

# Mobile Wallet Advantages

**1. Can help reduce fraud.** Financial data stored in a mobile wallet is encrypted. This means that your real card numbers are not transmitted when mobile wallet is used. Mobile wallets use random payment codes that cannot be used again and, many times, depend on security features. Also, when you view your card in your mobile wallet, you will see different card numbers than on your physical card; this is yet another security feature in case someone sees your mobile wallet.

**2. Saves you time.** While you are out shopping, chances are high that your phone is not far away. At checkout, instead of digging in your purse or getting your wallet out to pay, just grab your phone and hold it near the terminal. That's it.

**3. Shopping online is easier.** No more having to punch in your card details on a little screen. Simply choose to pay with your mobile wallet (Apple Pay, Google Pay, or Samsung Pay), and your phone does the rest. This is also another great security feature as less online stores will have your card information.

**4. Still earn your rewards.** Whether you are using your HarborLight Credit Union debit card, HCU Visa card, or another financial institution's card, you will still be able to earn the rewards those institutions offer with your card.




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# Adding Card to Apple Pay

## Add a new card on your iPhone

1. In the Wallet app, tap the Add button .
2. Tap Debit or Credit Card.
3. Tap Continue.
4. Follow the steps on the screen to add a new card. If prompted, choose your bank or card issuer from the list or find them using the search bar.
5. Verify your information with your bank or card issuer. They might ask you to provide additional information or to download an app before approving your card for use with Apple Pay.
6. If you have a paired Apple Watch, you have the option to also add the card to your watch.

Have questions or need help?

Go to:

<https://support.apple.com/guide/iphone/set-up-apple-pay-iph9b7f53382/ios>  
or call us at: 231-894-5608.




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# Adding Card to Google Pay

## Add a credit or debit card

Add card now

1. Open the Google Pay app .
2. At the top right, tap your **Profile picture** > **Wallet**.
3. At the bottom, tap **Add to Wallet**.
4. Tap **Payment card**.
5. To capture your card info, use the camera. You can also enter your card info manually.
6. Review and accept the terms from your card's issuer.
7. If you're asked to verify your payment method:
  - a. Choose a verification option from the list.
  - b. Enter the verification code.

**Tip:** After you add a card, on your account from Google, you might find a small temporary authorization. This authorization checks that your card and account are valid. It isn't charged to your balance and will go away soon. Within 48 hours, most temporary authorizations are removed from your account.

## Accepted cards for payments

**Important:** The types of cards accepted by Google services vary by location and product.

- American Express
- MasterCard
- Visa
- Discover
- JCB

Have questions or need help?

Go to: <https://pay.google.com/about/>  
or call us at: 231-894-5608.



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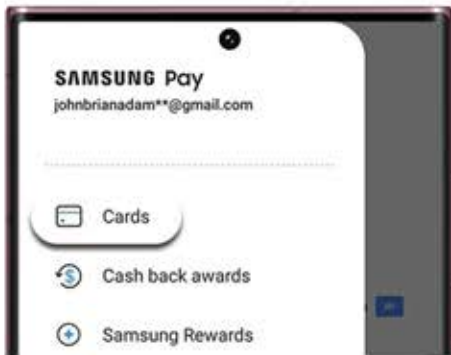
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# Adding Card to Samsung Pay

## Add a card

Samsung has you covered, because Samsung Pay has partnered with top U.S. banks and credit card companies, like American Express, Visa, and MasterCard. Plus, we're always expanding our list of financial partners.

1. Navigate to and open **Samsung Pay** on your phone.
2. Tap **Menu** (the three horizontal lines) in the top left corner, and then tap **Cards**.



3. Next, tap **Add card**; it looks like a credit card with a plus sign next to it. Next, tap **Add credit/debit card**.
4. Follow the instructions to register your card. When you add a card, you must agree to the card's terms and conditions.
5. If you have any questions about the terms, contact the card issuer.
6. Once the card is added, you can start using it to make **in-store purchases** with your phone!

**Note:** You can add and manage up to 10 payment cards, including credit cards and debit cards. You can also add unlimited gift cards to your account.

Have questions or need help?

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