



What is Microsoft Wallet?

Microsoft Wallet is a breakthrough, secure contactless payment technology that allows you to pay with your supported Microsoft devices by simply holding it near compatible credit card terminals.

What devices are compatible with Microsoft Wallet?

Microsoft Wallet is compatible with the Microsoft Lumia 650, Lumia 650 Dual SIM, Lumia 950 or Lumia 950 XL running Windows 10 and the Microsoft Wallet app.

Is there a fee to use Microsoft Wallet?

No, Microsoft Wallet is free; however, third party charges such as wireless carrier message and data rates may apply.

Which HLEFCU cards will I be able to use with Microsoft Wallet?

All HLEFCU Platinum MasterCard credit cards and MasterCard debit cards are available for use with Microsoft Wallet.

How do I add my card to Microsoft Wallet?

- Open the Microsoft Wallet app, and if it's your first time using the app, tap *get started* and follow the prompts.
- Upon completion of the app setup, flick to the *All* screen and tap the plus button on the bottom.
- Select your card type (debit or credit), and choose whether or not you want the card to be used for music and/or in-app purchases
- On the next screen, enter all of your card information, including your billing address
- Next you'll be asked if you want to link this card to other apps, or if you choose not to, simply tap *Next*.
- When you finish, a notification will appear. Call the number on the notification to verify your card.

Why do I need to call to verify my card?

We require a call to verify your card prior to authorizing it for use in Microsoft Wallet as an extra layer of security. This is to help protect your card from fraudulently being added to someone else's Wallet in the event your card is lost/stolen, and/or your personal card information is compromised.

Will the card art in Microsoft Wallet match my physical card?

It depends. Because Microsoft Wallet allows only one design per card, we used our Logo Card artwork for our digital wallet solutions. So if you have any one of our badge cards or DYOC, it will not match the card artwork in Microsoft Wallet.

How do I change my default card to my HLEFCU card?

1. Open the Microsoft Wallet app.
2. Select the HLEFCU debit or credit card you'd like to set as your default.
3. Once selected, tap "Set as my tap to pay card."

Is Microsoft Wallet safe?

Yes! Your personal information, such as account number, CCV, name, etc. are never stored on the device, nor are they ever seen by merchants. When you make a purchase, you authenticate your purchase with your device PIN, and the token and a single-use cryptogram (like a CVV) are sent to the processor. Either of these elements are useless on their own, and even if compromised, they cannot be decoded (there's nothing to decode) is useless and the cryptogram can only be used once.

Where can I use Microsoft Wallet?

An ever growing number of merchants now accept Microsoft Wallet in-store. Simply look for the Microsoft Wallet or payWave® symbols at checkout.



Will I still earn rewards when I pay using Microsoft Wallet?

Of course! When using Microsoft Wallet, you will continue to enjoy the same benefits and rewards you always have when using your HLEFCU cards.

Can I opt out of Microsoft Wallet at any time?

Yes, you may opt out of Microsoft Wallet at any time by simply removing your card from the Microsoft Wallet app.

What happens when my card expires? When I receive my new card will I have to update Microsoft Wallet with the new expiration date?

When an enrolled card expires and you receive a new physical card from us, you will need to update your Microsoft Wallet app. To do so, simply delete the existing card and add your new card to the app.

What if my card is lost or stolen?

Please call us immediately and mention that you are enrolled in Microsoft Wallet. We'll cancel your card, however, you'll need to remove the lost/stolen card from the Wallet. When your new card arrives, you'll need to add the card to Microsoft Wallet before making any purchases.

How do I get a refund for something I purchased with Microsoft Wallet?

Just like any other purchase, you'll be able to return a purchase made with an Microsoft Wallet account. During the return process, the cashier may ask you for the last four digits of your Device Account Number. This is usually the same as the last four digits of your credit or debit card account number, but you can check by opening the Microsoft Wallet app and viewing the card you used to make the purchase. The last four digits of the Device Account Number will be displayed on each card in your Wallet app.

I'm having a problem with my device or it's software. What should I do?

If you're experiencing difficulties with your device and/or it's software, please contact Microsoft.

What will happen to the information on my device if I sell or give it away?

If you plan on selling or giving away your device, be sure to delete all accounts in Microsoft Wallet. You'll also want to do a system restore to return your device to factory settings. If you've forgotten to delete your HLEFCU account(s) prior to selling or giving away your device, please contact us and we will assist you in removing your information.

Where can I find more information on Microsoft Wallet?

For more information, visit www.microsoft.com/wallet.