Apple Pay FAQ – Community Powered Federal Credit Union

HOW IT WORKS: APPLE PAY AND DEVICES

What do I need to use Apple Pay?

- iPhone SE, iPhone 6, iPhone 6+ or newer models
- iPad Pro, iPad (5th generation), iPad Air 2, iPad mini 3 or later
- Apple Watch paired with iPhone
- Latest version of iOS or Watch iOS
- United States as your selected region
- Touch ID, Face ID or passcode on your iOS device
- A passcode on your Apple Watch and Wrist Detection turned on
- An Apple ID signed in to iCloud
- Supported Credit or Debit card from Community Powered

My new Apple device has Apple Pay. How do I set it up?

Before making a payment with your new Apple device you will need to follow a few simple steps to enroll in Apple Pay and add your Community Powered Credit or Debit cards.

If your Community Powered card is already on-file with Apple (iTunes) and is eligible for the service, you will be offered an option to use it as your default account for Apple Pay. You have the option to add other accounts and will be prompted for a one-time entry of a few account details such as name, address, card number, expiration date, and the three digit card verification value that can be found on the back of your card. **Community Powered FCU**, **Visa**, and **Apple** will work behind the scenes to create a secure electronic token and enable you to start making payments with Apple Pay.

For more support on Apple Pay visit - https://www.apple.com/support/apple-pay/

Where can I use the new Apple device payment feature?

You can use Apple Pay with your iPhone SE, iPhone, iPhone 6 Plus or newer models, and Apple Watch to pay in stores that accept contactless payments. Look for one of these symbols at checkout or in the app:

On iPhone and iPad, you can use Apple Pay to pay within apps when you see the Buy with Apple Pay button or Apple Pay as a payment method. Look for these buttons in apps:

What is a contactless payment?

Contactless payments are transactions that use chip-based technology and do not require physical connection between the payment device (a card or mobile device) and the physical merchant terminal.

Will I have to sign a receipt when paying with Apple Pay?

Just like some merchants when you use a plastic card, and your purchase amount, you may need to sign a receipt.

How do I return an item that I bought using Apple Pay in a store?

The cashier can use the Device Account Number to find the purchase and process the return, just like they would with a traditional credit or debit card payment. To see the last four or five digits of the Device Account Number for your iPhone or iPad, go to Wallet, tap the card, and tap ⓘ on your screen

For your Apple Watch, open the Watch app on iPhone, tap My Watch > Wallet & Apple Pay. Tap your card to select it and see the Device Account Number. Apple Pay activity is also included on your credit and debit card statements.

If the cashier needs your card details to process the return, you can follow the same steps for making a payment:

- On the device that you used to make the original payment, select the card that you want to be refunded.
- On your iPhone, hold the device near the reader and authorize the return with Touch ID or passcode. On your Apple Watch, double-click the side button and hold the face of your Apple Watch a few centimeters from the contactless reader. Depending on the return and refund policies of the store, it may take up to several days for the return transaction to appear on your credit or debit card statement.

Is the Apple Pay service available internationally?

At this time, Apple Pay is only available in collaboration with certain U.S. financial institutions. The availability of Apple Pay outside the U.S. will be determined by Apple.

Do I need to be connected to the internet?

For in-store contactless payments you do not need to be connected to the internet.

SECURITY AND DATA PRIVACY

How secure is Apple Pay?

Apple Pay is safer than using a traditional credit or debit card. Every transaction on your iPhone or iPad requires you to authenticate with Touch ID or your passcode. Your Apple Watch is protected by the passcode that only you know, and your passcode is required every time you put on your Apple Watch. Your card number and identity aren't shared with the merchant, and your actual card numbers aren't stored on your device or on Apple servers.

Learn more about Apple Pay security and privacy.

What if my Apple device is lost or stolen?

If your Apple device is lost or stolen, you can go to icloud.com/find or use "**Find My Apple Device**" to quickly suspend or permanently remove the ability to pay from that device with Apple Pay.

You may also contact the following numbers to have this same action performed for your **Community Powered Visa** card(s).

Credit Cards - 1-855-895-7844   **Debit Cards** - 1-800-472-3272

Once you receive your new device, simply add the **Community Powered** cards back to your wallet. Note: In this situation, you can continue to use your physical card.

Can I continue to use my plastic credit or debit cards if I suspend or remove my cards in Wallet?

When you suspend or remove your cards in Wallet, your device-specific Device Account Number is suspended or removed. **You can continue to use your physical plastic credit or debit card.**

What if my physical Visa card is lost or stolen?

If your physical card is either lost or stolen, report it immediately by contacting us:

- To report a lost or stolen ATM/Debit Card please call: **1-800-472-3272**

- To report a lost or stolen VISA Credit Card please call: **1-855-895-7844**

As soon as your card is reported lost or stolen, you will no longer be able to use any tokens associated with that account number. Although, these tokens will still be seen as active, we recommend that you delete any tokens stored in your devices that are associated with a lost or stolen account number.

If I sell or give my Apple device away, what will happen to the token information in the device?

When selling or giving away your Apple device you should delete all tokens in Apple Pay. Alternatively, you may reset your phone to factory settings which will also remove all tokens. If you forget to do this, contact the following numbers to have this same action performed for your **Community Powered** card(s).

Credit Cards - **1-855-895-7844**   **Debit Cards** - **1-800-472-3272**

How will this keep my information more secure?

By using a token, you no longer need to share your personal account information when you shop, which reduces the threat of your sensitive data being stored or compromised, because your payment details are never shared with a merchant. In addition, if your device is ever lost or stolen, you will not need to cancel your underlying card, only the token number, which can be quickly reissued.

Can I remove my token stored on my Apple devices?

Yes, you are able to easily delete the token from your device. If you delete your token you will still be able to continue to make purchases with your physical card.

Are my purchases protected under zero liability?

Yes. Whether you use a device account number or a physical Visa card, you are protected with Visa Zero Liability against fraudulent transactions. Please contact **Community Powered** for more information.

CONVENIENCE AND USAGE

What are the terms of use for Community Powered Cards with Apple Pay?

The storage and usage of your payment card number (and credentials corresponding to your payment card number) in this digital wallet are subject to the terms and conditions of your card agreement, and are updated from time to time.

How do I remove a card from Apple Pay?

To remove your card from Apple Pay, go to **Settings** > **Wallet & Apple Pay (or Passbook)** >Tap on the card you wish to remove> Tap on **Remove Card**.

How do I set my Community Powered as my default card?

On your device, go to **Settings** > **Passbook** > Tap on **Default Card** > Tap on your **Community Powered** card.

Does Wallet show my recent transactions?

Yes, you will be able to view transactions made from your device. Just tap the card and tap 🛈 .

What should I do when I receive a new, renewed or replacement card?

For any new or replacement cards, you will need to go through the initial set up of providing the basic payments details to add the card to **Apple Pay**. For a card renewal, the new expiration date will be automatically provided from **Visa** to **Apple** seamlessly, with no action required by you.

How do I update the card information, addresses and contact information?

You can change the addresses, email, or phone number you use for paying within apps at any time. Go to **Settings** > **Wallet & Apple Pay (or Passbook)** to update your information.

To update a billing address for a card, go to **Settings** > **Wallet & Apple Pay (or Passbook)**, tap a card, then tap the billing address.

What will my purchases look like on my monthly / online statement?

Your transactions will appear on your statements just as they do for traditional transactions using the physical card.

Where can I find a list of merchants that are accepting Apple Pay?

There are thousands of stores that accept Apple Pay and more are added every day. To obtain a current listing, visit https://www.apple.com/apple-pay/where-to-use-apple-pay/.

What do I do if I am having software or hardware issues with my Apple device?

If you need assistance with your Apple device, please contact Apple https://www.apple.com/apple-pay/.