MOBILE WALLETS

Pay CONFINDENTALLY with VISA

UTAH HERITAGE CREDIT UNION

VISA

Now you can enjoy the convenience and security of your Utah Heritage Credit Union Visa Cards using Apple Pay, Google Pay and Samsung Pay with your Smartphone!

G Pay   SAMSUNG pay   Apple Pay

Apple Pay

How to Provision a Card into Apple Pay®

1. Open Settings and touch **Wallet & Apple Pay**.

2. Tap **Add Credit or Debit Card.**

3. Scan the card or enter the details manually.

4. Enter the correct security code in the **Card Details** section.

5. **Accept** the Terms and Conditions.

Conducting an In-store Transaction with Apple Pay®

1. When prompted to pay, hold your device within a ½ inch to an inch of the contactless (NFC) terminal. An image of your card will appear on the screen..

If you have multiple cards within Apple Pay and wish to use a different one, tap the one on-screen to choose another

2. Rest your finger on the Touch ID® sensor and wait for confirmation of your fingerprint verification.

3. When payment is successful, you will see "Done" and a checkmark on the display of the device.

If you are prompted for Credit or Debit on the terminal, choose Credit. If you need to provide the last four digits of your card, use the Device Account Number. For iPhone, open Wallet, tap your card, then tap ⓘ to see the Device Account Number

Apple Pay® Compatible Devices

iPhone 6, iPhone 6 Plus, iPhone 6s, iPhone 6s Plus, iPhone 7, iPhone 7 Plus, iPhone 8, iPhone 8 Plus, iPhone X, Apple Watch and latest iPad

G Pay

How to Provision a Card into Google Pay®

1. Navigate to the Google Play Store then download and install Google Pay. From the app, tap the Add icon to add a card

2. Line up the card into the photo viewer and take the picture (Alternatively, Add Manually)

3. Enter the 3-digit security (CVC) number on the back of card.

4. Enter the street address.

5. Confirm the card details then tap **Continue**.

6. Scroll through and read the Terms of Service then tap **Accept**.

7. If no screen lock is currently set up on the device:

• A screen lock is required to use Google Pay.

• If the screen lock is ever disabled, you're prompted to reset it or all cards are removed.

   Tap **Activate**.

   Select the preferred screen lock type then follow the onscreen Instructions for setup.

8. If presented, enter then re-enter a 4-digit Payments PIN.

9. The card is now visible in Google™ Pay.

10. You may be prompted to call the call center. a. Verify call center Yellow Flow number is displayed correctly.

11. Touch **DONE** to complete the process.

12. After your card is added to Google Pay, it will be verified by the payment card network (i.e., MasterCard) and the card issuer. On average, verification will take approximately 5 to 10 minutes. During that time, you will be unable to use your card in Google Pay. a. You can continue to add cards while others are being verified.

Accepted at millions of places.

(Apple, Subway, Walgreens, petco, Walmart, McDonald's, Panera, Sam's Club, Whole Foods, Office Depot, Chick-fil-A, Staples, Gunnison Market, Marketfresh, Terrels logos)

Accepted at merchants where you see both of these icons:

(NFC contactless icon and VISA logo)

Mobile wallets allow Smartphone users to securely store payment data, such as your Visa cards, for making purchases at participating merchants with "tap and pay" using payment terminal that are NFC (Near Field Communication) enabled.

G Pay *cont.*

Conducting an In-store Transaction with Google Pay®

1. Wake up and unlock your phone.

 You do not need to open the Google Pay application.

 If you have multiple cards and wish to make another your default card, tap and hold the card you wish to use and drag it to the top of the wallet to make it the default payment card .

2. Hold the back of the phone against the terminal or within ½ inch to an inch away from the terminal. o If prompted, choose "credit" regardless of the type of card

 If using a debit card via Google Pay, the terminal may prompt you to enter your PIN number

3. If payment is successful, your phone will vibrate and a green check mark will appear on the device.

4. When payment is successful, you will see "Done" and a checkmark on the display of the device.

Google Pay® Compatible Devices

Any NFC-enabled device running Android® OS 5.0 (Lollipop) or higher.

SAMSUNG pay

How to Provision a Card into Samsung Pay®

1. From the device's home screen, touch **Apps.**

2. Touch **Samsung Pay.** a. If the app is not already installed, download from Google Play.

3. Touch **Add a credit or debit card**.

4. Align your card inside the frame to automatically detect the card number and expiration date. a. Touch **Enter card manually** if your device cannot detect the card information.

5. Enter the remaining information and touch **NEXT**.

6. If requested, enter your billing address and touch **SAVE**.

7. Review the terms and conditions for accuracy, and then touch **AGREE TO ALL**.

8. You may be prompted to call the call center. a. Verify call center Yellow Flow number is displayed correctly.

9. Touch **DONE** to complete the process.

10. After your card is added to Samsung Pay, it will be verified by the payment card network (i.e., Visa) and the card issuer. On average, verification will take approximately 5 to 10 minutes. During that time, you will be unable to use your card in Samsung Pay. a. You can continue to add cards while others are being verified.

Conducting an In-store Transaction with Samsung Pay®

1. To access your cards, swipe up from the bottom of the lock screen.

Swipe to your desired card

2. When prompted to verify your identity, place your finger on the **home button**. To use your Samsung Pay PIN instead, touch **PIN** and enter your four-digit PIN.

3. When prompted to pay on the terminal, place the back of your device about ½ inch above the card or NFC reader on the payment terminal.

Samsung Pay® Compatible Devices

Samsung Galaxy S6 edge+, Galaxy S6 edge, Galaxy S6 active, Galaxy S6, Galaxy Note 5, Galaxy S8, and Galaxy S8+Galaxy S7 and Galaxy S7 edge.