



# Apple Pay FREQUENTLY ASKED QUESTIONS

This document is intended to serve as an internal resource to address many questions that may be posed by staff and/or members related to the Apple Pay service. Note that some of the responses may vary based on your credit union’s Apple Pay offering and services. Please review this template and review/update as appropriate – e.g. look for (CU), (CU Debit Card), (CU Mobile Banking App), areas to hyperlink and add a support phone number – prior to distributing to your staff and/or members. Thoughts, suggestions, comments? Please email us at [mobilepay@cucc-cu.ca](mailto:mobilepay@cucc-cu.ca)

## APPLE PAY FREQUENTLY ASKED QUESTIONS

GETTING APPLE PAY .....	4
Am I eligible for Apple Pay? .....	4
Which iOS devices support Interac® Debit on Apple Pay? .....	4
Are there reasons why my iPhone would be excluded from Apple Pay? .....	4
Will my Android/Windows/Blackberry phone work with Apple Pay? .....	4
How does Apple Pay work with my (CU Mobile Banking App)? .....	4
Can I use my Apple Watch with Apple Pay? .....	4
Can I use my (CU Credit Card) with Apple Pay? .....	4
Does my (CU Debit Card) need to be Flash enabled to use it on Apple Pay? .....	4
How many cards can I add to the Apple Wallet? .....	4
SETTING UP APPLE PAY .....	5
How do I set up Apple Pay? .....	5
Which account should I use for Apple Pay? .....	5
How do I make (CU Debit Card) my default card in Apple Pay? .....	5
What else do I need to do to set myself up? .....	5
Can I add a second account or card to Apple Pay? .....	5
How many devices can I add my card to? .....	6
What are the Terms & Conditions of using my (CU Debit Card) in Apple Pay? .....	6
Is additional information being captured about me when I use Apple Pay? .....	6
PAYING WITH APPLE PAY .....	7
How do I use Apple Pay? .....	7
How do I pay with a card that isn’t my default card? .....	7
Is there a maximum dollar amount for a purchase? .....	7
Am I subject to a daily spending limit? .....	7
Is there a cost to using Apple Pay? .....	8
How do I know when a purchase is complete? .....	8



# Apple Pay

## FREQUENTLY ASKED QUESTIONS

Where can I pay with Apple Pay? .....	8
Will I have to sign a receipt or enter a PIN when paying with Apple Pay? .....	8
How do I view recent Apple Pay transactions?.....	8
Will I receive a notification on my phone for a declined transaction? .....	8
Why does the transaction history on my iPhone or Apple Watch not include all Apple Pay transactions?.....	8
<b>DEACTIVATING / CARD REMOVAL .....</b>	<b>9</b>
How do I remove a card from Apple Pay? .....	9
Will removing my card from Apple Pay deactivate my plastic card? .....	9
My device was lost or was stolen and I want to delete my card. What do I do? .....	9
<b>TROUBLESHOOTING APPLE PAY .....</b>	<b>10</b>
Will the case on my phone interfere with making purchases? .....	10
What should I do if Apple Pay is not working with the POS terminal?.....	10
Do I need network access to make a purchase?.....	10
How do I do a Refund?.....	10
I'm having trouble with Apple Pay. Who do I contact? .....	10
<b>MANAGING CHANGE – WHAT IF I.....</b>	<b>11</b>
...Download a new version of (CU Mobile Banking App)? .....	11
...Upgrade my iOS?.....	11
...Change my SIM?.....	11
...Change my lock screen password? .....	11
...Lose my iOS device? .....	11
...Lose my iOS device, and then find it? .....	11
...Delete my card and then want to reactivate it? .....	11
...Sell or upgrade my iOS device?.....	11
...Lend my iOS device to someone? .....	11
...Get a new debit card? .....	11
...Change the accounts linked to my card (chequing or savings)? .....	11
...Change my default account for Interac® Flash purchases? .....	11
...Receive an error, “Card Not Added – Contact your issuer”, message while adding a card?.....	11
...Delete my card from an iPhone that is paired to an Apple Watch? .....	11
...Unpair my Apple Watch? .....	12
<b>SECURITY &amp; TECHNOLOGY .....</b>	<b>13</b>
How is Apple Pay secured? .....	13



# Apple Pay

## FREQUENTLY ASKED QUESTIONS

What is NFC? .....	13
How do I know if a terminal accepts NFC? .....	13
How does the technology work? .....	13
Are Apple Pay transactions secure?.....	13



# Apple Pay

## FREQUENTLY ASKED QUESTIONS

### GETTING APPLE PAY

#### Am I eligible for Apple Pay?

If you have a (CU Debit Card) and an eligible Apple device, then you can get Apple Pay! Apple Pay is available to consumers and small businesses.

#### Which iOS devices support Interac® Debit on Apple Pay?

Apple Pay is supported within the Apple Wallet App on all current iPhones (since the release of iPhone 6) and Apple Watch. These devices are eligible for *Interac*® Debit on Apple Pay in-store purchases.

#### Are there reasons why my iPhone would be excluded from Apple Pay?

iOS devices that have been jailbroken or otherwise tampered with are not eligible for use with Apple Pay. The device's operating system must also be kept up to date. Apple Pay is not supported on iPhones that do not support Face ID or Touch ID.

#### Will my Android/Windows/Blackberry phone work with Apple Pay?

Apple Pay is currently only available on eligible Apple devices.

#### How does Apple Pay work with my (CU Mobile Banking App)?

Your (CU Mobile Banking App) makes adding a (CU) card to Apple Wallet easy. You can either add your card directly to Apple Wallet from your (CU Mobile Banking App), or verify your identity using your (CU Mobile Banking App) for cards added through Apple Wallet. Apple Pay delivers fast and easy payments, while maintaining the security that you would expect from (CU Mobile Banking 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 Apple Watch with Apple Pay?

Yes, you can add a card to your Apple Watch through the Apple Watch app on your iPhone.

#### Can I use my (CU Credit Card) with Apple Pay?

Apple Pay is being launched first with (CU Debit Card), allowing you to make everyday purchases directly from your (CU) account. We know that some (CU) Members prefer to pay with (CU Credit Card), and are working towards supporting this option soon!

#### Does my (CU Debit Card) need to be Flash enabled to use it on Apple Pay?

No. You do not need a flash enabled (CU Debit Card) to use Apple Pay.

#### How many cards can I add to the Apple Wallet?

On Apple Watch Series 3, iPhone X, iPhone 8, and iPhone 8 Plus, you can add up to 12 cards to the Apple Wallet. On earlier models, you can add up to eight cards.



# Apple Pay

## FREQUENTLY ASKED QUESTIONS

### SETTING UP APPLE PAY

How do I set up Apple Pay?



#### iPhone

1. Open the Wallet app.
2. Tap  in the upper right corner.
3. Follow the onscreen instructions to add your (CU Debit Card).



#### Apple Watch:

1. Open the Apple Watch app on your iPhone.
2. Go to the My Watch tab. If you have multiple watches, choose one.
3. Tap Wallet & Apple Pay and select Add Credit or Debit Card.
4. Follow the onscreen instructions to add your (CU Debit Card).

Which account should I use for Apple Pay?

If you are activating a (CU Debit Card) that you use today to make purchases using *Interac*<sup>®</sup> Debit, Apple Pay will use the same account (chequing or savings). You may change the default account either on-line or by contacting us at \_\_\_-\_\_\_-\_\_\_\_.

How do I make (CU Debit Card) my default card in Apple Pay?

If your (CU Debit Card) was not the first added to your Wallet, you can still make it your default card. The process is different for the iPhone and the Apple Watch.



**iPhone:** Open the Wallet app. Go to Settings > Wallet & Apple Pay. Tap Default Card, then choose your (CU Debit Card).



**Apple Watch:** Open the Apple Watch app on your iPhone. Tap the My Watch tab, tap Wallet & Apple Pay > Default Card, then choose your (CU Debit Card).

What else do I need to do to set myself up?

You are required to securely identify yourself to add your debit card to Apple Pay. After adding your (CU Debit Card) to Apple Pay, you will be presented options to verify your identity either via the (CU Mobile Banking App), by calling the (CU) contact centre, or by entering a one-time passcode delivered to you via email or SMS message if you have an eligible email or cell phone number on file with us. These verification steps are designed to protect you against fraud. Once verification has been completed, you may use your (CU Debit Card) to make purchases with Apple Pay.

Can I add a second account or card to Apple Pay?

Yes. On Apple Watch Series 3, iPhone X, iPhone 8, and iPhone 8 Plus, you can add up to 12 cards on a device. On earlier models, you can add up to eight cards on a device.



## Apple Pay FREQUENTLY ASKED QUESTIONS

### How many devices can I add my card to?

There is no maximum number of devices to which you can add your (CU Debit Card) for Apple Pay. However, you are responsible for verifying the validity of the (CU Debit Card) on each device, and for any charges made with the card to your account.

### What are the Terms & Conditions of using my (CU Debit Card) in Apple Pay?

Apple Pay is governed in accordance with the Terms and Conditions (hyperlink if shared online) that you accepted when adding your card to Apple Pay, and the (hyperlink: CU Debit Card Agreement) that you signed when receiving your card.

### Is additional information being captured about me when I use Apple Pay?

Apple does not collect and store details on Apple Pay financial transactions. To learn how Apple protects your personal information, transaction data, and payment information when you use Apple Pay, visit their website: <https://support.apple.com/en-ca/HT203027>



# Apple Pay

## FREQUENTLY ASKED QUESTIONS

### PAYING WITH APPLE PAY

#### How do I use Apple Pay?

If using an **iPhone 8 or earlier** with Touch ID, rest your finger or thumb on the home button and hold the top of your iPhone within a few centimeters of the contactless reader. You will see Done and a checkmark on the display letting you know your payment was approved. If vibration and sounds are enabled, you will feel a subtle vibration and hear a beep.

To pay with an **iPhone X**, double-click the side button, then glance at iPhone X to authenticate with Face ID or enter your passcode. Hold the top of iPhone X within a few centimeters of the contactless reader until you see Done and a checkmark on the display.

With an **Apple Watch**, double-click the side button and hold the display of your Apple Watch within a few centimeters of the contactless reader. Wait until you feel a gentle tap. You will see Done and a checkmark on the display letting you know your payment was approved.

With your iPhone, iPad, and Apple Watch, you can use your (CU Debit Card) in Apple Pay to pay within apps accepting *Interac* Debit when you see Apple Pay as a payment option. To learn how this works: <https://support.apple.com/en-ca/HT201239#inapp>

You can also pay on the web in Safari with your iPhone, iPad and Mac at online retailers that accept *Interac* Debit for Apple Pay: <https://support.apple.com/en-ca/HT201239#safari>

#### How do I pay with a card that isn't my default card?

Here's how you can pay with your (CU Debit Card) if it is not your default card:

**iPhone X:** Double-click the side button or open Apple Wallet. While your default card appears on top, you can simply choose (CU Debit Card) from the cards that have been loaded to Apple Wallet. Glance at your iPhone X to authenticate with Face ID, then hold the top of your device near the reader to pay

**iPhone 8 or earlier:** Hold your device near the reader without resting your finger on Touch ID, or open Apple Wallet. While your default card appears on top, you can simply choose (CU Debit Card) from the cards that have been loaded to Apple Wallet. Rest your finger on Touch ID to pay.

**Apple Watch:** Double-click the side button. When your default card appears, swipe left or right to choose another card. Hold your watch near the reader to pay.

#### Is there a maximum dollar amount for a purchase?

No, there is no maximum value for Apple Pay transactions, since each purchase is verified within Apple Pay using Face ID or Touch ID. Please contact us at \_\_\_-\_\_\_-\_\_\_ if you experience a situation where a retailer has imposed a limit on Apple Pay transactions.

#### Am I subject to a daily spending limit?

Yes. (CU) will continue to monitor your total spending across the payment services that access your account, including your (CU Debit Card) at retail locations via Apple Pay. Apple Pay purchases are included in your existing total limit.



Done



# Apple Pay

## FREQUENTLY ASKED QUESTIONS

### Is there a cost to using Apple Pay?

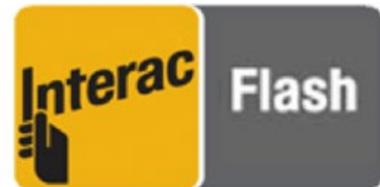
No. Apple Pay is included as part of your (CU) account. Each Apple Pay payment will count as an additional debit transaction, if you pay transaction fees for your account. Please contact (CU) any time to discuss the right account package for you.

### How do I know when a purchase is complete?

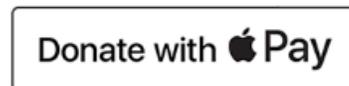
Apple Pay transactions will show a checkmark with a Done message whether the transaction is successful or declined.

### Where can I pay with Apple Pay?

Apple Pay using your (CU Debit Card) works wherever *Interac*<sup>®</sup> Flash is accepted. Just look for the *Interac*<sup>®</sup> Flash logo or contactless symbol at the checkout. Some stores will also display the Apple Pay logo.



You can also pay using your (CU Debit Card) in any mobile app, or on the web, where ApplePay is accepted. Just look for these symbols.



### Will I have to sign a receipt or enter a PIN when paying with Apple Pay?

No. Apple Pay purchases are authenticated using Face ID or Touch ID.

### How do I view recent Apple Pay transactions?

To view your most recent Apple Pay transactions, open the Wallet app and your (CU Debit Card). To see all transactions completed using your (CU Debit Card), view them on your device using your (CU Mobile Banking App), or online via (CU Online Banking).

### Will I receive a notification on my phone for a declined transaction?

Yes, you will receive notifications for both declined and completed transactions.

### Why does the transaction history on my iPhone or Apple Watch not include all Apple Pay transactions?

Each device – iPhone or Apple Watch – is assigned a device account number and shows only transactions completed with its device account number. The device account number is different from your physical card number. This security feature helps us to manage situations when a device is lost, stolen or upgraded.



# Apple Pay

## FREQUENTLY ASKED QUESTIONS

### DEACTIVATING / CARD REMOVAL

#### How do I remove a card from Apple Pay?

To remove a card from Apple Pay on an **iPhone**:

1. Open your Wallet App and select the card you would like to remove
2. Touch the information (i) symbol in the bottom right corner (under recent transactions)
3. Select Remove Card

To remove a card from Apple Pay on an **Apple Watch**:

1. Open the Apple Watch App and select My Watch
2. Tap on Passbook & Apple Pay
3. Select the card you would like to remove and tap Remove Card

#### Will removing my card from Apple Pay deactivate my plastic card?

No. Removing your (CU Debit Card) from Apple Pay will not affect your plastic card.

#### My device was lost or was stolen and I want to delete my card. What do I do?

If you believe your device or Apple Pay card information has been lost, stolen or compromised in any way, call us immediately at \_\_\_-\_\_\_-\_\_\_\_.

For an iPhone, you can use the Find My iPhone app to temporarily suspend or permanently remove the ability to make payments from your device, even if your device is offline. If you suspend your (CU Debit Card) using Find My iPhone, you can reactivate your card by unlocking your device and entering your Apple ID Passcode when prompted. For any supported Apple device, you can always go to [icloud.com/settings](https://icloud.com/settings), choose the applicable device and delete your card.



# Apple Pay

## FREQUENTLY ASKED QUESTIONS

### TROUBLESHOOTING APPLE PAY

#### Will the case on my phone interfere with making purchases?

Apple Pay transactions use technology within the phone to communicate with the POS terminal and complete the purchase. The Apple 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 of Apple Pay.

By re-positioning the phone on the terminal, and waiting up to a few seconds for the devices to communicate with one another, you should be able to successfully complete a purchase. For some thicker phone cases, you may need to remove the phone’s case to complete a purchase.

The antenna (an inductor actually!) is powered by NFC technology, which is further explained in the section on technology below.

#### What should I do if Apple Pay is not working with the POS terminal?

Apple Pay should work at all terminals that accept *Interac*® Flash. Depending on the location of the signal from the phone and the case that you are using, you may need to either remove your case or re-position your phone near the POS terminal. Because POS terminals may be slightly different, you may find that this experience varies from terminal to terminal. If you are having difficulties, ask your retailer if they accept *Interac*® Debit on Apple Pay.

#### Do I need network access to make a purchase?

No. Your iPhone (powered and unlocked) has everything you need to complete a purchase at a retailer, even without network access.

As with card purchases, you may not complete a purchase if the POS terminal is off-line or unavailable.

You will need network access to receive transaction notifications from Apple.

#### How do I do a Refund?

If you need to return a purchase made with Apple Pay you can receive a refund to your account. Refunds are initiated by the Merchant at the POS terminal following the same process as a purchase within Apple Pay.

The key difference is that you may be asked to provide to the cashier the last four digits of your Device Account Number instead of the last few digits of your card number. To find the last four digits of your Device Account Number for your card, tap the (i) symbol on your card in the Wallet app to view the back of your card.

Successful refunds will be processed immediately to your account.

#### I’m having trouble with Apple Pay. Who do I contact?

If you are having difficulties with Apple Pay, please call us at \_\_\_-\_\_\_-\_\_\_ and we will be happy to answer your questions.



# Apple Pay

## FREQUENTLY ASKED QUESTIONS

### MANAGING CHANGE – WHAT IF I...

...Download a new version of (CU Mobile Banking App)?

Apple Pay should not be affected by updating your (CU Mobile Banking App).

...Upgrade my iOS?

Apple Pay should not be affected by updating your iOS.

...Change my SIM?

Apple Pay should not be affected when you change your SIM card.

...Change my lock screen password?

Apple Pay should not be affected when you change your lock screen password.

...Lose my iOS device?

Contact your credit union immediately if you lose your mobile phone. We will de-activate your (CU Debit Card) within Apple Pay. You can also suspend/delete your (CU Debit Card) through the Find My iPhone App/iCloud.

...Lose my iOS device, and then find it?

Suspended cards can be resumed, but deleted cards cannot. If your (CU Debit Card) has been deleted from Apple Pay, you will be required to add it again.

...Delete my card and then want to reactivate it?

You can add any cards you previously deleted as normal.

...Sell or upgrade my iOS device?

Before you sell your iOS device, you must delete your card from Apple Pay. You must also delete the (CU Mobile Banking App) from the phone. You may optionally contact (CU) to ensure that your card has removed from Apple Pay.

...Lend my iOS device to someone?

We recommend you remove your card from Apple Pay before lending your iOS device. Avoid lending your phone to anyone with whom you do not have a trusted relationship.

...Get a new debit card?

If you get a new debit card, remove the previous card from Apple Pay and add the new card.

...Change the accounts linked to my card (chequing or savings)?

Changing the accounts linked to your (CU Debit Card) will have no impact on Apple Pay.

...Change my default account for Interac® Flash purchases?

If you change your default account for *Interac*® Flash purchases, it will also become your default account for Apple Pay.

...Receive an error, “Card Not Added – Contact your issuer”, message while adding a card?

Your (CU Debit Card) is closed and therefore cannot be used.

...Delete my card from an iPhone that is paired to an Apple Watch?

Your (CU Debit Card) will remain on the Apple Watch until removed.



# Apple Pay

## FREQUENTLY ASKED QUESTIONS

...Unpair my Apple Watch?

Your (CU Debit Card) will be removed from the Apple Watch if it is unpaired.



# Apple Pay

## FREQUENTLY ASKED QUESTIONS

### SECURITY & TECHNOLOGY

#### How is Apple Pay secured?

Each Apple Pay transaction requires your authorization through Touch ID, Face ID or a passcode. Your card number is not shared with the merchant or saved on your iOS device, instead using a secure token to complete the purchase.

#### What is NFC?

NFC stands for Near Field Communication, which is a contactless proximity technology. NFC uses the same technical standards as plastic cards (such as *Interac*<sup>®</sup> Flash), 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 NFC?

Just look for the *Interac*<sup>®</sup> Flash logo or the contactless symbol at checkout to know if a terminal is capable of NFC.



#### How does the technology work?

When you register a card with Apple Pay, the card is assigned a device account number. The device account number is different from your physical card number and is unique to your device. Your device account number is used to make purchases with Apple Pay.



#### Are Apple Pay transactions secure?

Yes. Each Apple Pay transaction is protected by, and requires, your authorization through Face ID, Touch ID and/or passcode. For your security, all Apple Pay purchases are authenticated using Face ID, Touch ID or your passcode. All payment information is encrypted in the Secure Element, which is a dedicated chip in your Apple device.