



## Now Offering Mobile Wallets!

Paying for goods and services online or in-store is now easier and more secure than ever. That's because our Visa® Debit Cards can be enrolled in mobile wallets. Our cards are now compatible with Apple Pay, Google Pay and Samsung Pay! If you're not already a debit cardholder, apply for a Pikes Peak Credit Union debit card today.

### What is a mobile wallet?

A mobile wallet is exactly what it sounds like. It is an electronic wallet that is housed on your mobile device. It holds card information, such as debit cards, much like a physical wallet. You can use your mobile wallet while shopping online or in stores, wherever a merchant accepts it.

### How can you get started?

Setting up a mobile wallet is easy. Today, smart devices come with the most common apps preloaded. If you have an iPhone, for example, your phone will likely have the Wallet app already installed. The other prominent mobile wallet app options include Google Pay for Android phones and Samsung Pay for Samsung phones.

The setup for the major apps is simple: launch the app and follow the process to add a card. Your information will be validated and you may receive a One Time Pin (OTP) at your email on file to complete enrollment. If there is any discrepancy in the information provided, you will be asked to contact the credit union.



### How do mobile wallets work?

It's simple! If you see the contactless symbol on a vendor's contactless payment reader, all you have to do is open the mobile wallet app on your smart device, select a card to use and hold the device a few inches above the payment reader. For online purchases, look for the option to pay with your mobile wallet. For added convenience, set your Pikes Peak Credit Union debit card as your default.

### Why use a mobile wallet?

- **Convenience.** Say goodbye to fumbling through your wallet for the right card.
- **Save time when shopping online.** Use your mobile wallet to avoid entering your debit card number and billing information with each transaction.
- **Less Contact.** Use your mobile wallet to pay at thousands of merchants to avoid inserting your chip or touching the checkout device.

### Are mobile wallets secure?

Mobile wallets use data encryption and tokenization to ensure your card and account numbers aren't transmitted when you make a payment. Merchants you buy from don't receive the details of your card or account details; they only receive a unique, one-time code that's only good for that purchase. This reduces your risk of becoming a victim of identity theft or card fraud.