

Mobile Pay FAQ for Members

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GETTING MOBILE PAY

Does my phone support Mobile Pay?

Android phones 4.4 and above come equipped with Near Field Communication (NFC) technology, making them eligible for Mobile Pay. You will need to have the latest version of Access 24/7 mobile banking app active on your phone. Major Android handsets including Samsung Galaxy S4 / S5 / S6 / Edge, Google Nexus 5 / 6 and HTC One are just a few of the phones that are eligible for Mobile Pay. Phones that do not support Android - include iPhone, Blackberry and Windows Phones - are not eligible for Mobile Pay at this time.

Am I eligible for Mobile Pay?

To be eligible for mobile pay you must have an eligible Android phone with the latest version of Access 24/7 mobile app (version 12.3 or later), along with an active or issued status flash enabled debit card. Mobile pay is available to personal members only. If you meet the criteria described above and cannot access Mobile Pay, please contact us at 1-800-264-2926.

Why would my phone be excluded from Mobile Pay?

Phones that have been rooted or otherwise tampered with are not eligible for Mobile Pay as this affects the security of the device.

Will my tablet work with Mobile Pay?

Mobile Pay isn't supported for tablets, as these devices aren't commonly used for payment in physical stores.

Will my iPhone work with Mobile Pay?

As of today, Apple iPhone does not support Mobile Pay. And ACU isn't yet enabled for Apple Pay (Apple's own payment and digital wallet app). We're aware that several major Banks have launched Apple Pay and we're actively pursuing a payment solution that works with iPhone.

Does my Blackberry/Windows phone work with Mobile Pay?

As of today, only Android phones (or the Blackberry PRIV which runs on the Android OS) support Mobile Pay.

How does Mobile Pay fit with Access 24/7 mobile app?

Mobile Pay is built right into the same App that you use today to see your balances, pay bills and transfer funds. Mobile Pay delivers fast and easy payments, while maintaining the security that you would expect from the Access 24/7 mobile app. The App also allows you to quickly verify your balance after making a purchase, helping you to manage your money!

Can I use my Access CU Credit Card with Mobile Pay?

Mobile Pay is only being launched with the Access CU debit card.

SETTING UP MOBILE PAY

How do I set up Mobile Pay?

If you are using an eligible phone, Mobile Pay will appear as a menu option within the Access 24/7 mobile app (version 12.3). Select the option Mobile Pay to complete the quick setup process.

If Mobile Pay does not appear as an option and you meet the criteria described, please contact us at 1-800-264-2926.

Do I have to set up Mobile Pay if it shows in the app?

No. Each member with an Android phone has the choice to set up Mobile Pay or not. The Mobile Pay feature is another way for members to make simple and secure purchase transactions.

Which card should I use for Mobile Pay?

When activating Mobile Pay, if you have multiple cards you will be asked to choose which card number you will use to make purchases. The same account linked to the selected card used to make flash debit transactions, the same account will be used for mobile pay purchases.

Can I add a second card to Mobile Pay?

Not at this point. You can deactivate your existing card or account on Mobile Pay, after which you can activate a new card.

Why do I select a Passcode for Mobile Pay?

When activating Mobile Pay, you will be asked to select a Passcode. The Passcode should be between 4 and 12 digits long, this will be used to complete larger purchases (over \$100) and from time to time to verify your identity and protect your account.

For security reasons the Passcode selected should be different from your card PIN and your Mobile Banking App password. You should also avoid choosing a Passcode that is easily guessed, such as a birthday or simple sequence of numbers such as 1234.

What does the option “Always On” mean?

The “Always On” feature allows you to make purchases without first launching the Mobile Pay option in the app, you simply need to unlock your phone and place your device on the terminal to complete a purchase. If a transaction is over \$100, a screen will prompt you to enter your passcode entered in the setup.

PAYING WITH MOBILE PAY

How do I use Mobile Pay?

The retailer’s Point of Sale terminal will prompt for payment, the same as it does today. Instead of tapping or inserting your card, simply unlock your Android phone and open Mobile Pay to the “Pay Now” screen, hold your phone close to the card reader to complete your purchase. Your phone needs to be powered and unlocked for Mobile Pay to function.

Is there a maximum dollar amount for a purchase?

There is no maximum dollar amount for Mobile Pay purchases. For purchases over \$100, you will be required to enter a Passcode. Mobile Pay purchases are subject to the same spending limits that apply to your Access debit card. From time to time, you may also be prompted for a Passcode for additional security. For even more security, you may choose to require a Passcode for all purchases – this option is available in your Settings.

Is there a cost to using Mobile Pay?

No. Mobile Pay transactions are included in the transactions as part of your Access account package and are counted the same a regular debit transaction, if you pay transaction fees on your account. To discuss the right account package for you, please feel free to come into any of our branches or call us at 1-800-264-2926.

How much time do I have to complete a purchase?

Once Mobile Pay is open, you have 60 seconds to hold your phone near the reader and complete the purchase. You will have an option to add more time or restart the timer on the “Pay Now” screen.

How do I complete a Refund?

Refunds are initiated by the Merchant terminal following the same rules as refunds do today. A Refund follows the same process as a Mobile Pay purchase, you may be required to enter in your Passcode. You will be informed at the end of your transaction within the App whether your Refund was successfully completed.

What if I forget my Passcode?

You'll get 5 attempts to enter your passcode. The last 3 tries will be counted down after which you'll be required to change or reset your passcode. If you have forgotten your old Passcode you'll be asked for your Personal Access Code that is used when logging in to the mobile app. You should choose a multi-digit, numeric Passcode that is easy to remember, but avoid numbers that are easy to guess such as 1234, birthdays or phone numbers.

TROUBLESHOOTING MOBILE PAY

Do I need network access to make a purchase?

No. As long as your phone is powered and unlocked you should be able to complete a purchase as long as the merchant terminal is online. The Access 24/7 mobile app will occasionally require connection to the network to stay current. You may receive an occasional message from the App to connect to the internet to get updated.

Will the case on my phone interfere with making purchases?

Mobile Pay transactions use a signal from within the phone to interact with the POS terminal and complete the purchase. The Mobile Pay signal is a magnetic field created by a small antenna – and interacts with a similar antenna on the POS reader. Depending on the thickness and material of the phone's case, there could be interference – resulting in inconsistent usage.

What happens when Passcode Entry does not work at a merchant location?

If you remember your Passcode, but have been unable to complete a larger value purchase (over \$100) at a merchant location,

How will a Mobile Pay transaction display on my statement?

A Mobile Pay purchase will record the same as a regular debit card and flash transaction.

Who do I contact if I'm having trouble with Mobile Pay?

If you are having any difficulty with Mobile Pay, please call us at 1-800-264-2926 and we will be happy to answer your questions.

MANAGING CHANGE – WHAT IF I?

...Upgrade my Android operating system?

You should not need to reactivate Mobile Pay. Mobile Pay should continue to be active within the app. In some rare cases, updating the OS may require activation of Mobile Pay.

...Change my SIM?

You should not need to reactivate Mobile Pay. Mobile Pay should continue to be active within the App. Mobile Pay functions on an Android compatible device even without a SIM card.

...Change my lock screen password?

Mobile pay should continue to be active with the app. In some rare cases, changing the lock screen password may require activation of Mobile Pay.

...Lend my phone to someone?

Before lending out your phone, you should set your app to “Pay with Passcode for All Purchases”. Selecting a Passcode that avoids numbers that are easy to guess such as 1234, birthdays, or phone numbers will ensure that your account remains protected. Avoid lending your phone to anyone who you don't fully trust.

...Lose my mobile phone?

You should contact Access Credit Union at 1-800-264-2926 immediately if your device is lost or stolen.

...Sell or upgrade my phone?

Before you sell or upgrade your phone, you should delete the Access 24/7 mobile app from the phone. You may also wish to contact ACU at 1-800-264-2926 to ensure Mobile Pay has been fully deleted from your phone. You will have to re-activate Mobile Pay on your new phone, using the setup process.

SECURITY & TECHNOLOGY

Is Mobile Pay secure?

Mobile Pay builds on the security of Interac Flash contactless chip debit technology, using state-of-the-art encryption and tokenization. Encryption protocols are equivalent to those used with Chip & PIN cards. Tokenization allows card payments to be made using randomly generated series of numbers which ensures that your card number is never stored within our phone, leaving it shielded.

It offers strong consumer protections such as transaction limits and passcode verification. A passcode is required for all transactions over \$100, and from time to time to validate your identity. For even more security, you may choose to require a Passcode for all purchases – this option is available in the Access 24/7 app Settings.

What is NFC?

NFC stands for Near Field Communication, which is contactless proximity technology. NFC uses the same standards as plastic cards for Interac Flash or Mastercard PayPass, which allows you to tap your card to complete transactions. It is known for short range, secure transmission, with a maximum distance of less than 5-10 cm. In practice, phones need to be held very near to device readers for a few seconds to complete a transaction.

How do I know if a terminal accepts Mobile Pay?

Retailers that display the Interac Flash logo or contactless symbol on their devices, have the software for Mobile Pay transactions to be completed.

Can Mobile Pay be “skimmed” for fraudulent transactions?

Skimming is not possible with Mobile Pay. Mobile Pay purchases are completed using transaction-specific secure tokens, which consist of unique, randomly generated sequence of numbers that are also secured with encryption.

