

MOBILE WALLET FAQ

What is a mobile wallet?

A mobile wallet is a mobile version of your SCU debit and credit card information that is stored on your phone and can be used to make payments at almost any retailer where you can swipe your physical card.

What are the benefits of a mobile wallet?

There are many benefits to making purchases with your SCU debit or credit card using your mobile wallet, including:

- It's convenient – You don't have to worry about having your card with you.
- It's fast – Transactions made with a mobile wallet are almost instant instead of having to insert your card and waiting for the transaction to process.
- It's secure – During a transaction, merchants are provided with a one-time password, or a token, rather than your card number, making it nearly impossible for a fraudster to steal your card information.

Is there a fee associated with using my mobile wallet and SCU cards?

There is no cost from SCU to use your mobile wallet or add any of your SCU debit or credit card to it.

Are mobile wallets safe?

Yes! Mobile wallets are more secure because the store or restaurant where you pay with a mobile wallet only receives a single-use code, called a token, not your name, card number or security code. You are better protected; even if that store or restaurant were hacked, your card number would not be compromised.

What is a token?

A token is a 16 digit randomly generated number that does not related to the card number.

Who issues tokens?

Tokens are issued by Visa and Mastercard.

Can a token be stolen?

A token can be stolen, but it is useless to a thief since a token is specific to the device used by cardholder.

How long is a token valid and does it have an expiration date?

A token can be valid for as long as the card is valid, or if the device where the token is stored is in use.

Are they easy to use?

Yes! Once your card(s) have been added to your mobile wallet, checking out at retailers, online or within the apps is super simple! It is so simple; you may never swipe or insert your chip again!

[How does it work?](#)

In most cases, you simply hold the device close to the contactless reader on the merchant terminal. You will need to unlock the device by entering your passcode before making a payment.

[What types of mobile wallets can my SCU card be added to?](#)

Pay, Google Pay, Samsung Pay, Fitbit Pay or Garmin Pay.

[What do I need to use the mobile wallet?](#)

You will need:

- A SCU debit or credit card
- A compatible device with a mobile wallet app
- A data plan or access to Wi-Fi

[Will I need to have a passcode on my device to use the mobile wallet.](#)

Yes. You must set up a passcode, PIN or biometric identification on your phone.

[Which devices are compatible with the mobile wallet?](#)

Please visit your mobile wallet provider's website for the most current list of compatible devices.

[Apple Pay](#)

[Google Pay](#)

[Samsung Pay](#)

[Fitbit Pay](#)

[Garmin Pay](#)

[Can I just add my card to the wallet and begin using it?](#)

No, card must be tokenized in order to work.

[How do I load my SCU card\(s\) in my mobile wallet?](#)

To load your SCU debit or credit card into your mobile wallet, first, locate your mobile wallet app on your phone. Mobile wallet apps are preloaded on most devices. If not, or you previously deleted it, you may download it from the app store as long as your device is compatible. Once you are in the app, follow the on-screen instructions. The app will instruct you to scan or manually enter your card information, verify your card details, review and accept the terms and conditions, and complete a verification step. Once the verification step is complete, then your device is ready to use! Please note that the instructions may vary by device type. For more information on how to add a card on your device, click on the links below:

Apple Pay

[Instructions](#)

Google Pay
[Instructions](#)

Samsung Pay
[Step-by-Step Guide](#)

Fitbit Pay
[Instructions](#)

Garmin Pay
[Instructions](#)

[Can I have more than one SCU card in my mobile wallet?](#)

Yes. There is no limit to the number of SCU debit and credit cards that can be loaded into your mobile wallet. There may be a limit to the number of cards that your mobile wallet allows, however.

[Can I add my SCU card to multiple devices?](#)

Yes. You can add your SCU debit or credit card(s) to multiple mobile wallets and/or devices.

[Can a card have more than one token?](#)

Yes. A card can have multiple tokens, depending on the number of devices the card is used from and the number of online merchants and wallets you have.

[How do I make a purchase with my SCU card in a mobile wallet?](#)

The process for completing a transaction using a mobile wallet varies depending on your device type. The general process, however, includes these steps:

To make a purchase in-store at a terminal that accepts your mobile wallet for payment, hold your device near the terminal. You will be required to authenticate yourself with your fingerprint, facial recognition, a passcode or a 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.

[Once I add my SCU debit or credit card to a mobile wallet, can I still use the physical card for purchases?](#)

Yes. If you add your SCU debit or credit card to a mobile wallet, your physical card can still be used like it is today.

[I received a new device. Do I need to re-register my SCU debit or credit card in my mobile wallet?](#)

Yes. If you receive a new device, add your card to your mobile wallet as if you were setting it up for the first time.

[If I receive a new phone number, do I need to re-register my mobile wallet?](#)

No. If you receive a new phone number, you do not need to re-register your mobile wallet.

[How do I complete the authentication process for the mobile wallet?](#)

Debit Cards: Cardholder can choose to complete the authentication process by either calling the Shazam Token Call Center at 866 205-9449 or by receiving a one-time verification sent via text to your telephone number on file with SCU.

Credit Cards: Cardholder can choose to complete the authentication process by either calling PSCU Cardholder Services at 855-553-4291 or by receiving a one-time verification sent via text to your telephone number on file with SCU.

[What do I do if I did not receive a verification code when trying to add my card?](#)

If you opted to receive your verification code via text during the set-up process but did not receive it, please contact:

Credit Card: PSCU Cardholder Service Center at 855-553-4291

Debit Card: Shazam Token Call Center at 866 205-9449.

[Am I liable for fraudulent transactions made with SCU debit or credit card using a mobile wallet?](#)

No. You are not responsible for any fraudulent transactions made with your SCU debit or credit card.

[What do I do if I lose my device?](#)

Debit and Credit Cards: If you lose your device, please contact us at (715)-346-6534 or toll free (877)-368-7928. You can remove the card you added to the device within your mobile wallet app. Once you receive your replacement card, add your new card to your mobile wallet as if you were setting it up for the first time.

[What should I do if I lose my card?](#)

Debit Card: During working hours you can contact us at (715)-346-6534 or toll free (877)-368-7928. During non-working hours, please call Shazam at (800)-383-8000.

Credit Card: Please call PSCU at (800)-449-7728.

[If my card is cancelled due to being lost or stolen, can I still use my mobile wallet to make a purchase with my SCU debit or credit card?](#)

No. If your SCU debit or credit card is cancelled, it cannot be used to make a purchase within your mobile wallet. Once you receive your replacement card, add your new card to your mobile wallet as if you were setting it up for the first time.

[What should I do if I need help?](#)

If you have any questions regarding your SCU debit or credit card, please contact us at (715)-346-6534 or toll free (877)-368-7928.

For more information regarding your mobile wallet, please visit your mobile wallet provider's website by clicking one of the links below:

[Apple Pay Website](#)

[Apple Pay FAQ](#)

[Google Pay Website](#)

[Google Pay FAQ](#)

[Samsung Pay Website](#)

[Samsung Pay FAQ](#)

[Fitbit Pay Website](#)

[Fitbit Pay FAQ](#)

[Garmin Pay](#)