CHECKLIST · TECHNOLOGY

What happens in the second you tap your card to pay

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- [ ] **Take one card out before you tap.** A terminal reads only one card from a wallet, and it may not be the one you wanted.
- [ ] **Put a screen lock on your phone.** Google Wallet won't pay in store without one, and Apple Pay needs a passcode set.
- [ ] **If your iPhone is lost, turn on Lost Mode in Find My.** That suspends Apple Pay, and your bank can also suspend the card in Apple Pay.
- [ ] **Business owners: ask your provider about routing.** Ask "Is merchant choice routing switched on for my terminals, and if not, why?" It's often a setting your bank or payments provider can turn on.
- [ ] **Business owners: check your online and wallet payments too.** Ask whether least-cost routing also covers online debit payments and phone wallets, since availability varies by provider.

NOTES

General information only, not legal, tax or financial advice. Check the full story and its sources before acting.