

# **DIGITAL WALLET NOW AVAILABLE!**



- All active debit cards are now eligible to add to your digital wallet!
- Link your card to Apple Wallet, Samsung Wallet, or Google Wallet - making it even easier to pay using your phone or smartwatch, whether you're shopping in person or online.
- Digital wallets use encryption and authentication to protect your personal information. When you use a digital wallet, your card details are encoded through a process called tokenization, so your actual card number is never shared with the merchant.
- Instead, each transaction is assigned a virtual card number that's only associated with your device and the digital wallet.
- You can also add an extra layer of security by authenticating transactions with a passcode, fingerprint, or facial recognition.

## **APPLE PAY**

- Apple Pay is an easier, safer, and faster way to complete your transactions. It allows you to make your purchases by holding your device near a contactless reader at participating merchants.
- Apple Pay pairs your device with your existing debit card, so you can complete transactions without your wallet. It's more secure than using the actual card because it never uses or stores your card numbers.

### **Adding a Debit Card to Apple Pay:**

1. Open the wallet app
2. Tap the "+" (plus sign) in the top right corner
3. Select "Debit or credit card"
4. Use your camera to scan your card or enter the details manually
5. Follow the on-screen instructions to verify your card (this usually involves a text, email, or call from the credit union)
6. Once verified, your card will be added and ready to use with Apple Pay

### **For More Information:**

- <https://support.apple.com/en-us/102626>

# **GOOGLE PAY**

- Google Pay is a simple, safe, and helpful way to manage your money. It gives you a clearer picture of your savings and spending. You can pay at your favorite places, earn rewards, split the bill with friends, and discover offers – all in one app.
- With built-in security that protects you before, during, and after every payment, Google Pay is a much safer method than swiping a card or paying with cash. You can use it at millions of businesses, in apps, on websites, in restaurants, and anywhere that contactless payments are accepted.

## **Adding a Debit Card to Google Pay:**

1. Open the Google Wallet app
2. Tap the "+" (Add to Wallet) or "Add a payment method"
3. Select "Debit or credit card"
4. Use your camera to scan your card or enter the details manually
5. Follow the prompts to verify your card (this usually involves a text, email, or call from the credit union)
6. Once verified, your card will be added and ready to use with Google Pay

## **For More Information:**

- <https://play.google.com/store/apps/details?id=com.google.android.apps.nbu.paisa.user>

# **SAMSUNG PAY**

- Samsung Pay is part of Samsung Wallet. It will allow you to add your debit or credit card to your Android device so it is easier to check out at stores and online.
- Each transaction is authenticated by your fingerprint or PIN, and tokenization adds an additional layer of security. Your real card number is never used from your phone.

## **Adding a Debit Card to Samsung Pay:**

1. Open the Samsung Wallet app
2. Tap "Menu" (three lines in the top left), then tap "Cards"
3. Tap "Add card" and choose "Add debit or credit card"
4. Use your camera to scan your card or enter the information manually
5. Agree to the terms and conditions
6. Follow the steps to verify your card (this usually involves a text, email, or call from the credit union)
7. Once verified, your card will be added and ready to use

## **For More Information:**

- <https://play.google.com/store/apps/details?id=com.samsung.android.spay>