Pay with your phone

Pay in stores

What you need
A phone with NFC (Near Field Communication), an appropriate app and a store that accepts electronic payments.

How to Do it.
Get the app and add one or more credit cards to it. Turn on NFC on your phone. When your transaction is complete hold your phone (or smartwatch) to the terminal until you get the signal that your payment is received. For those who are paranoid about having your phone pay for things be aware that the range of NFC is less than 4 inches and the app must be active for it to work. Unfortunately Apple pay does not work on Android and Google Pay does not work on IOS.

Why would you do it?
It is convenient, you don't have to dig around for your credit card. It is secure in two ways. The transaction is encrypted end to end so no one can see it and it uses a dummy one time use credit card number for the transaction so that the store does not have your actual credit card number (see below). If they get hacked your credit card number will not be disclosed. As with any other credit card transaction you have limited liability in the event of a breach.

| 12/03 | 12/04 | RALEY'S #341 | WINDSOR | CA | 3815 | Virtual Card | 30.25 |
| 12/04 | 12/05 | RALEY'S #341 | WINDSOR | CA | 1666 | Virtual Card | 7.64 |

Paying someone else

You can pay individuals for things such as splitting a dinner check, personal services such as yardwork and babysitting (alright, we probably don't have much use for a babysitter) or sending your grandkids money for their birthday.
How do you do it.
With an app (check if your banks mobile app supports it) linked to your credit card or bank account.

How does it work.
When you wish to send someone money you enter their email address or phone number (be sure to use 10 digits) and the amount you want to send. They receive an email or text message alerting them that the money is available. It contains a link that they use to access the money and transfer it to their own account. Some of these programs charge a fee for the transfer and store received money in your app account so read the article linked below the chart for more info on these apps. Generally, your banks mobile app will be the best choice if available.

PC Magazine best mobile payment apps 2018

Product	Venmo	Samsung Pay	PayPal	Xoom	Zelle	Apple Pay	Circle Pay	Google Pay	Google Pay Send	Square Cash
Lowest Price	Free iTunes Store **SEE IT**	$0.00 MSRP	Free iTunes Store **SEE IT**	$0.00 MSRP	$0.00 MSRP	$0.00 MSRP	$0.00 MSRP	$0.00 MSRP	$0.00 MSRP	Free iTunes Store **SEE IT**
Editors' Rating	●●●●◖ EDITORS' CHOICE	●●●●○ EDITORS' CHOICE	●●●●○	●●●●○	●●●●○	●●●○○	●●●○○	●●●○○	●●●○○	●●●◖○
Person-to-Person Payments	✓	—	✓	✓	✓	✓	✓	—	✓	✓
In-Store	—	✓	✓	—	—	✓	—	✓	—	—
Pay on Online Stores	✓	—	✓	—	—	✓	—	✓	—	—
Web Interface	✓	—	✓	✓	—	—	✓	—	✓	✓
International Payments	✓	✓	✓	✓	—	—	✓	—	—	—
Loyalty Programs	✓	✓	✓	—	—	✓	—	✓	—	—

For more info on the apps listed above go to https://www.pcmag.com/roundup/358553/the-best-mobile-payment-apps

Examples from Google Pay which also allows you to add loyalty cards.

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