

Mobile Wallet Frequently Asked Questions

WHAT IS MOBILE WALLET?

Mobile wallet is a form of technology that allows you to carry a digital version of your credit cards and Fairmont FCU debit card on your mobile device. Mobile wallet allows you to make a purchase in a store, in an app, or even on a website with a participating merchant all with a compatible mobile device or wearable device.

WHERE CAN I USE MOBILE WALLET?

You may use Mobile Wallet at many different merchants. Mobile wallet is also accepted in many apps and on participating websites with your computer, phone, or tablet depending on the compatibility of the devices. Use your Fairmont FCU debit card to make purchases with your mobile wallet anywhere you see these logos:



HOW DO I MAKE A PURCHASE WITH MOBILE WALLET?

The process for completing transactions using mobile wallet varies depending on which wallet and device you are using. The general process includes these steps:

Hold your device near the terminal. You will be required to verify your identity using either your fingerprint, facial recognition, or a passcode/PIN depending on your device. Once authenticated, the transaction will take just a second to process and will notify you when it has been completed.

For more information about how the purchase process works on your specific device, please visit the mobile wallet provider's website by clicking on the appropriate link below:

Apple Pay [Instructions](#)

Google Pay [Instructions](#)

Samsung Pay [Instructions](#)

IS MOBILE WALLET SAFE?

Yes. Mobile Wallet utilizes security features that are built into your device to protect your payment information. Your account number and card information are never stored on your device. Instead, Mobile Wallet only provides a unique digital code, known as a token, for the merchant to use to complete the transaction. Additionally, all Mobile Wallet transactions require authentication before they can be processed.

HOW DO I GET MOBILE WALLET ON MY DEVICE?

Most devices have a mobile wallet app preloaded, depending on the device you utilize. For iPhones, the app is called "Wallet" while on Samsung and Android devices the app is called "Google Pay" or "Samsung Pay" respectively. If your device does not have the app, it can be downloaded from the appropriate app store for your device.

WHAT DEVICES WORK WITH MOBILE WALLET?

Apple Pay and Google Pay work on most-newer Apple and Android devices that are enabled with NFC technology. Please check with [Apple](#) and [Google](#) support for a list of compatible devices.

HOW DO I SETUP MY DEBIT CARD WITH APPLE PAY?

1. Open the Wallet App on your Apple device.
 2. Tap the plus sign in the top-right corner to add a new card.
 3. Add your Fairmont FCU debit card by entering the card information (your phone may prompt you to capture the image of the card to add the card information automatically).
 4. If you are asked to verify your card, select your preferred verification method from the list and follow the prompts.
- For more information on how to add a card on your device, click on the link below to navigate to the Apple website. [Instructions](#)

HOW DO I SETUP MY DEBIT CARD WITH GOOGLE PAY?

1. Download the Google Pay app from Google Play onto your Android device.
2. Launch the app and tap Get Started or Menu, then tap Add Payment Method.
3. Add your Fairmont FCU debit card by entering the card information (your phone may prompt you to capture the image of the card to add the card information automatically).
4. You will be asked to verify your card. Select your preferred verification method from the list and follow the prompts.

For more information on how to add a card on your device, click on the links below to navigate to the Google website. [Instructions](#)

HOW DO I SETUP MY DEBIT CARD WITH SAMSUNG PAY?

1. Find the pre-installed app, or download the Samsung Pay app from Google Play onto your Android device.
2. Launch the app and sign into your Samsung account, then tap “Add a debit card.”
3. Add your Fairmont FCU debit card by entering the card information (your phone may prompt you to capture the image of the card to add the card information automatically).
4. If you are asked to verify your card, select your preferred verification method from the list and follow the prompts.

For more information on how to add a card on your device, click on the links below to navigate to the Samsung website. [Instructions](#)

WHAT ARE THE BENEFITS OF USING MOBILE WALLET?

There are many benefits to making purchases with your Fairmont FCU debit card using mobile wallet, including:

- Convenience – you don’t have to worry about having your card with you or pulling it out of your wallet or bag while making a purchase.
- Secure – During a transaction, the merchant receives a unique digital code, or token, to complete the transaction. In this process, your actual card number is never provided and makes it nearly impossible for a fraudster to take your card information.

ONCE I ADD MY FAIRMONT FCU DEBIT CARD TO MOBILE WALLET, CAN I STILL USE THE PHYSICAL CARD FOR PURCHASES?

Yes. If you add your Fairmont FCU debit card to your mobile wallet, your physical card can still be used like it is today.

WHAT HAPPENS TO MOBILE WALLET IF I CHANGE MY DEVICE?

If you replace or update your device, your card will not be transferred automatically. You will need to set up the Mobile Wallet software again and add your card to the new device.