

# A Guide to putting your M&S Bank card in an e-wallet and other card stores

New and existing technologies are increasingly enabling you to register or store payment card details into e-wallets, onto merchant websites, or on devices, such as mobile phones, which then make it more convenient to make purchases without entering your actual card details or without having to use your actual physical card.

This Guide provides you with important information that you should be aware of when you are registering or storing M&S Bank card details with the card store providers.

## WHAT IS AN E-WALLET OR CARD STORE?

These are services provided by third parties, and not M&S Bank. These providers may be technology companies, mobile phone providers, retailers or financial services providers. You will normally register your M&S card by submitting your card details to the card store provider. You then access your card by entering security details that you have set up with the card store provider (such as entering your e-mail address and password, or by entering a passcode into a device or using your fingerprint). The card store provider will tell you what you need to do.

## DO MY M&S BANK CARD TERMS APPLY TO THE CARD STORE?

Because the card store is provided by a third party provider, it is likely that you will need to agree to separate terms with that provider, which govern the registration with, and storage of, your card details in the card store and the use of the card store (including the use of any data you provide to the card store provider).

Those separate card store terms will never change or override the terms and conditions you have with M&S Bank, which govern your use of the card to make payments, payment transactions you make using your card, or your account with us.

## DO I NEED M&S BANK'S PERMISSION TO REGISTER AN M&S BANK CARD WITH A CARD STORE?

Different card stores have different procedures for registering card details. There can be restrictions on the types of cards that can be stored or registered on some card stores. Normally these restrictions are imposed by the card store providers and not M&S Bank.

You need to check carefully and make sure your type of card is eligible to be registered. In some cases, before you are able to register your card details with a card store, M&S Bank will be asked to carry out checks and to confirm that we are happy for the card details to be registered. We may decline the request to register the card for a number of reasons, for example, if we have fraud concerns, your account is in arrears or over limit, or we have other reasonable concerns.

## HOW DO I MAKE A PAYMENT USING A CARD IN A CARD STORE?

A card store stores your card details. You authorise a payment by following the procedures that are set out by the card store

provider. This may involve you entering a password you have set up with them, using a fingerprint, and/or clicking on a button indicating that you wish to pay using the wallet provider. You may have set up a card as your "default card". This will be the card that payment will come from unless you change your card selection in the card store.

The card store provider will then release your card details into the normal payment process, and those details will then be passed to us. Your card or account terms deal with how we process your request to make a payment once we have received it. Those terms remain the same.

## IS IT SECURE?

This depends upon how securely the card store keeps your card details and how secure the process is for accessing card details. Any card store which seeks our authorisation to store the card details will normally meet our security standards and should, therefore, be secure.

You need to remember that the security details you set up to give you access to your cards within the card store will be the equivalent of your card details and PIN. It is very important, therefore, that you use passwords that are not easy to guess by others, that you keep those security details as confidential as you would your card PIN and that you do not enable others to access your card store. Please note, some card stores may use the same credentials as you use to access other services (eg card stores on a mobile phone may use your phone passcode or fingerprint registered on the phone). If you allow those credentials to be shared so that others can use other services (eg to play games on your mobile phone) you may be revealing your card store details and they may be able to use your cards stored there to make a payment. If you do that M&S Bank will treat this in the same way as if you had disclosed your PIN to someone else and we are unlikely to refund payments others have made using details that you have disclosed to them.

Remember, these card stores do not belong to M&S Bank and we do not control any software or hardware that is used by the card store provider. It is your responsibility to satisfy yourself that the card store platform and procedures are safe and secure and that your card information will not be compromised if you register it there.

## ARE THERE ANY CHARGES FOR USING A CARD STORE?

M&S Bank does not charge you extra fees or charges for registering or using M&S Bank cards in card stores. Any applicable interest, fees, and charges that normally apply under your account terms to transactions using your card will apply to transactions made when you use the card store to use your card. It is possible that you might have to pay additional charges for using a card in a card store, which are imposed by people other than M&S Bank. For example, a card store provider might impose wallet or transaction fees. These should normally be contained in the card store provider terms. It may also be possible for retailers to impose additional charges for accepting payment using a wallet. Finally, you may incur charges imposed by telecommunications providers for the transmission of the data.

## **HOW DO I REMOVE MY CARD FROM THE CARD STORE?**

Instructions given by the card store provider will tell you how to remove a card from the card store.

## **HOW WILL M&S BANK USE MY INFORMATION WHEN I PUT A CARD IN A CARD STORE?**

When you register a card with a card store, you will be providing the card store with information and may be enabling the card store to access other information about you, including future transactional information. How a card store provider uses that information will be governed by the terms and privacy policies you agree to with the card store provider. In many cases, we will not know if you have registered your card in a card store. In those cases, your information will be dealt with in exactly the same way as for all payment transactions you make using a card. If the card store is a type that seeks our permission to register your card, then it is likely that we will need to share information with them to fulfil the request you have made to register your card and, if applicable, to give information to enable the card store provider to offer the card store services you have requested. In that case, we may share with the e-wallet provider, any relevant payment network and any other persons involved in providing this service only as much of your information as is necessary to provide the service you have requested and to make information available to you about your card transactions. We remind you that in handling your information we will comply with your card and account terms.

## **WHAT IF I HAVE A QUESTION OR A COMPLAINT?**

If you have any questions or complaints about your M&S Bank card then please contact us on the telephone number printed on the back of your card. If your complaint is about the e-wallet then please contact the e-wallet provider using the information given to you by the provider. If you believe your card details may have been accessed by someone else or may have been compromised, as well as reporting that to your card store provider, you must notify us as soon as possible on 0345 900 0900 (in the same way as you would do if you believed your physical card details or PIN had been compromised).

Alternatively, if you have M&S Card Safe, please call Card Protection Plan Limited on 0808 100 5565.

Please call 0345 900 0900 if you would like to receive this information in an alternative format such as large print, Braille or audio.

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