the security code from the back, and tap **Save and continue**.
6. Read your bank's (the "issuer's") terms and tap **Accept**.
7. If asked to **verify** the card, choose how your bank should send a code (often a text or email), then type the code into Wallet.
8. When it's done, the card appears on the Wallet home screen.

TIP

If it says "Couldn't finish card setup"

Google says that message means your bank declined the request. Check that the name, security code and billing address you typed match what your bank has on file exactly. If it still won't set up, call the number on the back of your card.

GOOD TO KNOW

Your first card becomes the default

The first payment card you add is the one your phone uses when you tap. You can change that any time; see Chapter 10, *Choosing Your Default Card in Google Wallet*.

STAY SAFE

Is my card number stored on the phone?

Not the one printed on your card. When you add a card, your bank sets up a separate stand-in number for your phone. That's what the store receives when you tap.

CHAPTER 9

Paying in a Store with Google Wallet

Once your card is set up, paying is simple. You don't even have to open the Wallet app for your default card.

To pay at the register

1. Wait until the cashier rings you up and the card reader shows the total, or says to tap, insert or swipe.
2. Wake and unlock your phone with your fingerprint, PIN or pattern.
3. Hold the **back** of the phone flat over the reader, near the contactless symbol, for a few seconds.
4. When it works, the phone buzzes or beeps and shows a check mark. The reader usually beeps too.

To use a different card for one purchase

1. Open the **Google Wallet** app.
2. Swipe across the cards at the top until the one you want is in front.
3. Unlock if asked, then hold the phone near the reader.

TIP

Where's the sweet spot?

The NFC antenna is usually in the middle of the back of the phone, near the camera on some models. If nothing happens, slide the phone slowly over the reader. A very thick case or a metal card holder on the back can block it.

GOOD TO KNOW

Returns

If you return something you paid for with your phone, the store may ask you to tap the same phone again so the refund goes back to the right card. Keep the receipt as usual.

CHAPTER 10

Choosing Your Default Card in Google Wallet

If you've added more than one card, your **default card** is the one the phone uses when you simply unlock and tap. Choose the card you use most.

1. Open the **Google Wallet** app.
2. Tap the card you want as your default.
3. Tap **Details** (or scroll down below the card).
4. Tap **Make default for tap to pay**. (Some versions say **Make default for pay contactless**.)

GOOD TO KNOW

Store credit cards

Google says a store-brand credit card can only be your default if it's the only card in your Wallet.

TIP

Many people choose a credit card

Some people prefer a credit card for everyday tapping because it isn't tied directly to checking. That's a personal choice; ask your bank what protections each of your cards offers.

I want to…	Do this
Use a different card once	Open Wallet, swipe to the card, then tap the reader.
Change the default for good	Tap the card, then Details, then Make default for tap to pay.
Check which card is default	Open Wallet. The default card is the one shown first.

GOOD TO KNOW

Default for online is separate

The card used for online and in-app purchases is managed in your Google Account's payment methods, not by the tap-to-pay default. See Chapter 12, *Paying Online and in Apps with Google Pay*.

CHAPTER 11

When Tap to Pay Doesn't Work (Google Wallet)

Most problems have simple causes. Work down this list in order; you're likely to find the answer in the first few rungs.

1. **Is the reader contactless?** Look for the four curved lines. If it isn't there, use your plastic card.
2. **Is the phone unlocked?** Unlock it right before you tap.
3. **Is NFC on?** Settings, search NFC, switch on.
4. **Is Google Wallet the payment default?** Settings, search Contactless payments, check Payment default.
5. **Does the card show a warning?** Open Wallet and tap the card. Finish any verification it asks for.
6. **Hold it longer and lower.** Keep the back of the phone flat on the reader for a few seconds.
7. **Take off a thick case** or any card holder on the back.
8. **Restart the phone** and try again.
9. **Still no luck?** Call the number on the back of your card. The bank may have paused the card or need to confirm the purchase.

TIP

Always carry one backup

Even after you love paying by phone, keep one plastic card with you. Some readers are older, some stores don't take tap, and your phone's battery can run down.

GOOD TO KNOW

A declined tap isn't always the phone

If the reader says "declined," it's the same answer your plastic card would get: low balance, a fraud hold, or a limit. Call your bank.

HEADS UP

Batteries matter

Tap to pay needs a phone that's on. Charge your phone before a long day out.

CHAPTER 12

Paying Online and in Apps with Google Pay

When you shop online or in an app on your Android phone, you may see a button labeled **Google Pay** or **G Pay**. It uses the cards saved to your Google Account, so you don't have to type your card number into every website.

To pay with the Google Pay button

1. At checkout, tap the **Google Pay** button.
2. Check the card and shipping address shown. Tap the card to switch to another one.
3. Confirm with your fingerprint, screen lock or Google Account password if asked.
4. Tap **Continue** or **Pay** to finish.

Saved cards in Chrome

Chrome, Google's web browser, can also fill in a saved card for you on shopping sites. For some U.S. cards, Chrome can fill in a **virtual card number** instead of your real number, which is one more layer of protection. The "Ways Google Wallet and Samsung Wallet Can Make Life Easier" topic walks you through it.

SCAM ALERT

Only on websites you went to yourself

A Google Pay button on a site you reached from a strange text or a too-good-to-be-true ad is still a strange site. Type the store's address yourself or use its official app.

TIP

See where your cards are saved

On a computer, go to **wallet.google.com** and sign in. Click **Payment methods** on the left to see the cards saved to your Google Account.

CHAPTER 13

Managing and Removing Cards in Google Wallet

Cards change. They expire, they get replaced after a fraud scare, or you close an account. Here's how to keep your Wallet tidy.

When your bank sends a new card

Google says that when your bank issues a replacement card, it may update the card in Google Wallet for you automatically. If the old card still shows, or shows a warning, remove it and add the new one.

To remove a card from your phone

1. Open the **Google Wallet** app.
2. Tap the card you want to remove.
3. Tap **More** (the three dots).
4. Tap **Remove payment method** and confirm.

To remove a saved card from your Google Account

1. On a computer, go to **wallet.google.com** and sign in.
2. Click **Payment methods** on the left.
3. Select the card and click **Remove**.
4. Google says the card may still show in the Wallet app on a phone, so check the app and remove it there too if needed.

GOOD TO KNOW

Removing isn't canceling

Taking a card out of Wallet doesn't close the account or cancel the card. Only your bank can do that.

TIP

Spring cleaning

Once a year, open Wallet and remove old or expired cards. Fewer cards means fewer chances of tapping the wrong one.

PART 3

Samsung Wallet

For Samsung Galaxy owners: setting up Samsung Wallet, adding cards, paying with a swipe and a tap, and choosing between Samsung Wallet and Google Wallet.

CHAPTER 14

Setting Up Samsung Wallet

Samsung Wallet comes installed on Samsung Galaxy phones. The first time you open it, it walks you through a short setup. You'll need your Samsung account and a few minutes.

1. Swipe up on the home screen and tap **Samsung Wallet**.
2. Tap **Start** (or **Get started**) and agree to the terms.
3. Sign in to your **Samsung account** if asked. Samsung may send a code to your phone number or email to confirm it's you.
4. Choose how you'll confirm payments: **fingerprint** or a **Samsung Wallet PIN**. If you choose fingerprint, Samsung still asks you to create a PIN as a backup.
5. Enter your new PIN, then enter it again to confirm.

GOOD TO KNOW

Your Samsung Wallet PIN is its own PIN

Samsung Wallet has its own PIN, separate from the PIN that unlocks your phone. You can make them different. Keep a note of it somewhere safe at home.

TIP

Don't have a Samsung account?

The setup screens let you create one with your email address. Use an email address and phone number you check regularly, because Samsung may send sign-in codes there.

HEADS UP

Updated from Samsung Pay? There's no going back

Samsung says once your phone updates from Samsung Pay to Samsung Wallet, you can't return to Samsung Pay. That's fine: the cards you had in Samsung Pay appear on the Quick access tab, ready to use.

CHAPTER 15

Adding a Card to Samsung Wallet

Adding a card to Samsung Wallet works much like Google Wallet. Have your plastic card in hand and find a spot with good light.

1. Open **Samsung Wallet**.
2. Tap the **All** tab, then tap **Payment cards**.
3. Tap **Add credit or debit card**. (On some versions you start with the **+** plus button instead.)
4. Hold your card in the frame so the camera can read it, or tap the option to enter the card manually.
5. Check the details, add the security code, and continue.
6. Read and agree to your bank's terms.
7. Verify the card the way your bank offers: a text message, an email, or your bank's own app or website. Enter any code yourself.
8. When it's done, the card shows up in Samsung Wallet.

GOOD TO KNOW

Cards go to Quick access automatically

Samsung says credit and debit cards are added to **Quick access** automatically, so they're ready to pay with right away. Samsung Wallet holds up to 10 payment cards.

TIP

When your bank sends a replacement card

Samsung says to remove the old card from Samsung Wallet and add the new one. A factory reset or some repairs also erase all payment cards from Samsung Wallet, so you'd add them again afterward.

HEADS UP

Type the code yourself

The verification code your bank sends is only for you to type into Samsung Wallet. A real bank will never call and ask you to read it back.

CHAPTER 16

Paying in a Store with Samsung Wallet

With Samsung Wallet, you usually bring up your card first with a swipe, confirm it's you, then tap the reader. It sounds like more steps than it is.

1. When the reader is ready for payment, **swipe up from the bottom** of your screen. This works from the home screen, the lock screen, or even with the screen off, if the Quick access shortcut is turned on (see Chapter 17, *Quick Access and Your Default Card in Samsung Wallet*).
2. Your cards appear. Swipe left or right to choose a card if you need to.
3. Rest your finger on the fingerprint sensor, or tap **PIN** and enter your Samsung Wallet PIN.
4. Hold the back of the phone near the reader until you feel a buzz and see a confirmation.

GOOD TO KNOW

If the cashier isn't ready yet

After you confirm with your fingerprint or PIN, the card stays ready for only a short time. If the reader isn't ready when you are, just bring the card up and confirm again.

GOOD TO KNOW

No more "tap on a swipe-only reader"

Some older Galaxy phones had a feature called MST that let Samsung Pay work on old swipe-only card readers. Newer Galaxy phones sold in the U.S. don't have it, so plan on tapping a contactless reader, just like Google Wallet.

TIP

Still won't tap?

Check that NFC is on and that Samsung Wallet is the payment default (see Chapter 19, *Google Wallet and Samsung Wallet on the Same Phone*). Then try the same rungs as Chapter 11, *When Tap to Pay Doesn't Work (Google Wallet)*: unlock, hold it flat a few seconds, take off a thick case, restart.

CHAPTER 17

Quick Access and Your Default Card in Samsung Wallet

Quick access is the swipe-up shortcut that brings your cards up fast. You choose which cards show up there and which one comes first.

To turn on the swipe-up shortcut

1. Open **Samsung Wallet**.
2. Tap **Menu** (or **All**), then the **Settings** gear.
3. Tap **Quick access** (on some versions, **Quick access and default card** or **Access locations and default card**).
4. Turn on the switches for where you want the swipe to work: lock screen, home screen, screen off.
5. Pick your **default card**, the one that shows first.

To choose which cards appear

1. On the **Quick access** tab, pull down on the list of cards.
2. Tap **Edit Quick access**.
3. Add or remove cards, and drag them into the order you like.

GOOD TO KNOW

How many cards?

Samsung says you can add up to 10 payment cards, and there's no limit on gift cards.

TIP

Swiping up by accident?

If the wallet keeps popping up when you don't want it, turn off the **Home screen** switch and keep only **Lock screen**. Or open Samsung Wallet from its icon instead.

CHAPTER 18

Managing and Deleting Cards in Samsung Wallet

Replace an expired card, tidy up old ones, or remove a card before you sell or give away a phone.

1. Open **Samsung Wallet**.
2. Tap **Menu** (or **All**), then **Payment cards**.
3. Tap the card you want to remove.
4. Tap **More options** (the three dots).
5. Tap **Delete card** (or **Delete**), and confirm with your fingerprint or Samsung Wallet PIN if asked.

GOOD TO KNOW

Deleting doesn't cancel the card

Samsung says removing a card from the wallet doesn't cancel it; your plastic card stays active. To cancel, call your bank.

GOOD TO KNOW

Each device separately

A Galaxy Watch keeps its own list of cards, separate from your phone. Removing a card from one doesn't remove it from the other, so check both.

TIP

Selling or giving away a Galaxy?

Delete your cards and remove your Samsung and Google accounts, then do a factory reset. Samsung says a factory reset deletes all payment information in Samsung Wallet. See Chapter 33, *Getting a New Phone: Moving Your Wallet*.

CHAPTER 19

Google Wallet and Samsung Wallet on the Same Phone

If you have a Samsung Galaxy, you can use both wallets. Many people do: perhaps their cards in Samsung Wallet and their Ohio ID in Google Wallet. The only rule is that just one app can be the **default** for tapping to pay at a register.

To choose which wallet pays when you tap

1. Open **Settings**.
2. Tap the search magnifying glass and type **Contactless payments**.
3. Tap **Contactless payments** (on Samsung it's under **Connections > NFC and contactless payments**).
4. Under **Payment default** or **Payment**, choose **Google Wallet** or **Samsung Wallet**.

If you mostly want to…	A good choice
Carry your Ohio driver's license or ID	Google Wallet (Samsung Wallet doesn't offer Ohio IDs yet)
Pay with a Galaxy Watch	Samsung Wallet
Pay with a Pixel Watch or other Wear OS watch	Google Wallet
Use the same wallet on Samsung and non-Samsung phones	Google Wallet
Swipe up from the bottom to pay quickly	Samsung Wallet

TIP

Keep it simple

Put your payment cards in one wallet only, and use the other just for passes or ID. That way you always know which app will pay.

GOOD TO KNOW

Passes don't need the default

Loyalty cards, boarding passes and IDs work from either app no matter which one is the payment default.

CHAPTER 20

Paying with a Galaxy Watch

A Galaxy Watch can pay at the register with your wrist, which is handy when your hands are full. You set it up from your phone in the **Galaxy Wearable** app.

To add a card to your Galaxy Watch

1. Have your plastic card handy. The watch keeps its own cards, so you add each card to the watch separately.
2. Open the **Galaxy Wearable** app on your phone and check that your watch is connected.
3. Tap **Watch settings**, then **Pay** (on older watches, look for **Samsung Pay** under **Apps**).
4. Set a watch screen lock if asked. Samsung requires one.
5. Tap **Payment cards**, then **Add payment card**, then **Add credit or debit card**. Scan the card or enter it manually, accept the terms, and verify with your bank.

To pay with the watch

1. Press and hold the watch's **Back** button to open Samsung Wallet.
2. Swipe (or turn the bezel) to choose a card.
3. Hold the watch face near the contactless reader until it confirms.

GOOD TO KNOW

Older watches differ

Samsung says Galaxy Watch6 and Watch7 series run Samsung Wallet, while Galaxy Watch4 and Watch5 use Samsung Pay for payment cards only. If your menus don't match, look in the Galaxy Wearable app's settings for **Pay**.

TIP

Have a Pixel Watch instead?

Pixel Watch and other Wear OS watches use Google Wallet. The "Ways Google Wallet and Samsung Wallet Can Make Life Easier" topic walks you through it.

PART 4

Passes, Tickets, Transit and Your ID

Store loyalty cards, gift cards, boarding passes, bus and train fares, and your Ohio driver's license or state ID, all on your phone.

CHAPTER 21

Store Loyalty and Membership Cards

Grocery rewards, pharmacy savings cards, the hardware store's points card: they pile up in a purse or on a key ring, and the one you need is always at home. Your phone wallet can hold them all, and the cashier scans the barcode right off your screen.

To add a loyalty card to Google Wallet

1. Open the **Google Wallet** app.
2. Tap **Add to Wallet** at the bottom.
3. Tap **Loyalty** (or **Loyalty card**).
4. Type the store or program name and pick it from the list.
5. Scan the barcode on your plastic card with the camera, or enter the card number by hand. For some programs you can sign in to your existing account instead.
6. Tap **Add** (or **Save**). The card now shows in your Wallet.

To use it at the register

1. Open Google Wallet and tap the loyalty card.
2. Turn the screen toward the cashier or the scanner so the barcode can be read.
3. If there's no barcode, read the membership number on the screen to the cashier.

> **TIP**
> **Look for the "Add to Google Wallet" button**
>
> Many store apps and websites have an **Add to Google Wallet** button on your rewards page. Tapping it saves the card for you, no typing needed. Google can also bring in some loyalty cards from your Gmail automatically.

Samsung Wallet

Samsung Wallet keeps membership cards too. Open Samsung Wallet, tap the **All** tab, and look for the membership or loyalty section; the add steps are much like adding a payment card. The menus change from version to version, so follow what your screen shows.

TIP

Turn up the brightness

Some store scanners struggle with a dim screen. If the barcode won't scan, turn your screen brightness up for a moment and hold the phone steady about six inches from the scanner.

CHAPTER 22

Gift Cards in Your Wallet

A gift card you received for your birthday is easy to forget in a drawer. Put it in your phone wallet and it's with you, with its number handy, the next time you're at that store.

To add a gift card to Google Wallet

1. Open **Google Wallet** and tap **Add to Wallet**.
2. Tap **Gift card**.
3. Find the store by name.
4. Enter the card number and PIN from the back of the card, or scan the barcode.
5. Tap **Add**.

Google Wallet limit	What it means for you
Gift cards in 30 days	Up to 10 in total, and up to 5 from one store.
Google Play gift cards	Can't be added to Wallet. Redeem them in the Play Store instead.
Samsung Wallet	Samsung says there's no limit on the number of gift cards.

GOOD TO KNOW

Keep the plastic card until it's used up

Wallet stores the card's number, but some stores still want to see or scan the original. Keep it at home in a safe place until the balance is gone.

SCAM ALERT

Gift cards are for gifts, not for paying bills

No real government office, utility, bank or tech company will ever ask you to pay with a gift card, or to read gift card numbers over the phone. That's always a scam. See Chapter 31, *Phone Wallet Scams to Know*.

CHAPTER 23

Boarding Passes and Event Tickets

At the airport gate or the theater door, nobody wants to dig through emails for a QR code. Saved to your wallet, your boarding pass or ticket opens with a tap, even if the airport Wi-Fi is slow.

From the airline or ticket seller

1. Check in or buy your tickets in the airline's or ticket seller's official app, or open their confirmation email.
2. Look for a button that says **Add to Google Wallet** or **Add to Samsung Wallet**.
3. Tap it and follow the prompts. The pass appears in your wallet.
4. At the gate or door, open the wallet, tap the pass, and hold the barcode up to the scanner.

From a photo or screenshot (Google Wallet)

No button? Google Wallet can make a pass from a photo of a boarding pass, ticket or other card with a barcode.

1. Open **Google Wallet** and tap **Add to Wallet**.
2. Tap **Everything else**.
3. Read and accept the consent screen. If you decline, you can still make passes, but only from pictures that include a barcode.
4. Take a clear picture, or pick a photo or screenshot already on your phone.
5. Check the preview and fix anything that's wrong.
6. Tap **Add**. Your original photo is kept below the saved pass.

> **TIP**
>
> **Bring a backup**
>
> Phones run out of battery at the worst moments. For flights, keep a printed boarding pass or the airline app as a backup, and charge your phone before you leave home.

HEADS UP

Screenshots of tickets get shared

Don't post a picture of your boarding pass or concert ticket online. The barcode can hold your booking details, and a ticket barcode can sometimes be copied and used by someone else first.

CHAPTER 24

Riding the Bus or Train with a Tap

In many cities, you can pay a bus, subway or train fare by tapping your phone on the fare reader, just like at a store. Other systems use a transit pass saved in your wallet. Your transit agency's website will say which way it works there.

Two ways transit works

Type	How it works
Tap to pay with a card	Hold your phone to the fare reader. Your default card pays the fare.
Saved transit pass	Buy or save the pass in Google Wallet or the agency's app, then activate it.

Tips Google gives for tapping a fare

- You don't need to wake the phone first, but you'll be asked to unlock it to confirm.
- **Use the same device and card when you enter and when you exit.** Your phone and your watch count as two different cards, even with the same card on both. Switching can be treated as two unfinished trips and may cost the highest fare twice.
- If you activate a new transit pass, any other transit pass you have is turned off.
- A multi-use pass can be tapped again after 10 minutes. A single-use pass works only once.

TIP

Traveling to a big city?

Before a trip, search the city's transit agency name plus "contactless" to see whether you can tap your phone. It saves buying a paper ticket at a crowded machine.

GOOD TO KNOW

Smartwatches can be faster

On a supported Wear OS watch, Google's **Express pay** lets you tap for transit without opening Wallet. The watch must be on your wrist and unlocked in the last 24 hours.

CHAPTER 25

Your Ohio Driver's License or ID in Google Wallet

Since August 31, 2026, Ohioans with an Android phone can add their Ohio driver's license or state ID card to Google Wallet. The Ohio BMV calls it **Ohio Mobile ID**. It's free and voluntary, and it doesn't replace your plastic card.

To add your Ohio ID

1. Have your plastic Ohio driver's license or state ID in hand, and sit somewhere with good light.
2. Open **Google Wallet** and tap **Add to Wallet**.
3. Tap **ID card**, then choose **Ohio**.
4. Follow the on-screen prompts to scan your card and verify that it's really you.
5. Wait for the state to approve it. Approval can take a little while; Wallet lets you know when your Mobile ID is ready.

GOOD TO KNOW

Samsung Wallet and Ohio

Samsung Wallet offers digital IDs in a handful of other states. As of November 2026, Ohio hasn't announced Samsung Wallet support. Galaxy owners can add their Ohio ID to **Google Wallet**, which works fine on a Galaxy. See Chapter 19, *Google Wallet and Samsung Wallet on the Same Phone*.

TIP

iPhone in the family?

Ohio Mobile ID has worked in Apple Wallet since summer 2024. The Apple Pay & Apple Wallet guide from Bill's Home Tech covers that side.

HEADS UP

Keep carrying your plastic license

The Ohio BMV says to keep carrying your physical card. Not every business, office or police officer accepts a mobile ID, and you'll need the plastic card for driving stops and anywhere that doesn't have a reader.

CHAPTER 26

Showing Your Mobile ID: Airports and Elsewhere

A mobile ID isn't a picture you hold up. You hold your phone near a special reader, and your phone asks your permission before it shares anything. That's actually more private than handing over your plastic license, which shows everything printed on it.

Where Ohio Mobile ID works

- TSA checkpoints at airports nationwide, where there's a mobile ID reader.
- Select businesses and venues, and many state government buildings.
- Ohio casinos.
- Places in other states that accept mobile IDs.

To show it at a reader

1. When asked for ID, look for a mobile ID reader or ask whether they accept a mobile ID.
2. Unlock your phone and hold it near the reader.
3. Your phone shows **what information is being requested**, such as your name and photo.
4. Review it, then confirm on your phone to share. You can decline.

STAY SAFE

You never hand over your phone

With a mobile ID, the phone stays in your hand. If anyone asks you to unlock your phone and give it to them so they can "check your ID," politely show your plastic card instead.

TIP

At the airport

Have your plastic license ready too. If the checkpoint's reader isn't working, or the line you're in doesn't have one, the officer will ask for the physical card.

CHAPTER 27

When a Pass or Card Goes Missing from Your Wallet

You open the wallet and a loyalty card or ticket is gone. Don't worry: in most cases it can come right back. Here's why it happens and what to do.

Why passes disappear in Google Wallet

- You're signed in with a **different Google Account** than the one you used to add it.
- The Wallet app was reinstalled, or Wallet's or Google Play services' data was cleared.
- The phone was factory reset, or your Google Account was removed from the phone.
- A loyalty card that came in from Gmail disappears if you delete that email.

To get it back

1. Open Google Wallet and tap your profile picture at the top. Make sure the right Google Account is selected.
2. If it's still missing, add it again with **Add to Wallet**, as in Chapter 21, *Store Loyalty and Membership Cards* or Chapter 22, *Gift Cards in Your Wallet*.
3. For a ticket or boarding pass, open the airline or ticket app again and tap **Add to Google Wallet**.

GOOD TO KNOW

Samsung Wallet after a reset

Samsung says a factory reset deletes payment information in Samsung Wallet. Plan to add your cards again after a reset or a repair.

TIP

Payment card gone too?

If a **payment** card vanished, check whether your screen lock was turned off or changed. Turn the lock back on, then add the card again as in Chapter 8, *Adding Your Debit or Credit Card to Google Wallet* or Chapter 15, *Adding a Card to Samsung Wallet*.

PART 5

Staying Safe

How your card stays protected, what to do in the first ten minutes if your phone goes missing, and the phone wallet scams worth knowing about.

CHAPTER 28

How Your Card Stays Safe in a Phone Wallet

It's natural to worry that putting a card on your phone makes it easier to steal. In everyday use, the opposite is usually true. Here's what protects you.

The layers working for you

- **A stand-in number.** When you add a card, your bank sets up a separate number for your phone. The store gets that number, not the one printed on your card.
- **Your screen lock.** Google says that when your phone is locked, it can't be used to buy things in stores. Samsung Wallet asks for your fingerprint or Samsung Wallet PIN before every payment.
- **Card details aren't simply sitting on the phone.** Google says it doesn't store your card details on the device in a way someone could read off it.
- **Nobody handles your card.** No server walks away with it, and no one sees the number over your shoulder.
- **You can shut it off from afar.** If the phone goes missing, you can lock or erase it from another device. See Chapter 29, *If Your Android Phone Is Lost or Stolen*.

GOOD TO KNOW

Your bank's fraud protection still applies

A card in your phone wallet is still your bank's card. The same fraud protections and the same phone number on the back of the card apply. If you see a charge you don't recognize, call your bank the way you would for the plastic card.

Habits that keep it that way

1. Use a screen lock PIN nobody else knows, and don't share it, even with helpful grandchildren.
2. Turn on purchase notifications in your bank's app, so your phone tells you each time the card is used.
3. Keep your phone's software updated: **Settings > System > Software updates** on many phones, or **Settings > Software update** on Samsung.
4. Set up your phone's lost-phone service today, before you need it (Chapter 29, *If Your Android Phone Is Lost or Stolen* and Chapter 30, *If Your Galaxy Phone or Watch Goes Missing (Samsung Wallet)*).

WHAT THIS DOES FOR YOU

Peace of mind at the gas pump

Paying with a tap means your card never goes into a pump or a reader where someone could have hidden a skimmer. That's one of the quiet advantages of a phone wallet.

CHAPTER 29

If Your Android Phone Is Lost or Stolen

Take a breath. Your cards are protected by your screen lock, and you have several ways to shut things down. Do these in order, from another phone, a tablet or a computer.

The first ten minutes

1. On a computer or another device, go to **android.com/find** and sign in with your Google Account. (On another Android phone, you can use the **Find Hub** app.)
2. Pick your lost phone. Find Hub shows where it was last seen, if it can.
3. If it's nearby, choose **Play sound**. If not, choose to **mark it as lost** and lock it with a message showing another phone number to reach you.
4. If you believe it's stolen and won't come back, choose **Factory reset device** (erase). Google says erasing removes payment info, including your credit and debit cards, from the phone.
5. Call your bank or the number on the back of each card, tell them the phone is gone, and ask them to cancel its phone-wallet number.
6. Change your Google Account password, and call your cell carrier to suspend the line.

HEADS UP

Erasing is the last step, not the first

Google warns that erasing deletes everything on the phone, and after a reset the phone no longer shows up in Find Hub. Try locating and locking first.

GOOD TO KNOW

Find Hub is the new name

Google's lost-phone service used to be called **Find My Device**. It's now **Find Hub**. The web address android.com/find still works.

TIP

Car keys too

If you use your phone as a digital car key, Google says you can suspend or erase the key through Find Hub. The phone has to be on and connected for that to work.

CHAPTER 30

If Your Galaxy Phone or Watch Goes Missing (Samsung Wallet)

Samsung Galaxy owners have an extra tool: Samsung's own lost-phone service, now called **Samsung Find**. It was renamed from SmartThings Find, and some of Samsung's help pages still use the old name. Locking your phone there also locks Samsung Wallet.

What Samsung says happens

- **Lock:** When you lock your phone through Samsung Find, Samsung Wallet is locked too. Samsung asks your card issuer to suspend payments made from that phone until you find it and verify it's you again.
- **Erase:** Erasing the phone wipes all its data, including Samsung Wallet. This can't be undone.
- **Digital ID:** Locking or erasing the phone also turns off a digital ID stored in Samsung Wallet.
- **Can't lock it?** Call your card issuer right away, using the number on the back of your plastic card.

To lock a missing Galaxy

1. On a computer or another device, open Samsung's find-my-phone website (search for **Samsung Find**) and sign in with your Samsung account.
2. Pick the missing phone or watch.
3. Choose **Lock**. Follow the prompts to add a message and a number to reach you.
4. Only if it won't come back, choose **Erase data**.
5. Your Galaxy also works with Google's Find Hub, so you can use Chapter 29, *If Your Android Phone Is Lost or Stolen* as well.

TIP

Set it up now

Lost-phone tools only work if they were turned on before the phone went missing. On a Galaxy, open **Settings** and search for **Find** to check that your Samsung account and the lost-device options are switched on.

CHAPTER 31

Phone Wallet Scams to Know

Phone wallets are safe, so scammers work on people instead. Almost every phone wallet scam comes down to one trick: getting **you** to hand over a code, a card number, or money. Learn these patterns and you'll spot them.

SCAM ALERT

"Read me the code we just texted you"

A caller or texter says they're from your bank, a store, or a delivery company. They ask for the code you just received. That code is often your bank's message to **add your card to a phone wallet**, and the scammer is trying to put your card on **their** phone. Never read a code to anyone who contacted you. Hang up and call the number on the back of your card.

SCAM ALERT

Fake shopping sites and fake "verify your card" pages

Security researchers have reported fake websites that collect card numbers and then immediately try to load the card into the crook's phone wallet. The site then says your bank needs a code to "verify the purchase." If a website asks for a code your bank texted you, stop.

SCAM ALERT

"Pay us with Google Wallet" or "send it through Samsung Pay"

Phone wallets pay stores. In the U.S., Google ended its send-money-to-a-friend feature in 2024. Anyone telling you to "send" money to them through a phone wallet, a gift card, or a stranger's account is a scammer.

SCAM ALERT

Fake wallet apps and fake support numbers

Install Google Wallet only from the Play Store (developer Google LLC); Samsung Wallet comes on your Galaxy. Don't call a "Google Wallet support" number from a search ad or a pop-up. For card problems, the right number is the one on the back of your card.

If you already shared a code or card number

1. Call your bank right away, using the number on the back of your card. Say you may have shared a code and ask whether a new phone wallet was added to your card.
2. Ask the bank to remove any phone wallet you don't recognize and to replace the card.
3. Check your recent card activity for charges you don't recognize.
4. Report it to the FTC at **ReportFraud.ftc.gov**.

CHAPTER 32

Checking Your Purchases and Spotting Trouble

Every tap is a real charge on your real card. Glancing at your purchases once a week is one of the best habits there is, and it's where you'll catch a mistake or a fraud early.

Where to look

Where	What you'll see
Google Wallet	Tap a card. Many cards show recent purchases made with your phone.
Samsung Wallet	Tap a card. Many cards show recent activity made with your phone.
Your bank's app or statement	Every purchase on the card, by phone or plastic. This is the official record.

TIP

Turn on purchase alerts in your bank's app

Most bank apps can send a notification for every card purchase, or for purchases over an amount you choose. Look in the app's alerts or notifications settings. It's the fastest way to spot a charge you didn't make.

If you see a charge you don't recognize

1. Check whether a family member used the card, or whether the store's name looks different from the sign out front. Store names on statements are often shortened.
2. If it's still not familiar, call the number on the back of the card.
3. Ask the bank to dispute the charge and, if needed, replace the card. Your phone wallet will need the new card added.

GOOD TO KNOW

Refunds show up on the same card

If you return something you bought with your phone, the refund goes back to the card you tapped. It can take a few days to appear, just like with a plastic card.

PART 6

New Phones, Family and Help

Moving your wallet to a new phone, setting up a phone wallet for someone you love, and where to turn when you'd like a hand.

CHAPTER 33

Getting a New Phone: Moving Your Wallet

New phone? Your plastic cards don't change, but your phone wallet needs a little attention. Plan for a few minutes of re-adding and re-verifying.

Google Wallet

- Sign in to the new phone with the **same Google Account**. Loyalty cards, gift cards and many passes are tied to your account and come back when you sign in.
- Payment cards may need to be set up again for tap to pay on the new phone. Open Wallet and follow any prompts to verify each card.
- Set your screen lock and make Google Wallet the payment default again (Chapter 7, *Turning On NFC and Making Google Wallet the Default*).

Samsung Wallet

- Samsung's **Smart Switch** app can move Samsung Wallet to a new Galaxy along with your other data. Follow its prompts on both phones.
- Be ready to verify your payment cards again with your bank.

Before you sell, trade in or give away the old phone

1. Make sure everything works on the new phone first.
2. On the old phone, remove your cards from Google Wallet and Samsung Wallet (Chapter 13, *Managing and Removing Cards in Google Wallet*, Chapter 18, *Managing and Deleting Cards in Samsung Wallet*).
3. Sign out of your Google Account and Samsung account.
4. Do a factory reset. Samsung says a reset deletes all Samsung Wallet payment information.

TIP

Don't forget the watch

A smartwatch keeps its own copy of your cards. If you're replacing or giving away a watch, remove the cards from it too.

CHAPTER 34

Setting Up a Phone Wallet for a Parent or Spouse

Many families set this up together. A little care makes sure the person who owns the card stays in control and comfortable using it on their own.

A good order for a family setup day

1. Start with the screen lock (Chapter 5, *Your Screen Lock: The Key to Your Wallet*). Let the owner pick the PIN and practice it a few times.
2. Add **one** card first, the one they use most (Chapter 8, *Adding Your Debit or Credit Card to Google Wallet* or Chapter 15, *Adding a Card to Samsung Wallet*).
3. Let the owner type the bank's verification code themselves.
4. Practice paying at a quiet store or a gas station with a contactless reader.
5. Add a loyalty card they use every week, like the grocery store's (Chapter 21, *Store Loyalty and Membership Cards*).
6. Set up the lost-phone service together (Chapter 29, *If Your Android Phone Is Lost or Stolen*).
7. Leave a note at home with the steps for paying and the bank's phone number. Never write down the PIN on the same note.

HEADS UP

Each person's own card on their own phone

Don't add your card to someone else's phone or theirs to yours. The bank sees the person whose phone it's on as the one making the purchase, and it can get confusing fast if a charge is questioned.

TIP

Write it down simply

Three lines is plenty: "Unlock phone. Hold back of phone over the reader. Wait for the check mark." The Cheat-Sheet at the end of this guide (Chapter 36, *Your Phone Wallet Cheat-Sheet*) has a fill-in table for the rest.

GOOD TO KNOW

Kids and grandkids

Google has a separate setup for kids' tap to pay on phones and Pixel Watch, managed by a parent through Google's family tools. Ask the child's parents before setting anything up.

CHAPTER 35

When to Call Bill

Phone wallets are simple once they're set up, but the setup has a lot of small screens and codes. If you'd like a patient hand, that's exactly what my **Device Training** sessions are for.

Good reasons to call

- You'd like your first card added and a practice tap, with someone beside you.
- You're not sure whether to use Google Wallet or Samsung Wallet on your Galaxy.
- Your card won't verify, or tap to pay keeps failing.
- You want your Ohio Mobile ID added before a trip.
- You're setting up a parent's phone and want it done right, with notes left behind.
- Your phone was lost, or you got a new one, and the wallet needs to be put back together.
- Someone asked you for a code, and you're not sure whether it was a scam.

SCAM ALERT

I'll never ask for your codes

Nobody from Bill's Home Tech will ever call you out of the blue and ask for a code, your PIN or a card number. If someone claiming to be me does, hang up and call my number below.

FROM BILL

How to reach me

Call or text **(330) 200-8042**, or book at **billshometech.com/book**. Bill's Home Tech serves **Portage County, Ohio**, with 30+ years of professional experience. If you reach my assistant **Sophie** on the main line, she can answer simple questions and get you on my schedule. My help is $49 remote · $99 in your home. The guides themselves are free.

For questions about a specific charge, a frozen card or a fraud claim, your bank is the right first call; use the number on the back of the card. I'm glad to sit with you while you make that call.

— Bill

CHAPTER 36

Your Phone Wallet Cheat-Sheet

Google Wallet

I want to…	Do this
Add a card	Wallet > Add to Wallet > Payment card > New credit or debit card
Pay in a store	Unlock the phone, hold the back near the reader, wait for the check mark
Change the default card	Tap the card > Details > Make default for tap to pay
Make Wallet the default app	Settings > search Contactless payments > Payment default
Add a loyalty or gift card	Add to Wallet > Loyalty or Gift card
Add a pass from a photo	Add to Wallet > Everything else
Remove a card	Tap the card > More > Remove payment method

Samsung Wallet

I want to…	Do this
Add a card	Samsung Wallet > All > Payment cards > Add credit or debit card
Pay in a store	Swipe up from the bottom, fingerprint or PIN, hold near the reader
Pick the default card	Menu > Settings > Quick access
Delete a card	Payment cards > the card > More options > Delete card
Pay with a Galaxy Watch	Press and hold Back, choose a card, hold near the reader

Five safety rules

1. Never read a code from your bank to anyone who contacted you.
2. Keep a screen lock on your phone, and don't share the PIN.
3. Install wallet apps only from the Play Store or Samsung, never from a link.
4. Phone wallets pay stores. Nobody real asks you to "send" them money through one.
5. If your phone goes missing, use android.com/find (or Samsung Find), then call your bank.

Keep this handy

Item	Write it here
My bank's card number (back of card)	_____
My default card for tapping	_____
Google Account email	_____
Samsung account email	_____
Cell carrier phone number	_____
Where my backup plastic card is	_____
Bill's Home Tech	(330) 200-8042 · billshometech.com/book

FROM BILL

You've got this

Paying with your phone feels new for a week, and then it feels normal. Keep a plastic card for backup, keep your codes to yourself, and call me at **(330) 200-8042** any time you'd like help.