



# Android Pay. Apple Pay. Samsung Pay. More ways to make your cards top of wallet.

DRIVE CARD USAGE • IMPROVE SECURITY • ENHANCE CONVENIENCE



**Your mobile, tech-savvy members expect more and more from the credit and debit cards they carry. CO-OP's portfolio of Wallet Enablement solutions helps keep your cards relevant by giving you a choice of today's leading contactless-payment apps for Android™, Apple and Samsung devices. Whether you offer one, two or all three, you'll position your credit union as a progressive financial institution committed to ensuring that members benefit from the latest advances in convenience and security.**

## Top Reasons to Use CO-OP Wallet Enablement Solutions

- 1 Leverage the visibility** of today's prime contactless-payments apps for Android, Apple and Samsung device users
- 2 Reduce fraud and member inconvenience** through greater transaction security
- 3 Inspire confidence** with apps that neither store nor share actual card information
- 4 Add contactless convenience** to cards you've already issued
- 5 Offer easy member enrollment** with full support from MasterCard and Visa

## CO-OP Wallet Enablement Solutions offer:

- Member access to advanced payments apps from mobile-technology leaders
- Ability to serve members using a wide range of Android, Apple and Samsung devices
- Fully outsourced 24/7 member support available through CO-OP Member Center
- Enrollment and marketing support from CO-OP





## What's In It

### A Portfolio of Three Leading Solutions

#### Android Pay™

- Tokenized transactions use a form of Near Field Communication (NFC) called Host Card Emulation (HCE) transmitting a digital account number (also referred to as a virtual account number) instead of a card number to ensure shopping stays safe.
- Members simply unlock their phones and hold them near contactless terminals to pay.
- Allows shopping within apps and at more than 1 million U.S. locations, with more added every day.
- Works with smartphones using Android™ 4.4 (KitKat) or higher.\*

#### Apple Pay™

- Tokenized transactions use a dedicated Secure Element in the device, so actual credit or debit card numbers are never shared by Apple with merchants or transmitted with payment.
- Shoppers simply wave their iPhone® 6s, iPhone 6s Plus, iPhone 6, iPhone 6 Plus, or Apple Watch® paired with iPhone 5 or later, near an Apple Pay enabled reader, while holding a finger on their Touch ID™ fingerprint identity sensor.
- Welcomed at more than a million stores accepting contactless payments.
- Also allows payments within certain apps using the iPhone models above, plus the iPad Pro, iPad Air™ 2, iPad Mini™ 4 and iPad Mini 3.

#### Samsung Pay

- Tokenized transactions use Near Field Communication (NFC) plus Magnetic Secure Transmission (MST), transmitting a dynamic token instead of a card number to ensure shopping stays safe.
- Members simply hover their device close to the terminal—transactions are authorized by their fingerprint, and protected by embedded Samsung Knox technology that constantly monitors the device for attacks and vulnerabilities.
- Works virtually anywhere members can swipe or tap their cards.\*\*
- Compatible with Samsung Galaxy S6, S6 edge, S6 edge+ and Note 5 devices.\*\*\*

### CO-OP Enrollment Support

**Makes it as simple as possible to get up and running by helping you:**

- Enroll directly with MasterCard or Visa.
- Gather card art, BIN information, logos, terms and conditions and other essentials.
- Access network tools for managing tokens and member support.
- Educate staff and adopt deployment best practices.

### CO-OP Marketing Support

**Provides a portfolio of professionally prepared tools.**

- Roll out with materials customized with your own card image and logo, plus website, social media and newsletter copy and a sample marketing plan.
- To access these materials, visit [co-opfs.org/marketingportal](http://co-opfs.org/marketingportal) and log in with your CO-OP Extranet credentials. Contact your credit union's Extranet Administrator or Member Services (800.782.9042, option 2 or [memberservices@co-opfs.org](mailto:memberservices@co-opfs.org)) for assistance in obtaining these credentials.

### CO-OP Member Support

**Assists you by:**

- Offering the fully outsourced expertise of CO-OP Member Center, available 24/7 year-round except on Thanksgiving and Christmas.
- Establishing questions used to verify the identity of members calling for help, and validating their identities.
- Providing member enrollment support as well as handling tokenization lifecycle management issues, including general questions, transaction inquiries, activation, suspension, deletion and resumption.

\* Phones must support NFC (Near Field Communication) and HCE (Host Card Emulation).

\*\* Only compatible with select cards; contact us or visit [samsung.com/pay](http://samsung.com/pay) for compatibility.

\*\*\* Over-the-air software update is required to download Samsung Pay. Availability may vary by service provider.



# Is It Right for You?

Credit Union Challenges	CO-OP Wallet Enablement Solutions
I want an innovative way to elevate my current card program to top-of-wallet status.	Android Pay, Apple Pay and Samsung Pay set new standards for convenience and security, positioning you as a technological leader.
I want to ensure my rollout is as fast and smooth as possible.	CO-OP works with you every step of the way to facilitate your launch and suggest best practices.
I need knowledgeable outside support to handle initial and ongoing member inquiries.	CO-OP Member Center is staffed with specialists who can provide personalized assistance without adding to your staff's workload.
I want to ensure my members are well informed about the availability of their cards' contactless capabilities.	CO-OP Marketing Portal has professionally prepared marketing materials you can customize to reinforce the innovative leadership of your brand.

Click here to find more answers in our



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Android, Android Pay, and the Android Logo are trademarks of Google Inc.

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For more information, contact 800.782.9042, option 2 or send an email to [sales@CO-OPfs.org](mailto:sales@CO-OPfs.org)

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Be There. Be More.