

# Digital Wallets

## Give New Shape to the Wallet

To give shape to the future, you must first give new shape to your members' wallets. An existing set of payment solutions, PSCU gives you the very best in flexibility and choice with digital wallet options that include Apple Pay, Android Pay, Samsung Pay, Visa Checkout, Microsoft Wallet, and Masterpass.

## An Era of Greater Ease and Security

Seamless and safe, PSCU's variety of digital wallet solutions allows users to store their credit cards, debit cards, loyalty cards, and even coupons in digital form on a mobile device. As one of the most talked about emerging segments of the mobile market, PSCU is moving you forward with options that will help enhance the payment and shopping experience for your members and future members alike.

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The intersection of technology and security is driving a surge in digital payments.

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## Solution Summary

*PSCU's digital wallet options enable credit unions to gain access to the types of payments ideas, innovations and investments that will help with growth and relevancy.*

- **Apple Pay** – Apple Pay changes how consumers pay with breakthrough contactless payment technology and unique security features built right into the devices you have with you every day.
- **Android Pay** – Android Pay is compatible on all Android devices that leverage Near Field Communication to make checkout a painless, one-tap experience.
- **Samsung Pay** – Samsung leverages both NFC and Magnetic Strip Transmission technology to enable mobile payments in even more merchant locations for the consumer.
- **Visa Checkout** – Visa Checkout is a safe, simple and speedy new way to pay online.
- **Microsoft Wallet** – Microsoft Wallet is an easy and safe way to pay for your purchases seamlessly on any Windows 10 supported device or OS, including in-store purchases via phone.
- **Masterpass** – Masterpass enables consumers to make fast, simple and secure digital payments – across devices and channels – anywhere they want to shop be it online, in app or in-store.

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## Digital Wallets for a Digital World

Digital Wallets from PSCU can meet the demands of your members with unprecedented security. Here's a quick look at your passport to the future with help from PSCU:

### Apple Pay

Apple Pay is the new mobile payment service that lets certain Apple mobile devices make payments for goods and services with their phones, both in stores and online, using an NFC chip.

### Android Pay

Android Pay is the simple and secure way to pay with your Android phone via NFC. You don't even need to open an app – just tap and go. Also, with select retailers, your loyalty programs and special offers will be automatically applied at checkout. It's available on all Android smartphones and tablets on KitKat 4.4+.

### Samsung Pay

Samsung Pay is a secure and easy-to-use mobile payment service which can be used to make purchases nearly everywhere through both Magnetic Secure Transmission (MST) and NFC. It is available on Samsung Galaxy S6 and S6 Edge devices with Android Lollipop +.

## Visa Checkout

Visa Checkout provides members with a free, frictionless online shopping experience with easy-to-use checkout that prevents your cardholders from having to re-enter or share their card data on multiple sites.

## Microsoft Wallet

Microsoft Wallet allows your members to easily and safely pay for their purchases in stores or online with Microsoft Wallet on their Windows phone. Already built into Windows 10 phones, Microsoft Wallet is convenient and easy to use – simply tap and pay – and is accepted at hundreds of thousands of retail locations. Windows 10 users can also manage and make payments via their computing devices or the Xbox Live network as well.

## MasterPass

Masterpass allows consumers to look no further than their own trusted credit union to make fast, simple and secure digital payments – across devices and channels – anywhere they want to shop be it online, in app and now in-store with contactless. Mastercard is the first network to deliver an omni-channel, all-digital payment service for consumers, issuers and merchants leveraging the most advanced methods of payment security available today.