Frequently Asked Questions:

1. What is Mobile Wallet?

A contactless payment technology that works at participating merchants or for online and in-store purchases. It gives users a fast and easy way to pay. Depending on your mobile device it will come preloaded with Apple Pay, Samsung Pay, or Google Pay. Check compatibility with downloading your supported app if your mobile device is not preloaded but supports mobile wallet. Visit links in disclaimers at the end of this document, or use the how to links for Apple, Samsung, or Google Pay on the Mobile Wallet page of Intandemcu.com/mobile-wallet/to find more information on compatible devices.

2. How does Mobile Wallet work?

Take your cards with you on your mobile device. Tap to pay where you see the contactless symbol.

3. How do I set it up?

Visit Intandemcu.com/mobile-wallet/ to find links on how to install Apple Pay, Samsung Pay, and Google Pay. Add card(s) with your camera set up in your mobile wallet. Follow your app's prompts to authenticate your card on your phone. Once you are verified, you can use your card(s) right away.

4. What happens when I get a new card, or do I get a new card because my card has expired?

Your new card added or replaced with your mobile wallet may need to be verified through your bank or financial institution. Not all new cards will require bank verification. If a new or replacement card needs verification, this process is meant to keep your information secure and make sure you are the authorized person to add the card to your mobile wallet.

5. What devices work with Mobile Wallet?

Visit links in disclaimers at the end of this document, or use the how to links for Apple, Samsung, or Google Pay on the Mobile Wallet page of Intandemcu.com/mobile-wallet/ to find more information on compatible devices.

6. Are there any fees?

No, there are no fees. This is a free service to keep your cards secure and convenient whenever you need them.

7. Which cards can I use with my Mobile Wallet?

You can use both Kent County Credit Union debit and credit cards on Apple Pay, Samsung Pay, and Google Pay.

8. Can I enroll more than one card?

Yes, you can add as many cards as you want to your mobile wallet from any participating bank or financial institution. You must set a default card in your mobile wallet.

9. What is Tokenization?

The process of replacing a card's primary account number (PAN)—the 16-digit number on the plastic card—with a unique alternate card number, or "token." Card information is not stored in your mobile wallet or anywhere on your mobile device. When your card is entered, a token is created by our Kent County Credit Union payment network. Tokens can be used for mobile point-of-sale transactions, in-app purchases, or online purchases.

10. Why am I being asked to call and verify my card?

We must verify you are the owner of this card for safety reasons. We do not want someone entering your card information who is not authorized to or has stolen your information.

11. How do I use my Mobile Wallet?

Your mobile wallet on your device will alert you how to use your card properly and securely at your retailer's contactless reader. In some cases, you will have to use a Pin, passcode, Touch ID, or Face ID depending on the requirements of your device. Visit the links in the disclaimers at the end of this document, or use the how-to links for Apple, Samsung, or Google Pay on the Mobile Wallet page of Intandemcu.com/mobile-wallet/ to learn more about how to use your mobile wallet.

12. Where can I use my Mobile Wallet?

At any participating retailer with a contactless reader or online shopping site.

13. Can I use on multiple devices?

Yes, you can have multiple devices. You will have to set up your card(s) on each mobile device's mobile wallet. This will create a new token for each card on each device. You will be required to verify your information for each new entry.

14. Does Mobile Wallet work in other countries?

Yes, you may use your mobile wallet at all participating merchants. Standard currency exchange rates apply. Visit links in the disclaimers at the end of this document, or use the how-to links for Apple, Samsung, or Google Pay on the Mobile Wallet page of Intandemcu.com/mobile-wallet/ to learn more about using your Mobile Wallet internationally.

15. What if my card is stolen?

Immediately call us at (888) 336-3490 to report your stolen card or device. We will cancel and issue you a new card. Once you have received your new card, you will need to add it to your device.

16. What is my mobile device is stolen?

Immediately call us at (888) 336-3490 to report your stolen device. We will deactivate your card in your mobile wallet, but your credit or debit card will not be affected since your card information is not stored on your device. You will need to follow up with your carrier about your stolen phone.