



Mobile Wallet FAQ

What is a mobile wallet?

A mobile wallet allows you to store debit and credit card information on your mobile device in order to make digital payments. These digital payments allow you to pay with or from your mobile device. Mobile wallets provide quick, easy and secure ways to pay merchants at the store or online. Simply add your eligible Vantage West Visa card to your mobile wallet and start shopping with the touch of a button.

How do in-store transactions work when paying with my mobile wallet?

In-store transactions work if the merchant allows NFC (near field communication) payments. Which Vantage West cards are eligible for use in mobile wallets? Vantage West consumer credit and debit cards (excluding HELOC Visas) and business credit and debit cards.

Which devices support these mobile wallets?

As of May 1, 2021, the following devices support mobile wallets:

- Apple Pay: iPhone SE, iPhone 6 or later, iPad Pro, iPad 5th & 6th generation, iPad Air 2, iPad Mini 3 or later, and the Apple Watch that are on iOS 8.1 or later.
- Google Pay: Android devices running on version 5.0 (Lollipop) or later.
- Samsung Pay: All Galaxy phones from the latest Galaxy S21 Ultra back to Galaxy Note 5, as well as these watches: Galaxy Watch 3, Active, Gear S2 (if NFC chip is present), Gear S3, and Gear Sport.
- Fitbit Pay: Fitbit Charge 4, Ionic, Sense, Versa, Versa 2, Versa 3. The original Fitbit Versa and Charge versions will work with Fitbit Pay if the device contains the NFC chip
- Garmin Pay: Garmin Fenix 5 Plus (5S & 5X), Vivoactive 3 & 3 Music, Forerunner 945, Forerunner 645 & 645 Music, Marq (all models), and D2 Delta (Deltas and Delta PX).

Which merchants accept mobile wallets?

As the list of merchants that accept mobile wallets is constantly changing, you can quickly Google a list of merchants that accept these payment types. Or, you can look for the NFC/tap & pay decals, or the Apple Pay/Google Pay, etc. decals on store windows or on the point of sale machine.

Can mobile wallets be used outside the U.S.?

Currently Apple Pay is only available in the U.S. Google Pay, Samsung Pay, Fitbit Pay, and Garmin Pay are accepted internationally, but not in all countries. Before travelling, it's best to perform independent research to see where it is accepted.

How to add Vantage West cards to your mobile wallet

1. Access the mobile wallet feature on your device
2. Take a picture of your card or enter card number
3. Input CVV and expiration date
4. Complete MFA through text, email, or by calling the number provided
5. Accept the Vantage West Mobile Wallet Terms and Conditions
6. Start shopping!

Unable to add your Vantage West debit or credit card to your mobile wallet?

You may need a token to fully activate your card. Please contact us and we will provide one.

Do I have to have the Vantage West mobile app to use a mobile wallet?

While we encourage all Members to download our mobile app, it is not required to use a mobile wallet. The mobile wallet is on their device and only needs to have the Vantage West credit or debit card information loaded to it.

What are the transaction limits with mobile wallets?

Transactions with the mobile wallet follow the same "card not present" limits currently in place which is \$10,000.

