



Mobile Wallet FAQ

What is a mobile wallet?

A mobile wallet allows you to store debit and credit card information on your Apple, Google, Samsung, or Garmin device to make payments or purchases. 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.

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.

How do I add my Vantage West cards to my 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 the additional verification process through text, email, or by calling the number provided
5. Accept the Vantage West Mobile Wallet Terms and Conditions
6. Start shopping!

If you are unable to add the card automatically, additional verification may be needed. Please contact us at the number shown within the mobile wallet.

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. Look for the near field communication (NFC) or contactless

symbol: 

Apple Pay or Google Pay decals may also be displayed on store windows or on the point-of-sale machine.

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

Yes, Apple Pay, Google Pay, Samsung 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.

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 your device and only needs to have the Vantage West credit or debit card information loaded.

What are the transaction limits with mobile wallets?

Mobile wallet transactions have a limit of \$10,000. For debit cards, if a PIN number is used, the limit is \$3,000 per day. Please note that PIN-based transactions are not available on credit card-based transactions.

Which devices support mobile wallets?



As of January 8, 2025, the following devices support mobile wallets:

Apple Pay is compatible with the following devices:

- iPhone 6 and later models with Face ID or Touch ID
- Apple Watch: Series 1 and later, paired with an iPhone 6 or later
- iPad Pro, iPad Air 2, iPad mini 3 and later models with Touch ID or Face ID
- Mac models with Touch ID, Mac models introduced in 2012 or later paired with an Apple Pay-enabled iPhone or Apple Watch, and Mac computers with Apple silicon paired with a Magic Keyboard with Touch ID.

Google Pay is available on devices running on Android 9.0 (Pie) or higher.

Samsung Pay is compatible with devices running on Android OS 6.0 (Marshmallow) or higher:

- Galaxy S24, S24+, and S24 Ultra
- Galaxy S23, S23+, and S23 Ultra 5G
- Galaxy S22, S22+, and S22 Ultra 5G
- Galaxy S21, S21+, and S21 Ultra 5G
- Galaxy S20, S20+, and S20 Ultra
- Galaxy Note20 and Note20 Ultra
- Galaxy Note10+ and Note10 5G
- Galaxy S10, S10+, S10e, and S10 5G
- Galaxy Note9
- Galaxy S9 and S9+

Garmin Pay is supported on various Garmin devices, including:

- Fenix 5 Plus (5S & 5X) and newer models.
- Vivoactive 3 and newer models.
- Forerunner 645 and newer models.
- Marq Series: All models.
- Tactix Delta

Please note that device compatibility can change over time. For the most accurate and up-to-date information, it's recommended to consult the official support pages of each mobile wallet provider.