

What are Android Pay and Samsung Pay™?

Android Pay and Samsung Pay are mobile payment solutions that let consumers make credit and debit payments at retail and online checkouts using compatible mobile devices.

How does it work?

The 16-digit account number on your credit or debit card is replaced with a non-sensitive equivalent (a token), that is securely stored on the device and used to make purchases. Your credit or debit card number is not stored on your device, or on Samsung or Google servers.

Is my information secure?

When adding a credit or debit card to Android Pay or Samsung Pay, instead of using your actual card number, a token is assigned, encrypted and securely stored in your device. This number is never stored on Google or Samsung servers. When you make a purchase, the token is sent for processing the transaction. Mobile wallet transactions are verified by using the device's security element which will prevent a token from working with any other device. Your actual credit or debit card number is never shared with merchants or transmitted with payment.

What devices can I use with Android Pay and Samsung Pay?

Android Supported Devices

- Android devices running Kit Kat (4.4) and above

Samsung Supported Devices

- Galaxy® S6, S6 Edge, S6 Edge+, S6 Active
- Galaxy S7, S7 Edge, S7 Active
- Galaxy Note 5
- Gear S2 Sport (NFC compatibility only), Classic
- Gear S3 Frontier, Classic

How can you tell if a merchant supports Android Pay or Samsung Pay?

Look for one of these symbols at checkout:



Android Pay is accepted at over a million different merchant locations in the U.S. For a list of stores that currently accept Android Pay, visit www.android.com/intl/en_us/pay/

Samsung Pay works at 90 percent of U.S. payment terminals because it uses both NFC and MST (Magnetic Secure Transmission) technology. If NFC is not present on the payment terminal, you can still make a payment using MST by placing the back of the device next to the payment terminal's card reader, the same location where you would traditionally swipe a card.

How are credit and debit cards loaded into Android Pay or Samsung Pay?

For Android Pay, install the Android Pay app from Google Play and then add your credit or debit card. Visit Androids support website for instructions on setting up Android Pay. <https://www.android.com/pay/>

If Samsung Pay is not preloaded on your device, download the app from the Play Store or Galaxy Apps and then add your credit or debit card. Visit Samsung's support website for instructions on setting up Samsung Pay. <http://www.samsung.com/us/samsung-pay/>

Android Pay and Samsung Pay Frequently Asked Questions



Will my debit and credit cards look different in Android Pay or Samsung Pay?

Yes. Android Pay and Samsung Pay use a graphical representation instead of an exact replica of our cards. The card name (Debit Card, Platinum Card, etc.) will still appear in the upper right corner of the image.



What should I do if I'm directed to call EECU during enrollment in Android Pay or Samsung Pay?

In some situations a card may not immediately be activated during enrollment and the on-screen message may direct you to call EECU. Calls must be made during EECU business hours.

Can more than one credit/debit card be stored in Android Pay or Samsung Pay?

Yes, multiple cards are allowed.

Will I receive confirmation when I enroll a card in Android Pay or Samsung Pay?

Yes, you will receive a letter in the mail confirming your enrollment.

How do I delete a card from Android Pay or Samsung Pay?

Locate the card in the app and select Delete/Remove Card.

How do I make an in-store purchase with Android Pay or Samsung Pay?

In-store purchases are supported at retailers that display the symbols shown above.

Android Pay

- Wake up and unlock your phone
- Hold the back of your phone against the contactless payment terminal for a couple seconds
- If prompted, choose "Credit" regardless of your type of card
- For debit card transactions, you may have to enter your PIN. For credit card transactions, you may be asked to sign a receipt.

Samsung Pay

- Swipe up from the bottom of the screen
- Swipe to the desired card
- To verify your identity, place your finger on the Home button. To use your Samsung Pay PIN, touch PIN then enter your four-digit PIN.
- To make the payment, place the back of your device on the card or NFC reader on the payment terminal
- For debit card transactions, you may have to enter your PIN. For credit card transactions, you may be asked to sign a receipt.

Is there a fee to use Android Pay or Samsung Pay?

Both are free; however, message and data rates may apply depending on your data plan.

How do I make my EECU card the default card in Android Pay or Samsung Pay?

Android Pay

- Open the Android Pay app
- Tap the card you want to make your default card
- Tap *Set as default card*

Samsung Pay does not have the option to set a default card. When you open Samsung Pay, the most recently used, viewed, or added card will display.

What should I do when I receive a renewed or replacement card?

Cards that expire and are renewed will automatically be updated in Android Pay or Samsung Pay. If a card is replaced due to loss, theft, or fraud, you will need to add the card to Android Pay or Samsung Pay as if it were new.

What should I do if I get a new device?

If you get a new device you will need to set up Android Pay or Samsung Pay and re-enroll your cards.

What should I do if I lose my device or it is stolen?

Android Pay

If your device is lost or stolen, you can find, lock or erase it using Android Device Manager.

Samsung Pay

Your payment information is not accessible without your fingerprint or Samsung Pay PIN. For added security, the Samsung Find My Mobile service can remotely lock or erase your payment cards in Samsung Pay. Alternatively, you can choose to erase your entire device and/or removable storage.

If your device is lost or stolen, you may also call us at 1-800-538-3328 and we will delete the device account number for you.