

Mobile Wallets

Inspire Federal Credit Union now offers the ability to pay with your Debit Mastercard through the Apple Pay, Google Pay and Samsung Pay Mobile Wallets.

Members can now enroll their Inspire FCU Debit Mastercard in their Mobile Wallet provider and use their Inspire card to make purchase electronically through the Mobile Wallet.

What Is a Mobile Wallet?

A mobile wallet is a virtual wallet that stores payment card information on a mobile device. Mobile wallets are a convenient way for a user to make in-store payments and can be used at merchants listed with the mobile wallet service provider.

The mobile wallet is an app that can be installed on a smartphone or it is an existing built-in feature of a smartphone. A mobile wallet stores credit card, debit card, coupons, or reward cards information.



- **Apple Pay** is a mobile payment and digital wallet service by Apple Inc. that allows users to make payments in person, in iOS apps, and on the web. It is supported on the iPhone, Apple Watch, iPad, and Mac. It digitizes and can replace a credit or debit card chip and PIN transaction at a contactless-capable point-of-sale terminal.



- **Google Pay** (stylized as **G Pay**; formerly **Pay with Google** and **Android Pay**) is a digital wallet platform and online payment system developed by Google to power in-app and tap-to-pay purchases on mobile devices, enabling users to make payments with Android phones, tablets or watches.



- **Samsung Pay** is a mobile payment and digital wallet service by Samsung Electronics that lets users make payments using compatible phones and other Samsung-produced devices.

How to Set Up Apple Pay on Your iPhone

- 1) Go to the Settings App, then tap *Wallet & Apple Pay*
- 2) Under *Payment Cards*, tap *Add Card*, then *Continue*
- 3) Under *Card Type*, tap *Credit or Debit Card*
- 4) Position your card in the camera frame to automatically fill in details or tap *Enter Card Details Manually* to type them in yourself
 - a) If entering manually, type in the cardholder name, card number, then press *Next*. Enter the expiration date and security code (three-digit number found on the back of the card).
 - b) If using the camera feature, verify that the details are correct, then press *Next*. Manually enter the three-digit security code found on the back of the card.
- 5) Agree to Apple's Terms and Conditions.
- 6) Once the card has been added to your mobile wallet, you may be asked to verify your card by giving us a call. If prompted to call for verification, please note that you will be unable to use your card in Apple Pay until it is verified.
- 7) After verifying your card, you can choose to add your card to your Apple Watch if you have one linked to your Apple ID. To add the card to your Apple Watch, you will have to re-enter your card's security code and agree to the Terms and Conditions once again.
 - a) You may be asked to verify your watch enrollment by giving us a call. If prompted to call for verification, please note that you will be unable to use your card in Apple Pay with your watch until it is verified.

Note: These instructions may change based on which version of iOS your phone is running. For the most up-to-date instructions, visit Apple's guide [here](#).

How to Set Up Google Wallet for Your Android Phone

- 1) First verify that your Android phone has NFC capabilities
- 2) Search for "Google Wallet" or "Google Pay" from the Google Play store to download the [Google Pay App](#).
- 3) Login or choose an email address to associate with your Google Pay account.
- 4) Click *Get Started*, then tap *No Thanks* when asked to connect to Gmail.
- 5) Under *Pay with your phone in stores*, tap *Set it up*.
- 6) Allow Location Access if desired.
- 7) Position your card in the camera frame to automatically fill in details or tap *Enter Details Manually* to type them in yourself.
 - a) If entering manually, type in the cardholder name, card number, the expiration date and security code (three-digit number found on the back of the card). Verify the address and contact information.
 - b) If using the camera feature, verify that the details are correct, then press *Continue*. Manually enter the three-digit security code found on the back of the card.
- 8) Agree to any additional Terms & Conditions.

- 9) Once the card has been added to your mobile wallet, you will be asked to verify your card by giving us a call. If prompted to call for verification, please note that you will be unable to use your card in Google Pay until it is verified.
- 10) You will be informed that your screen lock will be used for Google Pay if you have it enabled, tap *Got it* to continue.
- 11) Verify your card for Mobile Pay.
- 12) You may be redirected to the Google Pay App to view your current mobile wallet.

Note: These instructions may change based on which Android version your phone is running. For the most up-to-date instructions, visit Google's guide [here](#).

How to Set Up Samsung Pay on your Samsung Phone

1. Download the [Samsung Pay App](#) from the Google Play Store.
2. Once it's installed, open Samsung Pay, and then tap Get started. Enter a new PIN for Samsung Pay, and then enter it again to confirm.
3. Tap *Add card* (blue +card icon), and then tap *Add credit/debit card*. Follow the on-screen instructions to register your card.
4. Agree to the terms and conditions.
5. Once the card has been added to your mobile wallet, you will be asked to verify your card by giving us a call. If prompted to call for verification, please note that you will be unable to use your card in Samsung Pay until it is verified

Note: These instructions may change based on the operating system version your phone is running. For the most up-to-date instructions, visit Samsung's guide [here](#).

How and When to Use Your Mobile Wallet

Once your new wallet has been set up, it's time to you use your mobile wallet for contactless payment! Many retailers across the country accept contactless payment at point-of-sale (POS) terminals. Participating retailers will denote accepted payment methods near the cash register, counter, or the terminal itself.



When checking out at a store, keep an eye out for these symbols. The first symbol signifies that the terminal accepts contactless payments. Other icons to look out for are the Apple Pay, Google Pay, or Samsung Pay logos.